Student Account Payment System Guide

Contents

User Access and Onboarding

Students automatically have access to their online student account. Students may choose to grant Authorized User access to family members in order to view and pay their student account.

Student Access

- Students automatically have access to the Student Account Payment System. Students login by visiting payment.brown.edu. Select the Student Access button; then enter your Brown credentials (Username and Password).
- If students wish to grant access to others, the student must initiate the Authorized User setup (see details under Authorized Users).
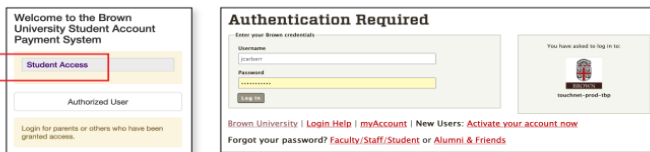

Student Onboarding

When a student logs in, the User Onboarding Consents and Agreements are displayed. Students make desired selections on each page.

- Paperless 1098-T allows a student to choose to receive their tax form electronically versus receiving a paper tax form in the mail (Consent or Do Not Consent).

- Add an Authorized User allows a student to designate family members to access their student account online. Enter the family member's email address, then select Yes or No for each level of access.
- **Important -** Your Authorized User will receive email instructions with time sensitive actions that must be taken in order to complete their setup. Please notify your Authorized User to watch for this email and take prompt action.
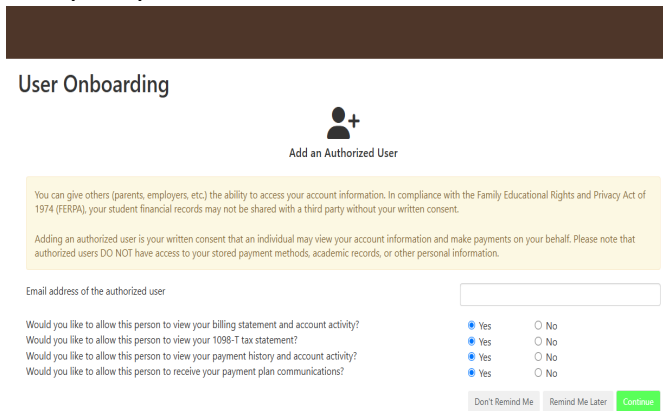
- If a student has chosen to add an Authorized User, a separate Agreement window will be displayed. Click the "I Agree" checkbox and click "Continue". (Or click Add Another Authorized User if you wish to add more than one user)
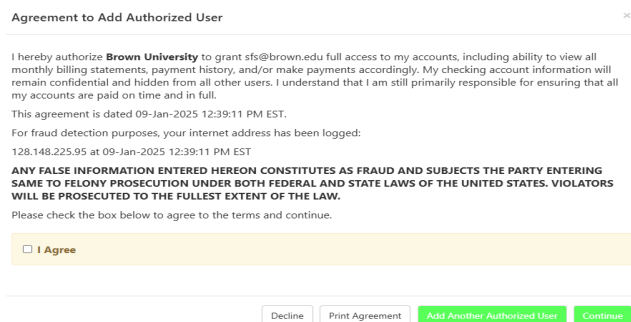
- Add a Payment Method. This allows students and authorized users to save an Electronic Check (checking or savings account) payment method. Make a selection from the "Select Method" dropdown box.

User Onboarding

Add a Payment Method

Thank you. We have sent an e-mail to sfs@brown.edu with instructions on how to log in and view your billing and payment plan information. This person will log in using the e-mail address you provided.

Select a payment method and securely save the account information for future use. When you add a bank account as a saved payment method, you can select it for direct deposit of your refunds.

Method   [Select Method ▾] [Select]

[Don't Remind Me] [Remind Me Later]

- Enter the account details, enter an account nickname in the "Save payment method as" box. The option is also presented to set this as the preferred payment method. You may wish to use this same account to receive electronic refunds of overpayments. If you have not yet set up a Refund Method, you will need to complete that setup separately. Click Continue

User Onboarding

Add a Payment Method

Select a payment method and securely save the account information for future use. When you add a bank account as a saved payment method, you can select it for direct deposit of your refunds.

Method   [Electronic Check (checking/savings) ▾] [Select]

Account Information

Indicates required fields

You can use any personal checking or savings account.
Do not enter other accounts, such as corporate account numbers, credit cards, home equity, or traveler's checks.
Do not enter debit card numbers. Instead, enter the complete routing number and bank account number as found on a personal check.

*Name on account: [   ]

*Account type: [Select account type ▾]

*Routing number: (Example) [   ]

*Bank account number: [   ]

*Confirm account number: [   ]

*Save payment method as: [   ]
(example My Checking)

☐ Set as your preferred payment method. You can choose a different payment method prior to submitting any payment.
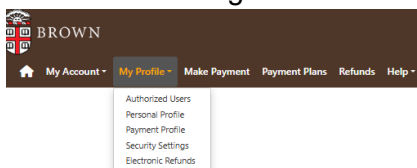
Refund Options

You must enroll in multi-factor authentication to save this as a Refund Method. Please proceed to Security Settings in My Profile to enroll.

[Cancel] [Continue]

- The ACH Payment Agreement window is displayed. Click the "I Agree" checkbox and click Continue.
- The User Onboarding process is completed and the Home Page is displayed. If any section of the User Onboarding process is skipped, that section will be displayed the next time a student logs in.

Authorized User Access

Students may choose to grant family members with Authorized User access in order to view and manage their student account online.

- If a student did not set up Authorized Users during the Onboarding Process (or wishes to add additional family members), they may add Authorized Users by selecting the My Profile tab from the Home Page and then selecting Authorized Users.

BROWN

🏠 My Account ▾ My Profile ▾ Make Payment Payment Plans Refunds Help ▾

Authorized Users
Personal Profile
Payment Profile
Security Settings
Electronic Refunds

- Select Add Authorized User, enter the email address of the authorized user, select Yes or No on each line to indicate access levels, then select Continue.

- The Agreement to add Authorized User page is displayed. Select the "I agree" checkbox and select Continue. An email is sent to the Authorized User's email address.

Important - Your Authorized User will receive an email with a temporary password to access the system. Temporary passwords expire within a few days. We recommend that Authorized Users login and change their password as soon as possible. Please notify your Authorized User to watch for this email and take prompt action. If the email has not been received within 5 minutes, we recommend checking the spam/junk folder in their email box.

Authorized User login
- Access https://payment.brown.edu and select Authorized User. Enter your email address, full name, and reset the password. If you have been setup as an Authorized User for multiple students, those accounts will all be linked/viewable when you login.

Trouble accessing the account?
1. Ensure that your student has completed the required Authorized User setup above.
2. If you have not received your temporary password by email, confirm which email address the student entered during setup and check that email's inbox and junk/spam folders.
3. If you are having trouble with your password, our teams can validate setup and resend your password. Authorized Users of UG, GR, or MD students contact sfs@brown.edu for help. Authorized Users of Precollege students contact precollege@brown.edu.

Student Account Activity and Statements

- The Account Activity page lists all charges and credits on the student account and is the most current reflection of the student account balance. The Statements are a snapshot in time of the charges and credits that occurred within a specific time period.
- To View the Account Activity, navigate to the Home Page, select the My Account tab, then select Account Activity. The Account Activity is grouped by semester. Select the > icon next to each semester to expand the detail. The detail may be printed or exported to Excel or PDF.

Account Activity		Expand All Print Excel PDF
Filter activity by Full account activity ▾ View Activity		
Student Account Balance		**$0.00**
❯ Spring 2025		$0.00
❯ Fall 2024		$0.00
❯ Spring 2024		$0.00
❯ Fall 2023		$0.00

- Sample Account Activity detail

Student Account Balance				$0.00
❮ Spring 2025				$0.00
Print Excel PDF				
Account Activity				Search:
Description	**Code**	**Date**	**Charges**	**Credits/Anticipated Credits**
ACH Payment	2001	2/13/25	--	$72.00
ACH Payment	2001	2/13/25	--	$36.00
ACH Payment	2001	2/13/25	--	$75.00
Payment Plan setup fee	IPPS	2/13/25	$75.00	--
Fed Direct Unsub Loan	FG18	1/19/25	--	$10,142.00
RISLA Student Loan	FL11	1/13/25	--	$9,362.00
Graduate Tuition - Physics	TGPH	11/18/24	$18,944.00	--
Graduate Recreation Fee	RFGR	11/18/24	$45.00	--
Health Services Fee	HSFE	11/18/24	$583.00	--
Graduate Student Activity Fee	AFGR	11/18/24	$40.00	--
			Total Charges:	**$19,687.00**
			Total Credits/Anticipated Credits:	**$19,687.00**
			Term Balance:	**$0.00**
			Term Balance Including Estimated Aid:	**$0.00**

- To view a Statement, navigate to the Home Page, select My Account, then select Statements. To open a Statement, select the View button to the right of that Statement. (We recommend Chrome or Firefox browsers and Adobe Acrobat v8 or higher; be sure to disable pop-up blockers).

Statements

ℹ Click the button to view your current account balance and details.			Print real time statement

Billing Statements   1098-T Tax Statements   Generated Statement History

Search:

Statement Date	**Due Date**	**Amount**	**Action**
2/7/25	3/21/25	$108.00	View
5/29/24	8/1/24	$24,392.00	View

Showing 1 to 2 of 2 entries

View All Activity   View Activity Since Last Statement   Make Payment

- To generate and print a statement in real time, select the Print real time statement button, then select the semester in the dropdown box, select Submit. The generated statement will be displayed and may be printed

Statements

ℹ Click the button to view your current account balance and details.			Print real time statement

Billing Statements   1098-T Tax Statements   Generated Statement History

Select School Term	✕
Term:	Spring 2025 ▾
	Cancel Submit

| **Statement Date**	**Due Date**	**Amount**
2/7/25	3/21/25	$108.00

Electronic Refunds (Students only)

- Only students have access to set up an electronic refund account.
- Two-Step Verification setup must be completed before beginning the eRefund set up process.
- Students receiving federal financial aid should complete the Title IV authorization form in [Banner Self Service](#) to designate how those funds are applied to their charges.

- To setup Two-Step Verification - From the Home Page select My Profile, then select Security Settings.
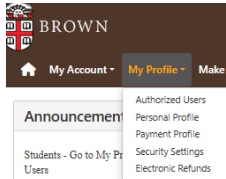
- Select a primary verification method. A passcode will be sent to the selected verification method.

- Enter the passcode and select Verify

- Once the Two-Step verification is completed, navigate back to the Home Page and select My Profile, then select Electronic Refunds. Select Set Up Account.

- Enter your bank account details and select Save the Payment Method. (Must be a U.S. personal checking or savings account. Cannot use a debit card.) Optional - select the "Set as your preferred payment method" if you wish to use this same account for making or scheduling future payments.
- Complete the authorization form, select I Agree, then select Save.
- Once the setup is complete, students must submit a [refund request](#) form to Student Financial Services.

Payments

Setup Payment Profile and Saved Payment Method

Setting up a Payment Profile allows users to designate a U.S. personal checking or savings account as a "Saved Payment Method". Business accounts, money market accounts, and credit or debit cards cannot be

used as a Saved Payment Method. The Payment Profile is only accessible to the individual user who created it. A student cannot see or access a payment profile that was created by an authorized user.

- From the Home Page, select My Profile, then select Payment Profile
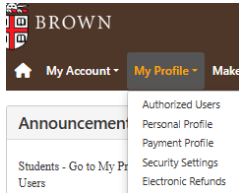
- In the Method dropdown box, select Electronic Check (checking/savings), click Select

- Enter the payment method details, then enter a nickname for the saved payment method.
    - Optional - users may choose to select the checkbox to "Set as preferred payment method"
    - Optional - Students will also see Refund Options (authorized users will not see this option). To use this bank account to receive electronic refunds, select Send Code. Once received, enter the code.
- Select Continue, then agree to the ACH Payment Agreement popup
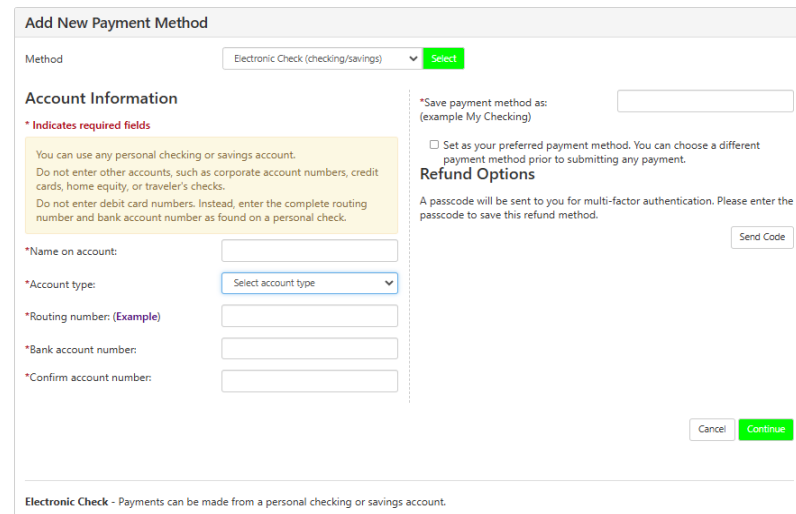
- The ACH Payment Agreement page is displayed. Select I Agree, then select Continue.

Important Notes:
- Saved Payment Methods cannot be edited once they are saved. In order to set a new saved payment method, repeat the steps above and then remove the previously saved payment method.
- If the Saved Payment Method associated with an Installment Payment Plan must be changed, then EACH scheduled installment payment must be updated individually.

Make an Electronic Check Payment

- From the Home Page, select the Make Payments tab at the top.
- Select the payment date (can be today or a future date); select Current Account Balance (there will be an option to input the desired payment amount) or select Pay By Term.

Account Payment

💵 Amount	💳 Method	👍 Confirmation	📋 Receipt

Payment Date: 1/13/25   📅

Select Payment Option

○ **Current Account Balance** $108.00	○ **Pay By Term** Select which semester terms to pay

Personal Note
Enter a brief payment note

Payment Total	$0.00

Continue

● Enter the desired payment amount and click Add. The Payment Total at the bottom will display the selected payment amount. Click Continue

💵 Amount	💳 Method	👍 Confirmation	📋 Receipt

Payment Date: 1/13/25   📅

Select Payment Option

⦿ **Current Account Balance** $108.00	○ **Pay By Term** Select which semester terms to pay

Current Account Balance
Enter payment amount and click 'Add' to include in the payment total.

Student Account | $108.00 $ 42.00   Remove

Personal Note
Enter a brief payment note

Current Account Balance (Student Account)	$42.00
Payment Total	**$42.00**

Continue

● <mark>**NOTE:**</mark> If a preferred payment method has previously been saved, that payment method will automatically be selected and the ACH Payment Agreement page will be displayed.
  ○ To pay using the Saved Payment Method account, select I Agree and select Continue. Then review the transaction details and select Submit Payment. A receipt page will be displayed and the payment process is complete.
  ○ To pay using a different payment method, select Cancel to close the ACH Payment Agreement page and return to the Account Payment page. Then complete the steps below.
● In the Method dropdown box, select Electronic Check, then select Continue.

Account Payment

💵 Amount	💳 Method	👍 Confirmation	📋 Receipt

* Indicates required information

Amount: $42.00
Method:*   Select Method ⌄   Back   Cancel   Continue

Select Method
Credit Card
   Credit Card via PayPath
Saved Payment Methods
   Test
Other Payment Methods
   Electronic Check (checking/savings)

*Card payments are handled...   ...-refundable service fee will be added to your payment.

Electronic Check - Payment...   ...account.

● The Account Payment page will be displayed. Enter the account details for your U.S. personal checking or savings account.
  ○ Optional - users may choose to select the checkbox to "Set as preferred payment method"
  ○ Optional - Students will also see Refund Options (authorized users will not see this option). To use this bank account to receive electronic refunds, select Send Code. Once received, enter the code.

○ Select Continue

Account Payment

* Indicates required information

Amount: $7.00
Method:* Electronic Check (checking/savings)

Account Information
* Indicates required fields

You can use any personal checking or savings account.
Do not enter other accounts, such as corporate account numbers, credit cards, home equity, or traveler's checks.
Do not enter debit card numbers. Instead, enter the complete routing number and bank account number as found on a personal check.

*Name on account:
*Account type: Select account type
*Routing number: (Example)
*Bank account number:
*Confirm account number:

Option to Save
☐ Save this payment method for future use

Save payment method as:
(example My Checking)

☐ Set as your preferred payment method. You can choose a different payment method prior to submitting any payment.

Refund Options
You must enroll in multi-factor authentication to save this as a Refund Method. Please proceed to Security Settings in My Profile to enroll.

Back   Cancel   Continue

*Card payments are handled through PayPath ®, a tuition payment service. A non-refundable service fee will be added to your payment.

Electronic Check - Payments can be made from a personal checking or savings account.

- The ACH Payment Agreement page is displayed. Select I Agree, then select Continue.
- Review the transaction details, then select Submit Payment.
- A receipt page will be displayed and the payment process is complete.

Make a Credit Card Payment

Important Notes

- **Please read the service fee information closely as the service fee is not refundable in any circumstance.**
- Be sure to continue through to the Receipt Screen to ensure that your payment is fully completed.

- To make a payment, click the Make Payment tab at the top.
- Select the payment date (can be today or a future date); click Current Account Balance (there will be an option to input the desired payment amount) or select Pay By Term.

Account Payment

Amount   Method   Confirmation   Receipt

Payment Date: 1/13/25

Select Payment Option

○ **Current Account Balance**	○ **Pay By Term**
$108.00	Select which semester terms to pay

Personal Note
Enter a brief payment note

Payment Total $0.00

Continue

- Enter the desired payment amount and click Add. The Payment Total at the bottom will display the selected payment amount. Click Continue

- **NOTE:** If a preferred payment method has previously been saved, that payment method will automatically be selected and the ACH Payment Agreement page will be displayed. To pay using a different payment method, select Cancel to close the ACH Payment Agreement page and return to the Account Payment page. Then complete the steps below.
- Select the Credit Card via PayPath payment method, then select Continue. A non-refundable service fee is applied to all card payments.

- The Account Payment page will be displayed. Select Continue to PayPath.

- The PayPath Payment Services welcome page will be displayed.
  - **Please read the service fee information closely as the service fee is not refundable in any circumstance.**
  - Card Payment Service Fee Rates: (based on the transaction amount)

- - Cards issued by a domestic (U.S.) bank: 2.95% or $3.00 minimum
  - Cards issued by a foreign bank (outside the U.S.): 4.25% or $3.00 minimum
  - You will be given an opportunity to approve or cancel your payment prior to processing.

PayPath | Payment Services

Welcome

This service allows you to make real-time Credit or Debit card payments for Brown University student accounts. PayPath accepts most major Credit/Debit cards for your convenience. A non-refundable PayPath service charge of 2.95% (minimum $3.00) for domestic issued cards and 4.25% (minimum $3.00) for International issued cards will be added to your card payment. You will be given an opportunity to approve your payment prior to processing. Thank you for using PayPath.

Transaction Details

Student ID	Term to credit	Amount
B01582154 - Student Account	202420	$42.00

PayPath Payment Service accepts:

Cancel Continue

- The Payment Amount Information page is displayed. Review the payment amount, then click Continue.

$ Amount — Payment — Confirmation — Receipt

Payment Amount Information

In addition to the amount paid to Brown University, a non-refundable PayPath service charge of 2.95% (minimum $3.00) for domestic issued cards and 4.25% (minimum $3.00) for International issued cards will be added to your card payment. You will be given an opportunity to approve the complete transaction before submitting payment.

Payment amount:	$42.00

Cancel Continue

- Enter the required payment card information and billing address, then click Continue

$ Amount — Payment — Confirmation — Receipt

PayPath Payment Service accepts:

Payment Card Information

Name on card:		✕
	Please enter the name as it appears on your card.	
Card account number:		
Card expiration date:	MM	YYYY
Card security code:	CVV	What is this?

Billing Address

☐ Check if address is outside of the United States:

Billing address:	
City:	
State:	--Please choose a state--
Zip code:	
Email address:	
Confirm email address:	
Phone number: (optional)	

Cancel Continue

- The Review Payment Details page is displayed.
  - Carefully review the **Payment to Brown University amount** and the **PayPath Payment Service Fee amount**. The service fee is not refundable in any circumstance. The non-refundable service fee is not charged by or paid to Brown University.
  - To avoid paying a service fee, click Cancel then return to the Make Payment tab and select Electronic Check as the Payment Method.
- Agree to the terms and conditions checkbox, then click Submit Payment.

- A confirmation page is displayed which can be printed if desired. Click Close to return to the Student Account..

- Once completed, the PayPath app closes and the student/payer is returned to the student account.

- To view credit card payments made to your student account, navigate to the Student Account Home page, then click My Account, Account Activity. Click Expand All in the top right to view the details for all terms. The payment is also displayed in the Payment History page. Only the amount paid to Brown University is displayed. The non-refundable service fee is not paid to Brown University and is not displayed in the Account Activity or Payment History.

Installment Payment Plan

The [Installment Payment Plan](#) (IPP) can be used to pay one semester's expenses, interest-free, over scheduled monthly installments. Students or Authorized Users must complete a separate enrollment for each semester.

IPP Enrollment

Important Notes
- Enrollment is complete after users agree to **BOTH** the Payment Plan Agreement and the ACH Payment Agreement.
- IPP is only available to degree-seeking students. IPP is not available to pre-college students.
- Credit or debit cards are not accepted as IPP payment methods.

- It is recommended that users set up a Saved Payment Method prior to beginning the IPP enrollment process. At the time of enrollment, the non-refundable enrollment fee must be paid and all installment payments must be scheduled to be automatically withdrawn from a U.S. checking or savings account.
- From the Home Page, select the Payment Plans tab
- Select Enroll Now
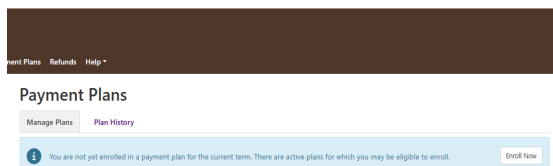
- Select a term from the dropdown box, then click Select.
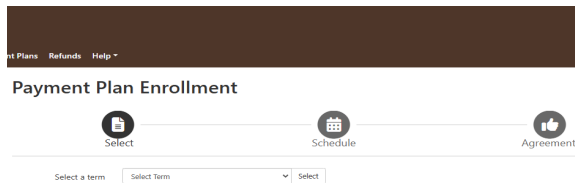
- The available plans are displayed. Click the Select button next to the desired plan.
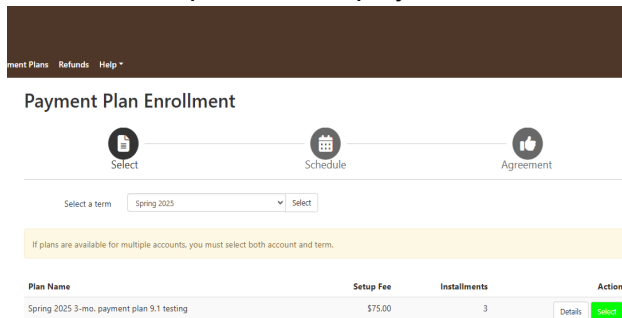
- The plan details are displayed which include the student account balance, installment due dates, installment amounts, and plan enrollment/setup fee.
- NOTE: There is an "Optional down payment" box in the first column. Choosing to make a down payment does not replace or eliminate the first installment payment. A down payment reduces all installments equally. If you choose to make a down payment, enter the desired down payment amount in the "Optional Down Payment" box, then click "Update Schedule". The Down Payment amount will appear in the second column and will be included in the "Total due now".

- Click Continue. In the Method box, choose the desired payment method. Each installment payment will be automatically withdrawn from the selected payment method on their installment due dates.

- Method Box Options
    - If a saved payment method was previously set up and will be used for IPP, select it in the Select Method dropdown box. Select Continue.
    - If a saved payment method was not previously set up OR a different payment method will be used for IPP, select "Electronic Check" under the Other Payment Methods header in the Select Method dropdown box. Select Continue. Enter the payment method details and select Continue. **Debit and credit cards cannot be used for IPP.**

- The next screen displayed is the Payment Plan Agreement. Carefully review the agreement , then select the "I agree to the payment plan agreement" checkbox and select Continue. This is not the end of enrollment!
- The Finance Charge amount displayed below is the IPP Enrollment Fee. The Federal Truth in Lending Act requires that schools display the fee in this format. There is no interest charge or finance charge other than the enrollment fee.

- The ACH Payment Agreement page is displayed. Carefully read the agreement, select the "I agree" checkbox, and select Continue.

- The Payment Receipt page is displayed and a message advises "You have successfully enrolled". Return to the Home Page and select the Payment Plans tab to view and manage the IPP.

Make a Down Payment on IPP

- When on the Payment Plan Enrollment page, there is an "Optional down payment" box in the first column. **Choosing to make a down payment does not replace or eliminate the first installment payment. A down payment reduces all installments equally.**

- In the first column, enter the desired down payment amount in the "Optional Down Payment" box, then click "Update Schedule". The Down Payment amount will appear in the second column and will be included in the "Total due now".

Make an Advance Payment on IPP

- If you choose to make any payments in addition to the IPP scheduled payments, all upcoming installment payments will be reduced equally. The IPP payments cannot be skipped.
- To pay one installment payment early (advance payment) from the Home Page, select the Payment Plans tab, Select the "Pay Next Installment" button at the bottom of the page. You will be reminded that the payment is already scheduled and the Payment Amount will be displayed. Select Continue.

- Select the payment method and select Continue
- The ACH Payment Agreement will be displayed. Select the "I agree" checkbox and select Continue.
- Review the transaction details and select Submit Payment. The Receipt page is displayed.

Pay off IPP in Full

- From the home page, select the Payment Plans tab. Select the "Pay Off Plan" button (above the individual installment rows) on the right side of the page.
- All scheduled payments will be listed, select Continue.

Payment Plan Payment

Spring 2025 3-mo. payment plan 9.1 testing
Enrollment date: 2/13/25
Payoff amount: $72.00

Installment	Due Date	Status	Amount
1 of 3	5/1/25	Paid	$0.00
2 of 3	6/1/25	Scheduled	$36.00
3 of 3	7/1/25	Scheduled	$36.00

Cancel | Continue

- Select the desired payment method from the dropdown box. Select Continue.

Payment Plan Payment

* Indicates required information

Amount: $72.00
Method:*   Select Method

Back | Cancel | Continue

Electronic Check - Payments can be made from a personal checking or savings account.

- Carefully review the ACH Payment Agreement, select the "I agree" checkbox, and select Continue.

ACH Payment Agreement

I hereby authorize **Brown University** to initiate debit or credit entries to my Depository according to the terms below, and for my Depository to debit or credit the same to such account. In the event that this electronic payment is returned unpaid for any reason, I understand that a **$20.00** return fee will be added to my student account.

Name:	IPP Payment
Address:	
Depository:	BANK OF AMERICA, N.A. 8001 VILLA PARK DRIVE HENRICO, VA 23228
Routing Number:	122101706
Account Number:	xxxx5544
Debit Amount:	$72.00

This agreement is dated 2025-02-13 18:07:05 EST.

For fraud detection purposes, your internet address has been logged: 128.148.225.188 at 2025-02-13 18:07:05 EST

Any false information entered hereon constitutes as fraud and subjects the party entering same to felony prosecution under both Federal and State laws of the United States. Violators will be prosecuted to the fullest extent of the law.

To revoke this authorization agreement you must contact: **bursar_billing@brown.edu**

☐ I agree to the above terms and conditions. (Print Agreement)

Cancel | Continue

- A transaction detail page is displayed, select Submit Payment.
- A receipt page is displayed. Go back to the Home page, select the Payment Plans tab and confirm that the plan no longer appears.

IPP Returned Payments

- Payers enrolled in Brown's Installment Payment Plan (IPP) with one returned payment due to insufficient funds within the plan period will be removed from the IPP and will need to make other payment arrangements.

IPP Recalculation

- Brown's Installment Payment Plan (IPP) includes all student account charges and simplifies the payment of miscellaneous charges (such as bookstore, pharmacy, health services charges, library, lost ID, and parking charges, etc). Any adjustments to charges, disbursement of financial aid, or payments made to the student account will adjust the remaining installments equally.