



## PAY WITH PLASTIQ – FREQUENTLY ASKED QUESTIONS

### **Who is Plastiq?**

Plastiq is an online payment platform that provides a convenient and secure way to make payments with your credit cards and earn the rewards.

### **Why should I pay with Plastiq?**

Making payments through Plastiq is as simple as any other online transaction you have made with a credit card. You can use your existing MasterCard, Visa or American Express, and there is no registration required to use the service. For more information about making payments through Plastiq, visit [plastiq.com](http://plastiq.com).

### **Will paying with a credit card cost me more?**

Plastiq assesses a nominal fee for the service — a percentage of the total amount of the payment. The fee for each card is: MasterCard 2.5%, Visa 2.5%, American Express 2.5%. For each transaction, two charges will appear on your credit card statement: 1) the principal amount of the payment, and 2) the fee.

### **Why am I being charged a fee?**

Plastiq provides their payment platform to simplify the payment process, while providing a convenient and flexible option for students. The fee that is assessed is one that is typically paid by the merchant for accepting credit cards, and covers the costs of processing credit card transactions.

### **Is the use of Plastiq an unofficial way to increase student fees?**

No. The fee that Plastiq assesses covers their cost of processing credit card payments and is totally independent of school fees. The school does not receive any portion of this fee.

### **If I make a payment online with my credit card through Plastiq, how long does it take for the payment to go through?**

Normal credit card processing times apply. Payments are approved instantly, and funding may take from 1-3 business days. Contact a Plastiq payment specialist if you have questions. Go to [plastiq.com](http://plastiq.com) for more information.

### **I don't feel comfortable paying my fees online; how can I pay?**

You can pay in person at our Downtown or Broadway campus using debit, cash, or cheque.

### **What can I pay for through Plastiq?**

International and Domestic tuition & related fees  
Admission deposits  
Tool deposits, uniform deposits  
Student Union fees  
Student health and dental plan fees  
UPASS  
College Initiative fees



**Am I able to use credit card cheques to pay my tuition?**

If your credit card company issues cheques or cash advances, the answer is yes. But please consult your credit card terms regarding financing charges that may apply.

**Can I still pay my application fee in-person using a credit card?**

Yes.

**I have a daily limit on my debit card. What are my options?**

Please contact your bank regarding options to increase your daily limit or set yourself up to pay via online banking.

**Can I still pay for my books or for food in the cafeteria with a credit card?**

Yes, VCC bookstores and cafeterias continue to accept credit card payments for all purchases, and have no plans to change this method of payment.

**I want to register for a Continuing Studies program or course. Can I still use my credit card?**

Yes. VCC continues to accept in-person or online credit card payments for Continuing Studies programs and courses