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### OVERVIEW

#### I. Registration Period Payments

Before the Summer (May to August) session, your sessional registration status is initially set as "Invited to Register". Summer session fee billing will begin on April 15, 2019.

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 15, 2019.

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 for the summer session is normally equal to Unpaid Fees from previous session(s) + 50% of Current Summer session Tuition Charges.

The Minimum Payment to Register Amount for the Fall-Winter session 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 $286.00.

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**
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.

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III. Fee Payment in Canada: Options

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<td><strong>Important Notes:</strong></td>
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<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
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<tr>
<td>4. Keep your receipt or your fee payment verification/confirmation number. This is proof of payment and is required to investigate any payment problems.</td>
</tr>
<tr>
<td>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.</td>
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<tr>
<td>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.</td>
</tr>
<tr>
<td>7. FAQs regarding Fee Payment Options can be viewed at <a href="http://www.fees.utoronto.ca/faq.htm">http://www.fees.utoronto.ca/faq.htm</a></td>
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**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: 2019 Fall – 2020 Winter

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

Isabel Robinson

ROSI Account: ROBIN1000942843
** Example 2: **
The account number is BARKL0990775933 (first five characters of the surname BARKLEY + zero + student number 990775933)

** Invoice Format **

** Invoice: 2019 Fall – 2020 Winter **

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

Matthew Barkley                      ROSI Account:  BARKL0990775933
745 Bay St, Suite 1502               Student:  990775933
Toronto, Ontario                     Timestamp:  07/16/2019 8:15:17
M5G 2J9
==========================================================================
ROSI Account Balance UP to the End of the Session:              $8,120.36
```

** 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. 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 service is only available on ACORN. ACORN provides students of the University of Toronto with direct access to certain portions of their University records. To gain access to ACORN, a valid UTORid or JOINid and password are required.

University of Toronto students (invited and current) are the only individuals authorized to use this system. Students must not disclose or share their passwords, nor permit others to access this system for any purpose whatsoever. Providing anyone with your UTORid/JOINid and password for any purpose including to make a credit card payment is prohibited, and unauthorized use of University computing systems and may result in the loss of access to University technology and other consequences.

Misuse of the University system, including the use of an unauthorized or invalid credit card or the use of passwords and UTORid or JOINid by anyone other than the student to whom they were issued, could constitute a criminal offence and/or a violation of the U of T Code of Student Conduct. Offences under the Code of Conduct are subject to penalties up to and including suspension or expulsion.

5. 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 or 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.

6. 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.

7. 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.

8. Credit Card Fee Payment FAQ can be viewed at 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 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)
   - 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](http://www.fees.utoronto.ca/faq.htm) and [Refund FAQs](http://www.fees.utoronto.ca/faq.htm).

6. FAQs regarding Fee Payment Options can be viewed at [http://www.fees.utoronto.ca/faq.htm](http://www.fees.utoronto.ca/faq.htm).

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<th>Convert Aeroplan &amp; TD Travel Rewards Points into Credits towards Fees</th>
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<td>Your family and friends can convert Aeroplan Miles and TD Travel Rewards Program points into $250 worth of credits towards your fees.</td>
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<td>Visit <a href="https://www.higheredpoints.com/">https://www.higheredpoints.com/</a> for information about how to join, redeem loyalty points, and transfer the credits to the University of Toronto. What you will need:</td>
</tr>
<tr>
<td>- the HigherEdPoints member number</td>
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</table>
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.

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**Important Notes:**

1. If you are unable to get an OSAP deferral (register without payment) then you must make the minimum required payment (50% of Summer session tuition fees and unpaid prior session fees to register for the Summer session, and Fall term tuition fees and unpaid prior session fees to register for the Fall-Winter session) displayed on your ACORN invoice before your division’s minimum required payment to register deadline in order to change your registration status from Invited to Registered. If you do not make the minimum required payment displayed on your ACORN invoice, your Fall - Winter registration will be financially cancelled, and your course enrolments will be cancelled.

2. Starting in 2018-19 and as per Government of Ontario requirements affecting all OSAP recipients, each term or session, OSAP funding will be redirected from OSAP to your ACORN account at the University of Toronto to pay your fees (with the exception of admissions and residence deposits). If your OSAP funding is greater than the fees you owe, OSAP will deposit your remaining Fall or winter term or Summer session OSAP funding into your bank account. If your redirected OSAP funding is less than the fees you owe, you must pay the outstanding fees by the Fall or Winter term or Summer session payment deadlines.

3. 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.

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. Refund requests may be submitted to Enrolment Services if you have a credit balance greater than $100 on your ACORN account.

   ACORN will display a notification for OSAP students with a current session credit balance. Click on 'request an OSAP refund here' in the blue notification box and follow the instructions for making your online refund request.

   Enrolment Services will re-assess your OSAP application to determine whether some or all of the credit balance should be refunded to a U of T award/scholarship program, refunded to the National Student Loans Service Centre to reduce your outstanding loans, and/or refunded to you. Enrolment Services will instruct the Student Accounts Office to issue the refunds.
Credit balances will be refunded first to a U of T award/scholarship program, and second to the National Student Loans Service Centre to reduce your outstanding loans. Any remaining credit balance will be refunded to you.

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