

## Making A Fee Payment

### OVERVIEW:

<b>I. Registration Period Payments</b>
<b>II. Post-Registration Fee Payment and Monthly Service Charge Fee Billing Schedule</b>
<b>III. Fee Payment in Canada: Options</b> <ul style="list-style-type: none"><li>• Bank Payments</li><li>• Online Credit Card Fee Payment <a href="#">*with a Convenience Fee</a></li><li>• Convert Aeroplan &amp; TD Travel Rewards Points into Credits towards Fees</li><li>• <b>NEW Paying with OSAP Funding</b></li></ul>
<b>IV. Fee Payment Outside of Canada: Options</b> <ul style="list-style-type: none"><li>• WU Global Pay for Students</li><li>• Bank Draft or Money Order in Canadian funds</li></ul>

### OVERVIEW

#### I. Registration Period Payments

Before the Fall-Winter (September to April) session, your sessional registration status is initially set as "Invited to Register". Fall-Winter session fee billing will begin on July 13, 2018.

You can enroll in courses but your registration status has to be changed to "*Registered*" by the published registration deadline for your division. Otherwise your sessional registration will be "*Financially Cancelled*" and your course enrolment will be cancelled.

You must pay the Minimum Payment to Register Amount displayed on your current session ACORN invoice at least 3-5 business days prior to the published registration deadline for your division. Some types of payments can take up to 10 business days to be recorded in ACORN. The recording of your Minimum Payment to Register amount on ACORN will change your sessional registration status to "*Registered*".

The Minimum Payment to Register Amount is normally equal to Unpaid Fees from previous session(s) + 100% of Current Fall term Tuition Charges. However, the Minimum Payment to Register Amount for students who are billed on a per course basis and have no Fall term courses or only a Waitlisted course only during the registration period, is equal to Unpaid Fees from previous session(s) + Minimum Charge of \$278.00.

Registration offices normally allow a processing time of up to 10 days from payment date, for payments to be received by the University and recorded in your ACORN Financial Account. If your payment for registration is made at your financial institution after the deadline date, you must take proof of payment to your College or Faculty Registrar's Office (undergraduate) or SGS Student Services (graduate students), or Toronto School of Theology College Registrar's Office to complete your registration.

Defer to Register

If you are eligible for a tuition deferral (register without payment), you need to apply for a tuition deferral, and the recording of the deferral on ACORN, will change your sessional registration status to "*Registered*".

#### II. Post-Registration Fee Payment and Monthly Service Charge Fee Billing Schedule

Refer to Fee Payment and Service Charge Schedules and Restrictions & Penalties on Past Due Accounts.

### III. Fee Payment in Canada: Options

#### Fee Payment Option in Canada: Bank Payments

##### Important Notes:

1. All payments are made at a Canadian financial institution. This payment option cannot be used to make an academic deposit to hold your place in an academic program or a residence deposit to hold your place in residence. Academic deposit payments are made by money order or bank draft only, and residence deposit payments are made on StarRez. For more instructions, please refer to your letter of offer.
2. Students are responsible for planning sufficient time for payments to reach the University and to be recorded in the student's ACORN account by the payment due date. The transfer of funds from major Canadian financial institutions normally takes three to five business days, however the transfer from Canadian credit unions can take much longer. To view fee payment due dates (registration period and post-registration period) and monthly service charge billing dates refer to Post-Registration Fee Payment and Service Charge Schedules.
3. Payments should NOT exceed the amount of the student's tuition and residence fees for the session. Payments for student living expenses should be not made to the University. The University reserves the right to hold payments in excess of the tuition and residence fees for a subsequent session or to return to the sender.
4. Keep your receipt or your fee payment verification/confirmation number. This is proof of payment and is required to investigate any payment problems.
5. All payments are applied to the oldest outstanding charge in the oldest session on the student's invoice. There is no distinction between the type of charge, e.g. residence fees, academic fees etc.
6. If there is a credit balance that may be eligible for a refund payment, the refund will be made to the student by direct deposit or cheque, even if someone else made the fee payment, refer to Making a Refund Request and Refund FAQs.
7. FAQs regarding Fee Payment Options can be viewed at <http://www.fees.utoronto.ca/faq.htm>

##### Online or Telephone Banking

Log onto the online banking service or call your financial institution's telephone service and provide them with your account number and the payee name 'University of Toronto '.

Your account number is displayed on the top right-hand corner of the invoice format of your Financial account on the ACORN. It consists of the first five characters of your surname (in capital letters) and 10 numbers which is your student number with leading zeroes unless it begins with "1". Make sure you distinguish between the letter 'O' and the number 'zero'.

It will take 3-5 business days for the payment from a major Canadian financial institution to be posted to your ACORN account, however the transfer from a Canadian credit union could take longer.

If you check your ACORN account and do not see the payment listed on the Payments Report under the Financial Account tab, check again in a few days. There are daily updates from the bank to the University.

Example 1:

The account number is ROBIN1000942843 (first five characters of the surname ROBINSON + student number 1000942843)

##### Invoice Format

Invoice: 2018 Fall – 2019 Winter

\*\* YOUR CURRENT ACCOUNT IS DISPLAYED HERE IN INVOICE FORMAT. \*\*

Isabel Robinson  
717 Bay St, Suite 2045  
Toronto, Ontario  
M5G 2J9

ROSI Account : ROBIN1000942843  
Student : 1000942843  
Timestamp : 07/16/2018 12:37:42

=====

ROSI Account Balance UP to the End of the Session:	\$8,120.36
--	------------

Example 2:

The account number is BARKL0990775933 (first five characters of the surname BARKLEY + zero +

Invoice Format

Invoice: 2018 Fall – 2019 Winter

\*\* YOUR CURRENT ACCOUNT IS DISPLAYED HERE IN INVOICE FORMAT. \*\*

Matthew Barkley  
745 Bay St, Suite 1502  
Toronto, Ontario  
M5G 2J9

ROSI Account : BARKL0990775933  
Student : 990775933  
Timestamp : 07/16/2018 8:15:17

=====

ROSI Account Balance UP to the End of the Session:	\$8,120.36
--	------------

student number 990775933)

**Bank  
Machine  
or Teller**

Take a copy of your Financial account in the invoice format printed from ACORN with you. Your account number & student number printed on the invoice format account are needed to ensure the payment is credited to your account. Your account number is displayed on the top right-hand corner of the invoice format of your Financial account on ACORN. It consists of the first five characters of your surname (in capital letters) and 10 numbers which is your student number with leading zeroes unless it begins with "1". Make sure you distinguish between the letter 'O' and the number 'zero'.

If you have a Canadian bank account, you may make a payment at the teller with a print out of your ACORN invoice.

It will take 3-5 business days for the payment from a major Canadian financial institution to be posted to your ACORN account, however the transfer from a Canadian credit union could take longer.

If you check your ACORN/ROSI account and do not see the payment listed on the Payments Report under the Financial Account tab, check again in a few days. There are daily updates from the bank to the University.

**Fee Payment Option in Canada:**

**Online Credit Card Payment \*WITH A CONVENIENCE FEE**

**Important Notes:**

1. U of T has partnered with Moneris to provide this service. Online Mastercard and Visa credit card fee payments can be made in Canadian dollars for fees displayed on the ACORN invoice. This service is only available on ACORN. The online credit card fee payments are handled by Moneris and the University does not have access to credit card information at any point in the payment process.
2. The credit card payment option includes a convenience fee, which is a fee billed by Moneris, and is NON-REFUNDABLE, even if you cancel courses and registration. This fee, charged at a rate of 1.75% of the fee payment is billed directly by Moneris, and is not remitted to the University of Toronto.
3. On the cardholder's credit card statement, the convenience fee will be described as "STUD ACCTS-CONVENIENCE FEE" and the University of Toronto fee payment will be described as "STUD ACCTS CC PYMT-UOFT TORONTO".

**4.** This payment option cannot be used to make an academic deposit to hold your place in an academic program or a residence deposit to hold your place in residence. Academic deposit payments are made by money order or bank draft only, and residence deposit payments are made on StarRez. For more instructions, please refer to your letter of offer.

**5.** Students who have a non-Canadian dollar denominated credit card are advised to make Canadian dollar fee payments by using the WU GlobalPay for Students service (refer to Making a Fee Payment Outside of Canada). This service offers competitive exchange rates with NO transaction charges.

**6.** Students are responsible for monitoring their ACORN account and planning sufficient time for payments to reach the University and to be recorded in the ACORN account at [www.acorn.utoronto.ca](http://www.acorn.utoronto.ca) or [www.rosi.utoronto.ca](http://www.rosi.utoronto.ca) by the payment due date (even if someone else is making the payment). It typically takes 2-3 business days for the University to receive the online credit card fee payment.

To view fee payment due dates (registration period and post-registration period) and monthly service charge billing dates refer to Post-Registration Fee Payment and Service Charge Schedules.

**7.** Keep your receipt or your fee payment verification/confirmation number. This is proof of payment and is required to investigate any payment problems.

**8.** All payments are applied to the oldest outstanding charge in the oldest session on the student's invoice. There is no distinction between the type of charge, e.g. residence fees, academic fees etc.

**9.** If there is a credit balance that may be eligible for a refund payment, the refund will be made to the student by direct deposit or cheque, even if someone else made the fee payment, refer to [Making a Refund Request](#) and [Refund FAQs](#).

**10.** Credit Card Fee Payment FAQ can be viewed at [http://www.fees.utoronto.ca/credit\\_card\\_payments\\_faq\\_acorn.htm](http://www.fees.utoronto.ca/credit_card_payments_faq_acorn.htm)

### **Online Credit Card**

**1.** You will need the following information to complete your online credit card payment transaction:

- Mastercard or Visa card name and number, expiry date, and three digit security code on the back of the card
- Cardholder billing address postal or zip code.

**2.** Login at [www.acorn.utoronto.ca](http://www.acorn.utoronto.ca) using your UTORid/JOINid and password.

Click on "Make a Payment" and then click on "Make a Payment by Credit Card".

**3.** Read the information at the top of the Credit Card Payment form to ensure that this is the optimal payment option for you.

Decide whether to pay the 'Maximum Payment' amount or less. The Maximum Payment is the total amount owed but may not be the amount owed for the purposes of registration, or post-registration fee payment deadlines. To view fee payment due dates (registration period and post-registration period) and monthly service charge billing dates refer to Post-Registration Fee Payment and Service Charge Schedules.

**4.** Record the Billing Information.

The "Email receipt to" field will be pre-populated by your utoronto.ca if it has been recorded on ACORN. Otherwise you can record the email address of the credit card payment receipt recipient.

**5.** Record the "Payment Amount (CAD)" and check the convenience fee that has been calculated for you.

- If you decide that you prefer to make a fee payment without a convenience fee, you can back out of the transaction and make a payment by one of the other fee payment options

([http://www.fees.utoronto.ca/sessions/2018\\_2019/making\\_Payments/making\\_a\\_Fee\\_Payment.htm](http://www.fees.utoronto.ca/sessions/2018_2019/making_Payments/making_a_Fee_Payment.htm))

- If you are paying with a non-Canadian dollar denominated credit card, it is strongly recommended that the WU GlobalPay for Students payment option is used as this payment option offers competitive exchange rates with NO transaction fees. For more information on this payment option, go to: Making A Fee Payment Outside Canada

**6.** Read and check the disclaimer and click on “Make a Payment” button. This will transfer you to the Moneris Online Credit Card Payment page.

**7.** Record “Cardholder Details”.

- The convenience fee will be displayed again. If you do not wish to pay this fee, then you can back out of this screen and make your payment by one of the other fee payment options (*see link in #5*)
- Click “Process Transaction” to send the charge your card.
- A “successful” or “declined” email notification will be sent to the address recorded in the “Email receipt to” field.
- You will be redirected to the ACORN Payment History screen.

**8.** The ACORN Payment History screen displays both declined and successful credit card fee payments.

- a) Declined credit card transactions are listed on the bottom of the screen. Click on “Credit Card Declined” to view your online transaction receipt. This may help you to see why the payment was declined and if not, contact your credit card company.
- b) Your successful credit card transaction will be immediately listed at the top of the screen and described as “Credit Card Payment-Awaiting Final Confirmation” and the “Invoice Session” will be TBA.  
Click on “Credit Card Payment-Awaiting Final Confirmation” to view your online successful transaction receipt.

It typically takes 2-3 business days for the confirmation process to be completed. The University does not consider the fee payment to have been received until confirmed.

ACORN will not change your registration status from “Invited to Register” to “Registered” until the confirmation process is complete.

**9.** The receipt recipient will receive email notification(s):

- a) If successful transaction, Moneris will send a Transaction Receipt message from STUD ACCTS CC PYMT-UOT TORONTO, and ACORN will send a U of T Credit Card Fee Payment Order Confirmation message from ACORN Help.
- b) If declined transaction, Moneris will send a Transaction Receipt message from STUD ACCTS CC PYMT-UOT TORONTO.

**10.** Login to ACORN in 2-3 business days to confirm that the “Credit Card Payment-Awaiting Final Confirmation” transaction on the “Payment History” screen has been replaced by a “Payment-ACORN Credit Card” transaction and the “Invoice Session” field displays the appropriate session value. This indicates that the credit card payment has been confirmed and recorded in your ACORN account.

## Fee Payment Option in Canada:

### Convert Aeroplan & TD Travel Rewards Points into Credits Towards Fees

#### Important Notes:

1. Students are responsible for planning sufficient time for payments to reach the University and to be recorded in the student's ACORN account by the payment due date.
2. Payments should NOT exceed the amount of the student's tuition and residence fees for the session. Payments for student living expenses should be not made to the University. The University reserves the right to hold payments in excess of the tuition and residence fees for a subsequent session or to return to the sender.
3. Keep your receipt or your fee payment verification/confirmation number. This is proof of payment and is required to investigate any payment problems.
4. All payments are applied to the oldest outstanding charge in the oldest session on the student's invoice. There is no distinction between the type of charge, e.g. residence fees, academic fees etc.
5. If a friend or relative makes payment on the student's behalf and the student decides not to attend the University of Toronto, note that any refunds are issued as a cheque in Canadian funds payable to the student. Please refer to [Making a Refund Request](#) and [Refund FAQs](#).
6. FAQs regarding Fee Payment Options can be viewed at <http://www.fees.utoronto.ca/faq.htm>.

#### **Convert Aeroplan & TD Travel Rewards Points into Credits towards Fees**

Your family and friends can convert Aeroplan Miles and TD Travel Rewards Program points into \$250 worth of credits towards your fees.

Visit <https://www.higheredpoints.com/> for information about how to join, redeem loyalty points, and transfer the credits to the University of Toronto. What you will need:

- -the HigherEdPoints member number
- -your student account number; this is displayed on the top right-hand corner of the invoice format of your Financial account on ACORN. It consists of the first five characters of your surname (in capital letters) and 10 numbers which is your student number with leading zeroes unless it begins with "1". Make sure you distinguish between the letter 'O' and the number 'zero'.

The HigherEdPoints member will get a confirmation email once the transfer from HigherEdPoints to the University of Toronto is initiated (this may take up to 72 hours).

It will then take 3-5 additional business days for the payment from HigherEdPoints to be transferred to the University of Toronto and posted to your ACORN account.

#### IV. Fee Payment Outside of Canada: Options

##### Fee Payment Outside of Canada: Options

###### Important Notes:

1. Students are responsible for planning sufficient time for payments to reach the University and to be recorded in the student's ACORN account by the payment due date. *The transfer of funds from financial institutions can take from three to five business days, sometimes much longer, and therefore you should plan accordingly.*
2. All fee payments must be accompanied by the student's name, student number, and (if possible) the student's program of study or a copy of your online invoice printed from ACORN.
3. International students studying in Canada should set up a Canadian bank account so that fee payments can be made by bank transfer (refer to Fee Payment Options: Fee Payment in Canada). The Centre for International Experience has provided helpful links to Canadian financial institutions on the Money Matters webpage ([http://cie.utoronto.ca/Coming/Living-Here/Cost-of-Living.htm#Accessing\\_Money](http://cie.utoronto.ca/Coming/Living-Here/Cost-of-Living.htm#Accessing_Money)). You will find at least one financial institution that can set up a Canadian bank account prior to arrival in Canada for students from Chile, China, Colombia, India, Mexico, Peru, Philippines, Spain, United Kingdom, and Venezuela.
4. Keep your receipt or your fee payment verification/confirmation number. This is proof of payment and is required to investigate any payment problems.
5. All payments are applied to the oldest outstanding charge in the oldest session on the student's invoice. There is no distinction between the type of charge, e.g. residence fees, academic fees etc.
6. If the student must pay tuition fees before fall-winter session fees are billed (starting in mid-July) as part of the student visa application process, the student can e-mail the Student Accounts Office at [info.studentaccount@utoronto.ca](mailto:info.studentaccount@utoronto.ca) to request an estimate of the fees payable (based on the previous year's fees). The fee payment can be held until tuition fees for the session are billed, and a receipt can be issued to the student to use as proof that tuition fees have been paid. Students should ensure that their registration status has changed from 'INVITED' to 'REGISTERED'.
7. Payments should NOT exceed the amount of the student's tuition and residence fees for the session. Payments for student living expenses should be not made to the University. The University reserves the right to hold payments in excess of the tuition and residence fees for a subsequent session or to return to the sender.
8. If a friend or relative makes payment on the student's behalf and the student decides not to attend the University of Toronto, note that any refunds are issued as a cheque in Canadian funds payable to the student. Please refer to [Making a Refund Request](#) and [Refund FAQs](#).
9. FAQs regarding Fee Payment Options can be viewed at <http://www.fees.utoronto.ca/faq.htm>.

<b><i>for Students</i></b>	<p>rate and with NO transaction charges from WU GlobalPay or the University of Toronto.</p>
<b><i>Note:</i></b>	<p>Your local bank will transfer your local currency fee payment to Western Union, and Western Union will convert your fee payment into Canadian dollars and direct the payment to the University of Toronto. The payment will be converted by WU at the rate the student has locked-in and is guaranteed for 72 hours.</p>
<b><i>This option is not available</i></b>	<p>The funds will then be delivered directly to the University of Toronto with student identification information within three business days.</p>
<b><i>for admissions, acceptance, confirmation</i></b>	<p>If you choose to proceed, you will be transferred to a secure website (by clicking on the WU GlobalPay link below) where you will receive instructions on how to complete the payment to a local banking institution in your currency of choice.</p>
<b><i>deposits for</i></b>	<p>To help students and parents get educated and confident with the WU GlobalPay for Students payment process, please view the How It Works video available in the following languages:</p>
<b><i>academic</i></b>	<ul style="list-style-type: none"> <li>• Cantonese: <a href="http://business.westernunion.com/resource-center/ed/Chinese_education/video_Cantonese/">http://business.westernunion.com/resource-center/ed/Chinese_education/video_Cantonese/</a></li> <li>• Mandarin: <a href="http://business.westernunion.com/resource-center/ed/Chinese_education/video_Mandarin/">http://business.westernunion.com/resource-center/ed/Chinese_education/video_Mandarin/</a></li> <li>• Simplified Chinese: <a href="https://youtu.be/u52swBrq8TI">https://youtu.be/u52swBrq8TI</a></li> <li>• Traditional Chinese: <a href="https://youtu.be/aO0mVFIEzRQ">https://youtu.be/aO0mVFIEzRQ</a></li> </ul>
<b><i>programs or</i></b>	<ul style="list-style-type: none"> <li>• English: <a href="https://youtu.be/sjGWRcsYqrU">https://youtu.be/sjGWRcsYqrU</a></li> <li>• French: <a href="https://youtu.be/_-ZWSlpYEpQ">https://youtu.be/_-ZWSlpYEpQ</a></li> <li>• Hindi: <a href="https://www.youtube.com/watch?v=hiKPEYVEG40">https://www.youtube.com/watch?v=hiKPEYVEG40</a></li> <li>• Indonesian: <a href="https://youtu.be/mC3uCbf72kA">https://youtu.be/mC3uCbf72kA</a></li> <li>• Korean: <a href="https://youtu.be/NMvGe_VsPI4">https://youtu.be/NMvGe_VsPI4</a></li> <li>• Spanish: <a href="https://youtu.be/vOFAB4j5zUA">https://youtu.be/vOFAB4j5zUA</a></li> </ul>
<b><i>residences</i></b>	<p><b><u><a href="#">CLICK HERE to begin the process of WU GlobalPay for Students.</a></u></b></p>
	<p><b>Step 1</b></p> <ul style="list-style-type: none"> <li>• Provide your student name and number. This ensures that the payment is recorded in your ACORN account.</li> <li>• You will be directed to a web page where you will be able to enter the Canadian dollar amount you wish to pay to the University of Toronto.</li> </ul>
	<p><b>Step 2</b></p> <p>Record the amount in Canadian funds to be transferred to the University of Toronto.</p> <ul style="list-style-type: none"> <li>• This option is not available for admissions, acceptance, confirmation deposits for academic programs or residences.</li> </ul>
	<p><b>Step 3</b></p> <p>Select your preferred currency from a drop down menu.</p> <ul style="list-style-type: none"> <li>• If your local currency is not listed on the drop down menu, then select another currency on the list even if the country name differs from your country name e.g. United States Dollar or Euro.</li> </ul>



- A conversion at a competitive rate of exchange from the Canadian dollar amount will be applied to your chosen currency through the Western Union real-time rate engine.
- You will have the opportunity to view the payable amount in your local or chosen currency before committing to the transaction.

Click OK and you will be presented with the banking instructions to make the payment.

#### Step 4

Take the banking instructions to YOUR BANK (*DO NOT take your bank instructions to a Western Union retail outlet*) immediately to ensure that the payment is transferred to Western Union within 72 hours to lock in the quoted exchange rate.

- The exchange rate quoted will remain valid for 72 hours during which time you or the payer must take the banking instructions to your bank, who will initiate the transfer of funds through Western Union for credit to the University of Toronto.
- Western Union must receive your payment within 72 hours of your receipt of the applicable currency quote.
- In the event Western Union receives your payment after the 72 hour period Western Union shall use the current exchange rate to convert the currency.
- Students cannot request another quote within the 72 hours period

#### Step 5

After 3-5 business days, check the ACORN Payment Report under the Financial Account tab to confirm receipt of funds.

Upon receipt of the fee payment from WU, your ACORN account will be credited. While the transfer is in progress your account will continue to show the outstanding amount. This normally takes 3 business days from the date of receipt of funds in the University of Toronto bank account.

#### **Bank Draft or Money Order in Canadian funds**

This is not the preferred method of payment from outside of Canada. You are responsible for ensuring that the bank draft or money order is delivered to our office and to be recorded in your ACORN account before the due date.

During the peak registration period (August to early September), due to the high volume, it takes 5-10 business days from receipt of payment for the payment to be recorded in your ACORN Account. It can take longer if the information that is attached to the payment is incomplete. During this period, we are unable to respond to inquiries about the receipt of these payments.

Send a bank draft or money order, in Canadian funds, payable to the 'University of Toronto', by mail or courier, to:

University of Toronto,

Student Accounts 215 Huron Street, 3<sup>rd</sup> floor,

Toronto, Ontario, Canada, M5S 1A2.

	<p>All payments must be accompanied by the student's name, student number and (if possible) the student's program of study, or a copy of your Financial Account in invoice format printed from ACORN.</p>
--	---

	<p>It takes 3-5 business days from receipt of payment for the payment to be recorded in your ACORN account. Check the ACORN Payment Report under Financial Account table to confirm receipt of funds.</p>
--	---

[top of page]