Credit/Debit Card Convenience Fee Policy

Washington University of Virginia
Effective Date: 07/09/2025
Responsible Office: Finance Department

1. Purpose

The purpose of this policy is to establish clear guidelines for the application of a credit/debit card convenience fee surcharge to tuition and other related payments made to Washington University of Virginia (WUV). This policy ensures compliance with federal and state laws, credit/debit card network rules (e.g., Visa, Mastercard), and the Payment Card Industry Data Security Standard (PCI DSS), while maintaining transparency for all payers.

2. Scope

This policy applies to all individuals making payments to WUV via credit/debit card, including but not limited to tuition, fees, deposits, and other billable charges.

3. Policy Statement

WUV imposes a credit/debit card convenience fee of 3% on all credit/debit card transactions processed through its online ERP system (myWUV), which is integrated with a third-party payment processor (currently, ACC). This fee is intended to cover the actual costs incurred by WUV for card processing. The convenience fee is applied in addition to the total amount owed and will be visible to the payer prior to finalizing the transaction. WUV does not impose any fees on payments made via ACH/eCheck, personal checks, or cash.

4. Legal and Regulatory Compliance

This convenience fee is assessed in compliance with applicable federal and Virginia state laws, which permit merchants (including educational institutions) to pass along credit/debit card convenience fees to consumers.
WUV will ensure that its convenience fee practices comply with the requirements of each credit/debit card brand, including registration and disclosure obligations under Visa and Mastercard rules, as applicable.
WUV will not impose a convenience fee in jurisdictions where such practices are prohibited by law. If students from jurisdictions prohibiting convenience fee attempt to make credit/debit card payments online, WUV will consult legal counsel to ensure compliance and may provide alternative payment methods that do not incur a convenience fee.

5. Disclosure and Consent

The 3% credit/debit card convenience fee will be clearly disclosed to the payer prior to the completion of any transaction.

Disclosure will be made through:
- Washington University of Virginia website
- The WUV online payment platform (myWUV)
- Student handbook or policy materials
- Any relevant communication channels (email, printed notices)

By proceeding with payment via credit/debit card, the payer acknowledges and consents to the credit/debit card convenience fee, which will be clearly shown on the myWUV payment page before final confirmation. The credit/debit card convenience fee is non-refundable, even if the related transaction is reversed or refunded.

6. PCI Compliance and Data Security

WUV maintains PCI DSS compliance under SAQ-A, as all credit/debit card and ACH payment data are processed exclusively through ACC's secure API, and WUV does not store, process, or transmit any cardholder data on its servers.
Annual PCI DSS certification is maintained, and all API-based payment integrations are regularly reviewed to ensure that WUV's scope of compliance remains accurate and current.

7. Responsibilities

The Finance Department is responsible for implementing and monitoring this policy, and ensuring that all applicable disclosures are made.
The IT Department shall ensure that payment systems integrated with ACC remain PCI-compliant and that data is transmitted securely through encrypted protocols.
The Compliance Officer (or designated administrator) shall monitor legal developments related to convenience fee regulations and update this policy as needed.

8. Revisions and Exceptions

This policy may be revised periodically to reflect changes in law, regulation, card network rules, or WUV's payment infrastructure. Any exception to this policy must be approved in writing by the Chief Financial Officer or their designee.

Frequently Asked Questions (FAQ)

WUV | WASHINGTON UNIVERSITY of VIRGINIA

01 Why does WUV charge a 3% credit/debit card convenience fee?

WUV charges a 3% credit/debit card convenience fee on credit/debit card transactions to cover the actual costs incurred from third-party payment processing services. These costs are not absorbed by the university but passed to the payer, which is a standard practice among many institutions.

02 Is it legal for WUV to charge this fee?

Yes. In Virginia, where WUV is located, there is no state law prohibiting credit/debit card convenience fees. Additionally, federal law permits convenience fee under certain conditions as long as:
- The convenience fee amount is clearly disclosed before payment is completed
- The amount does not exceed the actual cost of acceptance
- The payer has access to fee-free alternatives such as ACH or check payments

Note: WUV ensures that it complies with any state laws applicable to students outside Virginia.

03 Do other payment methods incur a fee?

No. WUV does not charge any fees for ACH (eCheck), personal checks, or cash payments. These methods are encouraged for students who wish to avoid the 3% credit/debit card convenience fee.

04 Is the credit/debit card fee refundable?

No. The 3% credit/debit card convenience fee is non-refundable, even if the transaction is later canceled or refunded.

05 How is credit/debit card data handled during payment?

All payment data is securely processed through ACC, our third-party payment gateway.
WUV's system (myWUV) is integrated via secure API, and WUV does not store, transmit, or process any credit card data. WUV is PCI DSS compliant under SAQ-A, meaning all sensitive cardholder data is handled by ACC, No card data is ever stored on WUV systems

06 Is WUV registered with Visa or Mastercard for charging convenience fee?

Registration for charging credit/debit convenience fees is generally handled by our processor (ACC) as part of the merchant setup. Visa and Mastercard require merchants (or their gateways) to register when assessing such fees.
WUV has requested confirmation from ACC that all required registrations with Visa and Mastercard have been completed.

07 How is the 3% credit/debit card convenience fee disclosed to students?

WUV ensures full transparency by providing disclosure:
- Washington University of Virginia website
- The WUV online payment platform (myWUV)
- Student handbook or policy materials
- Any relevant communication channels (email, printed notices)

By proceeding with payment via credit/debit card, the payer acknowledges and consents to the credit/debit card convenience fee, which will be clearly shown on the myWUV payment page before final confirmation.
The credit/debit card convenience fee is non-refundable, even if the related transaction is reversed or refunded.

08 Who can I contact if I have questions about this fee?

You may contact the WUV Finance Office at student-accounts@wuv.edu or call +1 (703) 333-5904 (ext. 369).
Office hours are 9AM to 6PM (except 1PM-2PM).