

## Credit Card Payments for Tuition and Commercial Accounts

(colorado.gov or SIPA)

- All student/commercial account/loan payments made via credit card must be made through RAMweb or FAMweb using the Credit Card option. The Cashier's Office does not accept credit card payments, only debit cards with a PIN number.
- Colorado.gov or SIPA, is a third-party processor who charges a fee to customers paying with a credit card. This fee is equivalent to  $((\text{Cost of Item(s)} + \$0.75) * 2.25\%) + \$0.75$ . You have the opportunity to review all applicable fees prior to finalizing your transaction, and have the option to cancel.
- There are 2 ways to make a payment via RAMweb:
  - My Success section on your RAMweb homepage:
    - Pay -> Payment -> Make a Payment
  - Homepage -> Menu -> Billing and Tax Information -> Make a Payment
- Making a payment via FAMweb (trusted family members or commercial accounts):
  - Make a Payment (under student's name)
- The Make a Payment page shows your overall balance and current balance due by the next due date. You may pay any amount that does not exceed your overall balance due. This amount should be typed into the "Amount You Would Like To Pay" box. Please be sure to enter your amount in the correct box for student account, rent or loans as desired.
- Under Select Payment Method, you will select Credit Card.
- After making this selection, a pop-up box will appear informing you of the additional fee from Colorado.gov:

### Why is the Total Charge Different?

Colorado State University does not directly accept credit card payments on central accounts (student/commercial accounts and student loans).

To offer credit cards as an online payment option, CSU contracts with a third party, Colorado.gov, working in partnership with the State of Colorado.

The price of items purchased through this service includes 75 cents per transaction plus 2.25% of the payment amount and provides funds to develop, maintain, and enhance the State's official web portal. If you do not wish to pay the Colorado.gov price, you have the choice to pay by electronic check or traditional means.

OK

- Select OK, you should then see your total amount paid to CSU as well as your total charge, including the additional fee:

Payments to CSU:	100.00
Total Charge:	103.02

- If you accept the total charge, select Continue.
- You will now be redirected to the Colorado.gov Secured Online Payment Process. Enter your credit card information including card number, MM/YYYY & CVV (3 or 4 digit security code on the back of the card). Click continue.
- The next step is Account Holder Information, enter cardholder name, email address, billing address and phone number into the appropriate fields. Click Continue.
- The next step is Verify Payment Information. Here you will review all information including Payer Information and Payment Method (these can be edited), Merchant (should show as CO ST UNIV) and transaction details. Please confirm the student name and CSUID number, as well as whether it is being applied to the student account, rent or loan balance. Here you have the choice to either Agree/Continue, which will process your payment and bring you to your receipt, or Disagree/Exit which will prompt you to answer whether you wish to cancel the transaction. Clicking Yes will bring you to cancellation confirmation and the chance to click back to your eBilling home page.
- If you click Agree/Continue, you should see a receipt and receive a confirmation email.

**My payment was successful, but I do not see the payment on my RAMweb/FAMweb Account Activity:**

- Sometimes for unknown reasons, your credit card payment will process and show as pending in your bank account, but the payment does not show on your student account activity and your balance due has not been reduced. This means the credit card payment is in an open, pending status and did not process completely to your student account. If this happens, please contact [bfs\\_bursar@mail.colostate.edu](mailto:bfs_bursar@mail.colostate.edu) or call the Cashier's Office at 970-491-2767 and we will request that colorado.gov complete your payment and we will manually apply your payment to your student account.

**Common Error Codes and their Meaning**

- FD500 – PR2000: Declined- contact your bank to find out the reason for the decline
- FD517- PR3000: CVV2 Declined
- FD116- PR1012: Insufficient funds

If you receive an error code not seen on this list, please contact your issuing bank for more details on why the transaction was declined. The toll free number is usually listed on the back of the card.