

Transact for Extended Studies

Frequently Asked Questions

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What is happening?

The Division of Extended Studies (DES) is switching to a new financial system called Transact to replace multiple systems used for eMarkets and payments. This switch will impact the payments page (but not the shopping cart experience) on the DES website.

When is it happening?

The Transact system for DES will go live on September 21st, 2023.

How will the new payment system impact me?

If you are an existing or returning student, you will notice a new look to the payment page during checkout as this will now be through Transact.

All payments made using a credit or debit card will incur a 2.75% service fee, and payments made via ACH will incur a \$0.50 flat fee per transaction.

Is the new system secure?

Yes, utilizing Transact for our billing and payment processes ensures enhanced data security measures to maintain the highest standards of risk management and compliance.

Find more information about data security & protection by visiting the [Transact site](#) (public external link).

How will the new payment system impact my registration?

The change to Transact will not affect your registration in any way. If you would like more information about timing of payments and getting access to classes, please reach out to [Online Learning by opening a help ticket](#).

What is a service fee?

Service fees are the costs that merchants pay to process card transactions. These fees cover the operational and technological expenses associated with processing payments, including the transfer of funds between the cardholder/bankholder's bank (issuing bank) and the merchant's bank (acquiring bank).

Who pays the service fees and how much will it cost?

Students/payers will incur the service fee associated with the [payment method selected](#).

Where does the money from service fees go?

The total amount of the processing charge is used to cover the fees required to complete a credit or debit transaction. The fee amount is calculated by the entities involved in processing payments. The monies from the service fees go directly to processing companies. DES does not receive any portion of these funds.

If I cancel a payment made by credit or debit card, will the cost of fees also be refunded?

That depends on whether the cancellation of payment is voided or refunded. If a transaction is voided the same day, the service fee will be refunded. If your payment is refunded, the service fee is non-refundable.

Can I pay cash to avoid the fees?

Yes. Students who visit one of our cash-accepted locations in-person can pay cash.

Cash-accepted location are listed below::

- University City Center: 6256 Greenwich Drive, San Diego, CA 92122
- La Jolla Campus: 9600 N. Torrey Pines Road, La Jolla, CA 92037

Does a debit card incur a fee?

Yes. All types of card payments will incur the fee, so both debit and credit cards (domestic and international) will incur a service fee.

Does a money order or check incur a fee?

No. Money orders and checks are equivalent to cash, so no fees would be incurred.

What are all of the accepted payment method options and what are the fees associated with them?

The following payment options and their respective services fees are:

- **ACH:** \$0.50 flat fee per transaction
- **International and domestic debit/credit cards:** 2.75%
- **Cash:** no fee
- **Check:** no fee
- **Money Order:** no fee

How will the credit/debit card service fee appear on my banking statement?

Visa cards require that service fees are charged separately, so you will see two line item charges associated with your checkout (the cost of the course and the service fee).

All other cards will have the service fee amount lumped together with the course charge, appearing as just one line item charge on your banking statement.

Will I be alerted in advance what the service fee is?

Yes, you will be required to acknowledge and accept the service fee charge before you can proceed with submitting your payment.

Have more questions?

If you couldn't find what you were looking for or have more questions, we are here to help. Please reach out to our dedicated Student Services team by:

- Calling (858) 534-3400
- Stopping by one of the following locations:
 - La Jolla: 9600 N. Torrey Pines Road, Bldg. C, La Jolla, CA 92093-0176
 - University City Center: 6256 Greenwich Drive, Suite 100, San Diego, CA 92122