

Q: Credit Card Refund was processed on the US Bank Admin website. How long does it take to see it appear on the student's Credit Card account?

- A. Per Elavon: It can take as long as one billing cycle. Student should contact their credit card company to see when the credit memo will appear.
- Situation: School did CC refund on 6/1/0X- I verified that it was done with Elavon on 6/2/0X. Elavon said to have the student contact their CC Company.

Q: How do I process an ACH Retn?

- A. Any ACH returns should be processed just as is if they were a returned paper check. The cash will be taken back through the payment process, but you must enter the information to the Customer NSF Check Entry screen (AR2222UG) or the General Receipt NSF Checks screen (AR2209UG) to back out the payment and re-create the receivable.

Q: Student pays with wrong credit card- can you correct?

- A. Yes, 1) AR0116UG, 2) do refund at US Bank website

Q: Student pays with ACH (checking). The transaction comes back as account # is wrong. Does not want to pay NSF fee. Can we verify what account # is put in?

- A. No. Customer puts in the account number- this is not verified prior to sending to the bank like the credit cards. We have no way of knowing what #'s were put in. Customer should contact their bank.

Q: How do I process a refund for a credit card when student drops class requiring a refund?

- A. IF PAYMENT WAS MADE BY **E-CHECK**, DO NOT DO REFUND ON US ADM SITE. DO CHECK REFUND ON AR2210UG. IF YOU HAPPEN TO DO THIS ON THE ADM SITE, TO CORRECT: GO TO AR2210UG AND DO CHECK REFUND, THEN DEPOSIT CHECK IN BK FUNDS OUTSIDE OF CASH DRAWER.
- Review Customer Refund on screen **AR2210UG** to initiate refund. Review Remittance File to see if payment was made by credit card or e-check. A cash drawer session must be open. Refund will NOT show in cash drawer 99 (only for web payments). The refund process will show up in the cash drawer of the person who processes.
 - Process refund on AR2210UG. When you process in AR2210UG it will show up in ISRS and in cash drawer.
 - Go to US Bank Admin Website to **process CC refund**. Once this is processed the refund will show up in the remittance file the next day. The refund must be manually processed off the student's account through the refund screen.

Q: The wrong person was refunded by credit card. Is there a way to stop that transaction from happening?

- A. Once the settlement goes thru you can not do anything about it. If the transaction happened, say in the morning and you realized it right away- we could possibly contact ELAVON to void the transaction. However, this could make for some confusion with the MnSCU report. MnSCU report may still show the transaction going thru even though it was voiced with ELAVON.

TERMS: ELAVON: is sometimes referred to as the "processor acquirer". They are the processor for US Bank

MERCHANT: MnSCU

ISSUER: Would be Visa/MC, etc as they provide the card to card holder

Q: Student received an email that their payment was NSF. Who sends this out?

- A. Per Dave Lund: I believe I have heard that the bank sends something - and I'm not sure if that is their bank or US Bank. We (MnSCU) don't send out any thing automatically, it would have to be created by the school.

Q. What do you do when a WEB payment didn't post to a student's account and the web transaction is no longer available on the "External Transaction Recovery Process" AR2060UG screen.

A: As long as you are sure it should go, you can process this as a credit card payment off the cashier's screen, AR0119UG. I (Dave Lund) always recommend opening a separate cash drawer just for these transactions, so they are clearly separated from the other payments and more easily reconciled.

Q. Student called and talked to a campus about being double charged. ISRS only shows one payment and we only received one payment. How do we respond to the student?

A. In one situation like this it turns out the student made 3 attempts to pay: 1 was authorized, 1 was declined and 1 was called a duplicate. It was a bank debit card. Only one payment was paid to MnSCU. Many times the bank puts a transaction on as a "pending". You should tell the student to call their bank to see what happened. Many times this will go away in 2-4 days on the bank account of the student.

Q. Student called campus and wanted to know why NSF- he put in the correct checking a/c number and wanted to know what account number he put in so he didn't do it again.

A. MnSCU does not store checking account numbers. We are only able to see the last 4 numbers populated. We can only see that an attempt was made AR2057UG. Remember this is for the protection of the student that all account numbers are not displayed. The process asks the student to put in the information twice. IF they put in the number wrong the 1st time and just look at that to re-type or do a copy and paste, the payment will reject, thus incurring the NSF fee.