Study Abroad
Program Fee Deposit
Payment Guide
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**Introduction**

The Office of Student Accounts is responsible for billing and collecting all receivables recorded in the University’s centralized accounts receivable system, Banner Accounts Receivable (Banner AR). Student Accounts provides timely and accurate financial information and services to support our customers in fulfilling their financial responsibilities.

This guide is designed to assist you in effectively setting up and processing study abroad program deposits. In addition to this document, please familiarize yourself with the other important information on the Office of Student Accounts website (www.gsu.edu/studentaccounts).

**Overview of the Study Abroad Deposit Payment Process**

The deposit process allows departments to determine the amount and timeline for collecting funds for study abroad program fees in advance of the program start dates to cover costs associated with the trip. **This is the only Student Account approved process for collecting program fee payments in advance of the official posting schedule for tuition and fees.** The process includes the following steps:

1. **Program approval confirmation from Accounting Services.** This will include agency account information needed for the set up of the detail code for the program fee and deposit.

2. **Deposit request from submitted to Student Accounts.** Student Accounts will use the information on the form to set up your detail code for the program deposit payment and to configure the deposit payment in PantherPay.

3. **Students pay deposit payment via PantherPay.** Students access PantherPay via PAWS and select the appropriate deposit payment to pay.

4. **Fees post to student’s accounts for the term.** All tuition, mandatory fees, and study abroad program fees will post for the term in July, December, and April for the fall, spring, and summer terms respectively.

5. **Deposit payments released/posted to student’s accounts.** All deposit payments collected via PantherPay will post to student’s accounts after fees for the term have posted.
Program Approval Confirmation

Once the appropriate agency account has been approved and created by Accounting Services, an Agency Fund Agreement will be sent to the department with details. The details on this agreement will be used to set up the accounting for the program fee detail code and the program deposit codes. Once you have received this approval, you should submit the Deposit Request Form to Student Accounts.

Deposit Request Form

A sample of the Deposit Request Form is included in the Appendix. Deposits are used to allow students to pay for the study abroad program fee in advance of the charge being placed on their student account. Effective spring 2013, all study abroad program fee charges must post with the same schedule as tuition and fees for the term:

<table>
<thead>
<tr>
<th>Instruction Term</th>
<th>Tuition &amp; Fees Begin Posting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Business day in April</td>
</tr>
<tr>
<td>Fall</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Business day in July</td>
</tr>
<tr>
<td>Spring</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Business day in December</td>
</tr>
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</table>

The following fields are included on the request form:

**Term**: Indicate the term this deposit should post to. *Deposits cannot be set up for terms that have already passed.*

**Deposit Amount**: Provide the deposit amount you wish to collect.

- **Multiple Payments**: Some departments may wish to collect their program fee in installments.
  - Example 1: Department A wants to collect a $1500 program fee in three installments of $500. *Department A would enter $500 in the deposit amount field.* Student Accounts will set up the deposit payment to require a minimum of $500 (to restrict the amount that a student can pay).
  - Example 2: Department B wants to collect a $2500 program fee in installments of $500, $1000, and $1000. *Department B would enter $1000, the largest of the payments in the deposit amount field.* Student Accounts will set up the deposit so that there is no minimum payment amount, and a maximum of $1000.
  - Rule of thumb: enter the maximum amount you want the student to be able to pay at one time.

- Please note Student Accounts will not be responsible for monitoring deposit payment installments. Each department must provide information regarding payment due dates and amounts to students, and monitor the deposits payments internally. A Crystal Report named *Program Deposit Transaction Report* has
been created in for your convenience. This report will detail all deposits posted by each student by term.

**Start Date/End Date:** Indicate the earliest date you want to begin collecting deposits as the start date. Enter the last possible date you wish to collect deposits. The end date can be **no later** than the day before fees post for the term (see above chart).

**Purpose of Deposit:** Provide a brief narrative describing why your department needs to accept a deposit. Also outline the payment amounts and deadlines if you will require multiple deposits.

**Multiple Deposits:** Indicate whether or not you will be requiring multiple deposits.

**Program Fee Detail Code:** If you already have a detail code created for your study abroad program fee, indicate that here. Also include the detail code on the next line.

**Agency Account Number:** Include the agency accounting information provided by Accounting Services.

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**PantherPay Deposit Process**

PantherPay is Georgia State University's secure web-based billing and payment system for viewing and paying student account eBills.

Any transaction that is posted to a student’s account in Banner is billed through PantherPay via the Student Accounts monthly billing process. This includes charges like tuition, mandatory fees, study abroad program fees, mandatory insurance, housing, and meal plan charges. Parents and others may view eBills and make payments and pay deposits via PantherPay only after the student has set them up as authorized users (see [http://www.gsu.edu/studentaccounts/billing_information.html](http://www.gsu.edu/studentaccounts/billing_information.html)).

Once the deposit has been set up in Banner and PantherPay, students will be able to go online and pay it. Both web check and credit cards can be used to pay deposits. GSU only accepts MasterCard, Discover, and American Express credit cards. There is a 2.75% (minimum $3.00) convenience fee assessed to the students for credit card transactions. Below are screen shots of the steps for students:
Click the “PantherPay” button to be connected to PantherPay

Click the “eDeposits” tab.
Select the appropriate term.

Select the appropriate deposit to pay:
Details about the deposit show. Click continue:

Select your payment method:
Enter payment information:

**Select Payment Method**
- Payment amount: $500.00
- Payment method: Electronic Check (checking/savings)

**Account Information**
- Indicates required fields
- Personal accounts only. No corporate accounts, i.e. credit cards, home equity, traveler’s checks, etc.
- Account type: Checking
- Routing number: 071000013
- Account number: 12345678
- Confirm account number: 12345678

**Billing Information**
- Name on account: GSU Jane
- Check here for an international address
- Billing address: 123 Panther Lane
- Billing address line two: 
- City: Atlanta
- State/Province: Georgia (GA)
- Postal code: 30303

**Refund Options**

Payment confirmation:

**Deposit Payment**

Submit Payment
- Payment date: 10/5/12
- Payment amount: $500.00
- Account type: Checking
- Routing number: 071000013
- Account number: xxxxxx678
- Name on account: GSU Jane
- Billing address: 123 Panther Lane
- City: Atlanta
- State/Province: GA
- Postal code: 30303
- E-mail: 
- Accept refunds: No
- Payment profile name: 

Terms and Conditions
- I hereby authorize Georgia State University to initiate debit or credit entries to my Depository account according to the terms below and for my Depository to debit or credit the same to each account. In the event that the electronic payment is returned unpaid for “NSF” or “Insufficient Funds”, I understand that a $35.00 return fee will be posted as a charge on my student account.
- Name: GSU Jane

Address:
Payment is submitted, receipt is emailed to student:

Deposit is posted to student's account in Banner (TSADETL):
Posting Deposit Program Fees
Study abroad program fees can be posted department no earlier than when fees for the semester begin posting based on this schedule below:

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There are two methods available for posting study abroad fees:

1. Manually entered by the department via TSAMASS. For specific instructions for posting transactions via TSAMASS, view the AR 103 Accounts Receivable Processing video available in the Banner AR Training course via uLearn.
2. Departments can request that program fees be processed via a batch file by Student Accounts. Files must be received in the required format at least one week prior to the posting date for fees for the term. Contact aroperations@gsu.edu for more details about this option.

Deposit Payments Released
Deposit payments will be set up to release same day all financial aid is posted for the semester. This process will post the deposit payments to student’s accounts so that they can pay toward the student’s account balance.

Overpayment Refunds
If a student’s account shows a credit balance, they may be entitled to receive a refund. Once study abroad deposit payments are released to student’s accounts, the payment will apply to the balance due on their account. If the deposit payment creates a credit balance, a refund will be processed. Student Accounts refunds the credit balance to students after verifying that they are entitled to receive it. Our office processes refunds at least twice per week, to ensure that eligible students receive their refund in a timely manner.

The fastest way for students to receive their refund is via electronic funds transfer (EFT). Refunds of overpayments are electronically disbursed to student’s Money Network enabled PantherCard. Students must authorize our office to deposit their funds to their PantherCard via the Authorization page in GoSOLAR. This makes the refund process quick, easy, and more secure than mailing a paper check to them. For more information, visit our website at www.gsu.edu/studentaccounts. Students receive an email notification when an electronic refund has been sent to their bank account. We also send refunds via direct deposit to a checking or savings account designated by
the student if they enrolled in direct deposit by April 30, 2012. Direct deposit enrollments are not accepted after April 30, 2012.

If a student’s refund check is lost or damaged and they would like to request a replacement, they should visit our website (www.gsu.edu/studentaccounts) to download our Stop Payment Request form, and submit it to our office. Students may fax, mail, or bring the form in person to the One Stop Shop.

**Collecting Delinquent Accounts**
The Office of Student Accounts ensures that all delinquent accounts in Banner AR are managed in compliance with all pertinent federal and state laws and regulations. Student Accounts maximizes account recovery while providing excellent customer service through the use of internal collectors and third party collection agencies. **Students are expected to pay their outstanding balance in full by the due date indicated on their eBill.** Failure to pay their balance in full will result in their account being placed in our collections process.

Student Accounts performs the following activity on all delinquent accounts:

1. Begin internal collection activity on all accounts with a balance that is 30 days past due. Internal collection activity includes:
   a. A hold is placed on the account which will prevent registration, receipt of grades, receipt of an official transcript, and graduation.
   b. A series of mailed past due notices and phone calls made to the customer with the goal of collecting payment in full or initiating a payment plan.
   c. Skip tracing to locate valid addresses and phone numbers.

2. If internal collection activity is unsuccessful after 180 days, accounts are placed with a third party collection agency. Students placed with a third party collection agency will be assessed collections cost. Third party collection activity includes:
   a. A series of mailed past due notices and phone calls made to the customer.
   b. Skip tracing to locate valid addresses and phone numbers.
   c. Evaluating the cost effectiveness of litigation; when litigation is recommended, Student Accounts (in partnership with Legal Affairs) generally authorizes the agency to litigate on the University’s behalf.
   d. Closing and returning all uncollected accounts to Student Accounts within one year.

3. Student Accounts places returned first placement accounts with a different agency as second placements. Second placement agencies perform the same activities as first placements. At this time we will also determine if the account is uncollectable, and if so we will initiate a bad debt write-off.
4. Student Accounts may place returned second placement accounts with a different agency as third placements. Third placement agencies perform the same activities as first and second placements. Credit reporting is done on accounts placed with a third collection agency.

**Tracking Revenue**

Since no program fee charges will be posted until approximately a month before the start of the term, you will need to review the Program Deposit Transaction Report along with running a General Ledger Activity report for your deposit detail code agency account. The General Ledger Activity report is the same report used now to track revenue for your program fee agency account. If you need instructions running the General Activity Report, you can contact Accounting Services or the Spectrum Office.

**Banner AR Contact Information**

Email: aroperations@gsu.edu
Phone: 404-413-2555
Website: www.gsu.edu/studentaccounts

All staff in the Office of Student Accounts are able to assist with any student account issue. The most efficient way to communicate with our office is to send an email to aroperations@gsu.edu. All staff in our office has access to this email box. **This email address is only to be used for internal department contact with our office, please do not share this email with students.** You may also contact our office at 404-413-2555 for assistance. The first available student account staff member will be able to assist you with any student account issue. **This number should also not be shared with students.** Students should be directed to the One Stop Shop at onestopshop@gsu.edu or 404-413-2600 for assistance.