AR 100: Accounts Receivable Overview
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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 training is designed to assist you in effectively using Banner AR. In addition to this document, please familiarize yourself with the other important information on the Office of Student Accounts website (http://sfs.gsu.edu).

Eligible Receivable Transactions
The University System of Georgia (USG) operates in a complex business environment whereby operating and non-operating revenue is generated. Management of any accounts receivable resulting from the revenue generating activities is important to the financial health of its institutions. The wide variety of receivables generated by the various activities of the University System results in thousands of individual accounts representing, in total, millions of dollars.

In order to effect early conversion of these receivables to cash and minimize credit losses, the Office of Student Accounts maintains a diligent program for managing receivables.

Georgia State allows two categories of receivable transactions to be billed through Banner AR, student accounts receivable (SAR) and non-student or general accounts receivable (GAR). Transactions eligible to be processed through Banner AR include:

1. **Student Accounts Receivable** (SAR) charges which are mandatory for all students participating in the curriculum, program, activity, event, or benefiting from the service for which the charge is assessed.

2. **Non-Student Receivables** or General Accounts Receivable (GAR) transactions related to business activities that are consistent with the Board of Regents receivable policy (see the BOR Business Procedures Manual section 10.1: http://www.usg.edu/business_procedures_manual/).

The sale of all other goods and services requires payment in advance through cash, check, money order, wire transfer or credit card. This ensures receipt of payment before the good or service is provided, and eliminates the need to bill customers on account, thereby making it the most efficient means of conducting business.
Establish Chart of Accounts and Detail Codes

Detail codes are the mechanism used to place and identify charges and credits on accounts in Banner AR. Detail codes link Banner AR to the General and/or Operating Ledgers in Spectrum. Every detail code is mapped to two chart of accounts so that when used it always generates the appropriate accounting distribution that records the transaction in the University’s General and/or Operating Ledgers according to the pertinent Finance rules.

Each detail code is a unique, four-digit, alpha/numeric code that is designated as either a charge or a payment transaction. The 30-character detail code description contains the exact text that appears on the student’s PantherPay account activity and on all billing statements. Some departments may only have one or two detail codes while other departments may have many, depending on the department’s needs.

Upon verifying that a unit’s transactions qualify as eligible receivable transactions, they must process those charges through Banner Accounts Receivable (Banner AR), the University’s centralized billing system. In order to process charges through Banner AR, departments must first establish an appropriate chart of accounts and detail code(s) using the following procedures:

1. Determine whether appropriate account already exist in Spectrum or needs to be created for each type of anticipated Banner AR transaction.

2. If new chart of accounts need to be created, see the Accounting Services website at http://www.gsu.edu/accounting/accounting.html, and/or contact Accounting Services at 404-413-3070 for assistance.

3. Complete a **Detail Code Request Form** for each type of transaction.

   **NOTE:** While each detail code is linked to a unique chart of accounts, a chart of accounts can be linked to multiple detail codes to allow greater reporting flexibility.

4. Email the **Detail Code Request Form** to the Accounts Receivable Operations (ARO) unit (arooperations@gsu.edu) within Student Accounts for review. When ARO review/approval is complete the form is forwarded to Revenue & Receivable Services (RRS) for accounting review and approval. When RRS approval is complete an e-mail notification of the new detail code indicating that the code is available for use is sent to the requestor.

   **NOTE:** The **Detail Code Request Form** is also used for maintenance of existing detail codes.
Security Access to Banner AR

An individual in your department responsible for viewing and processing your transactions will need access to view and post charges to customer accounts in Banner AR.

One of the following Banner AR security profiles must be requested by submitting the appropriate INB request form to the Banner Systems Office (see http://banner.gsu.edu/banner-systems-office/requesting-a-banner-account/ for details).

**Access will only be granted once the processor has completed the appropriate training and passed the assessment(s).**

- **“AR Transaction Processor”** – This is an update and query profile for staff who will enter charges on student accounts, and query accounts and unit detail codes in Banner AR using forms:
  - TSAMASS (update access)
  - TGACREV (update access)
  - TSAAREV (view access)
  - TSICSrv (view access)
  - TSAACCT (view access)
  - TSIAUTH (view access)
  - TGIACCD (view access)
  - TGACOMC (view access)
  - XUADELI (view access)

  - **Successful completion of the AR 100 - Accounts Receivable Overview, AR 101 Accounts Receivable Analysis, and AR 103 - Accounts Receivable Processing tutorial are required for this access.**

- **“Student Accounts Basic”** – This is a query only profile. This profile and its related classes provide query access to Banner AR forms that enable staff to answer customer service type questions on account activity:
  - TSICSrv (view access)
  - TSAAREV (view access)
  - TSIAUTH (view access)
  - XUAAPAY (view access)
  - XUADELI (view access)
  - TSIQACT (view access)
  - TSAACCT (view access)
  - TGIACCD (view access)
  - TGACOMC (view access)
  - TSATAXN (view access)

  - **Successful completion of the Accounts Receivable Overview and Accounts Receivable Analysis tutorial are required for this access.**
“Waiver Processing” – This is an update and query profile for staff who will enter tuition/fee waivers on student accounts, and query accounts using forms:
  - TSAEXPP (update access)
  - TSIAUTH (view access)
  - TSAAREV (view access)
  - TSICSRV (view access)
  - XUADELI (view access)

  - **Successful completion of the Accounts Receivable Overview and Waiver processing tutorial are required for this access.**

**Process Transactions**

There are various departments that post financial transactions to accounts.

Transactions are posted to Banner AR by the Office of Student Accounts or batch processes managed by Student Accounts include:

- Tuition & mandatory fees
- Mandatory insurance
- Payments
- Sponsor credits
- Overpayment refunds

Transactions not posted by the Office of Student Accounts include:

- Federal/State/Institutional aid (Financial Aid)
- Lab fees (Academic Departments)
- Study abroad program fees (Academic Departments)
- Late registration fees (Registrar)
- Housing/meal plan charges (Housing/Auxiliary Services)
- Tuition/Fee exemptions/waivers (Various Departments)

Student Accounts acts as a liaison between these offices and the customer to resolve any disputes.

Departments use Banner AR form TSAMASS to enter a charge or a credit to a student account. This form allows transactions to be posted to multiple accounts at one time. **See the AR Processing Tutorial for step by step instructions to post transactions using TSAMASS.**

In addition, there is a Banner AR data load available for recurring high volume transactions. For information about using the AR Data Load process, contact Accounts Receivable Operations (ARO) at arooperations@gsu.edu.
Billing
Student Accounts Receivable (SAR) billing statements (eBills) are generated on the second business day of the month. Enrolled students and their Authorized Users receive an e-mail notification that they may view (and print if they wish) their eBill electronically via PantherPay. Billing statements are mailed to non-enrolled students.

All transactions posted are due immediately, but no later than the 2nd business day of the next month. For example, if you assess a charge to a student on April 4, and the charge remains unpaid as of May 2, a billing statement will be generated for the customer on May 2; payment will be due by May 2. Departments are not allowed to establish different due dates for transactions posted to student accounts. You must follow the billing schedule created by the Office of Student Accounts.

Please note, during the beginning of the semester, the payment due date for the months of August, January, May, and June are the fee payment deadlines as established on the Registrar's calendar.

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

Any transaction that is posted to a student's account in Banner can be viewed through PantherPay. This includes charges like tuition, mandatory fees, mandatory insurance, housing, and meal plan charges.

Georgia State bills the student and not the parent, so it is important to note that it is the student’s responsibility to check their account regularly to verify charges and ensure that payments are made on time. Because of Federal privacy laws, parents and others may view eBills and make payments only after the student has set them up as authorized users.

Payment Options
SAR payments are always applied to the oldest charge(s) first (FIFO). The only exceptions to the FIFO rule are Federal Title IV financial aid payments which may be applied only to current academic year charges and to prior academic year charges up to $200. Thus, a student’s current year Title IV aid will not apply to prior year charges in excess of $200. This is due to Federal Department of Education regulations.

Online Payments
Students are encouraged to remit payment electronically via ACH/e-check or credit card via PantherPay. To view monthly eBills and make electronic payments, students must follow the steps below to access PantherPay via PAWS. They may pay their balance online with an electronic check or credit card. Georgia State accepts Visa, MasterCard, Discover, and American Express credit cards for student account
payments. There is a 2.75% (or $3.00 minimum) convenience fee for paying with a credit card. There is no fee for paying with an electronic check.

To access Student Account billing information and make a payment, students should log on to PAWS at [https://paws.gsu.edu](https://paws.gsu.edu), and follow the steps:

1. Select the “Finances” tab
2. Select the "View/Pay Student Account" link from the "My Bill" section,
3. Click the " PantherPay" button
4. Select the “Make a Payment” button, or the "Payments" tab at the top of the page, to make an electronic payment.

**Mail**
To pay by personal check, outside scholarship check, checks from pre-paid tuition plans (such as the 529 plan) and checks sent by express mail to meet the payment deadline, students should mail with their Panther ID included on the payment directly to:

Georgia State University  
Office of Student Accounts  
PO Box 4029  
Atlanta, GA 30302-4029

**In Person**
Students can bring their check to the Cashier's office located on the first floor of Sparks Hall. This office is open Monday through Friday from 8:30 a.m. to 5:15 p.m., except University holidays.

**Wire Transfer**
Students must check their account in PantherPay before wiring funds to the university to ensure timely and accurate processing. Students must not send more than their student account balance due; overpayment may cause their wire to be returned.

Georgia State University has partnered with peerTransfer to streamline the tuition payment process for our international students. With peerTransfer, students are offered excellent foreign exchange rates, allowing them to pay in their home currency (in most cases) and save a significant amount of money, as compared to traditional banks. Students will also be notified via email when their payment is received by Georgia State University. To initiate a wire transfer via peerTransfer, students should log into PAWS and select the “International Wire Payment” button.

**Sponsored Billing**
Sponsored Billing is the process whereby Georgia State University bills an outside organization (sponsor) for a student's tuition and/or fees. Sponsored Billing is unique in that the sponsor requires a bill from the University before remitting payment. If a student
is expecting a third party to pay their tuition and other fees, they need to make special arrangements with our office to bill their sponsor.

We must have a contract from the student’s sponsor on file, which would be an authorization letter or voucher on the sponsor’s letterhead, including the original signature of an official authorized to obligate payment by the company/organization. It should be submitted least three weeks before the fee payment deadline to the Office of Student Accounts.

**Please note:** Students who have reimbursement arrangements with their employer or other organization are not eligible for sponsored billing. They must pay their balance by the established due date and request reimbursement from their employer.

Upon receipt of a valid Authorization, Student Accounts will apply a conditional credit to the sponsored student's account, then bill the sponsor after the add/drop period ends. Students whose sponsor has not authorized full payment of all tuition and fees are responsible for paying all unsponsored charges by the billing due date.

Students whose sponsor fails to pay the authorized charges by the end of the term they were billed will have their conditional credit reversed and be billed for the unpaid charges. A financial hold and late fees will be placed on the student's account until the balance is paid in full. Students are encouraged to remain in contact with their sponsor until the terms of the Authorization have been met.

**Overpayment Refunds**  
If a student’s account shows a credit balance, they may be entitled to receive a refund. 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 our PantherCard refund program. 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 via PAWS. This makes the refund process quick, easy, and more secure than mailing a paper check to them. For more information, visit our website at [http://sfs.gsu.edu](http://sfs.gsu.edu). 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.

If a student's refund check is lost or damaged and they would like to request a replacement, they should visit our website ([http://sfs.gsu.edu](http://sfs.gsu.edu)) 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 Enrollment Services Center.

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.

2. If internal collection activity is unsuccessful after 120 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
When a charge transaction is posted to a student’s account, revenue is posted the chart of accounts attached to the detail code in the evening via a batch interface process between Banner AR and Spectrum. This means that a department gets credited with revenue with the charge transaction is posted. In order to track revenue, departments should generate a report based on the transaction amount posted to the student account, not on the amount in the balance column for the transaction. The Office of Student Accounts is responsible for ensuring that the University receives payment of all charges posted to accounts in Banner AR, departments are only responsible for ensuring that accurate charges are posted according to established policies.

Banner AR Contact Information
The Enrollment Services Center (formerly One Stop Shop) handles all Student Account customer service. Students/parents should be directed to log into PAWS and access PantherAnswer for any questions they have about their student account. They can also contact the Enrollment Services Center at 404-413-2600 for assistance.

For faculty/staff questions, 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. We all have 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 or copy them on emails to this address. We will not respond to students/parents from this email account. You may also contact our office at 3-2555 for assistance. The first available student account staff member will be able to assist you with any student account issue. This number is not published for student use and should not be shared with students.

Email: aroperations@gsu.edu
Phone: 3-2555
Website: http://sfs.gsu.edu or http://sfs.gsu.edu/tuition-fees/faculty-staff-resources/