

Returned and Invalidated Payments on Past Due Student Balances

Date Established: tbd

Date Last Revised: 5/15/2026

Category: Financial

Responsible Office: Student Accounts

Responsible Executive: Vice President for Finance and Administration

Summary

This policy establishes the requirements to manage payments made to resolve past due student account balances that are later returned, reversed, or invalidated. Returned payments may result in administrative action including deregistration, account holds, loss of payment privileges, and referral for further administrative or disciplinary review.

Policy Statement

The University at Buffalo (UB, university) requires students to meet all financial responsibilities owed to the university. Payments submitted to the university, including those to satisfy past due balances, must be valid and collectible. Payments made to resolve past due student account balances and to lift registration holds that are later returned, reversed, or invalidated, due to non-sufficient funds (NSF), stop payment, or disputed credit card transactions may result in immediate administrative action.

Returned Payment, Notification, Response Deadline, and Consequences

When payment to resolve a past-due balance is returned, reversed, or invalidated, the following actions may occur depending on the payment amount:

Returned Payment Type	Student Notification	Student Response Deadline	Administrative Actions
<ul style="list-style-type: none">Returned check/eCheck for NSF or stop payment of \$5,000 or more per transaction	Student notified promptly via email upon university receipt of the NSF, stop payment notice, or	Student must submit a valid replacement payment in full, including all applicable fees, by 4:00 p.m. on the date that is two	<ul style="list-style-type: none">Deregistration<ul style="list-style-type: none">If deregistered, there is no guarantee the student can re-register for the same schedule

<ul style="list-style-type: none"> ● Disputed credit card payments of \$5,000 or more per transaction 	<p>disputed credit card payment</p>	<p>business days after the date the notice was delivered to the student</p>	<ul style="list-style-type: none"> ● BRD Service Indicator (Hold) placed on student's account ● Student is no longer permitted to pay with a check/eCheck ● Student is formally notified that submission of invalid payments may be treated as an attempt to circumvent the university's policy on past-due balances ● As applicable, immediate notification to International Student Services who will review the student's enrollment status and complete SEVIS reporting as required by federal regulations
<ul style="list-style-type: none"> ● Returned check/eCheck for NSF or stop payment of less than \$5,000 per transaction ● Disputed credit card payments of less than \$5,000 per transaction 	<p>Student notified promptly via email upon university receipt of the NSF or stop payment notice or disputed credit card payment</p>	<p>Student is expected to take immediate action to make a valid replacement payment including applicable fees</p>	<ul style="list-style-type: none"> ● Student is no longer permitted to pay with a check/eCheck ● Student is formally notified that submission of invalid payments may be treated as an attempt to circumvent the university's policy on past-due balances

Additional Consequences

- Returned payments are subject to applicable returned payment service fees.
- The university may restrict a student's payment methods following a returned or invalid payment. Students may be required to make future payments using certified funds (e.g., cashier's check, money order). The university does not accept cash.
- Students residing in campus housing may have housing revoked if deregistered for non-payment.
- Undergraduate students deregistered for invalid payments are not eligible for exception registration. Graduate and professional schools retain discretion for exception registration as needed.

- The university reserves the right to dispute all chargebacks and recover funds associated with returned or invalid payments.
- When a student is deregistered from courses, their financial aid may be impacted. Students should discuss these impacts with the Financial Aid Office to understand any implications to their awards.
- Repeated submission of returned or invalid payments may result in additional restrictions or referral for administrative review.

Improper or Fraudulent Use

When there is reasonable suspicion that a returned check or electronic check payment or improper credit card payment was submitted to circumvent university financial controls, manipulate registration, violate applicable laws, or avoid payment, the matter may be referred to Student Conduct and University Police.

Review Timing and Enforcement

- In addition to the notices provided in the table above, Student Accounts will review returned payments beginning one month prior to the start of classes each semester and through the end of the drop/add period.
- Course registrations may not be dropped after the applicable drop/add period, except in documented extraordinary circumstances as requested by Student Accounts and approved by the Office of the Registrar in consultation with appropriate offices.

Background

The university relies on the timely and accurate collection of tuition, fees, and other student account charges to support academic programs, student services, and university operations. Students are required to satisfy financial obligations by established due dates to maintain registration and access to university resources.

In some instances, payments submitted to resolve past due balances are subsequently returned, reversed, or invalidated due to insufficient funds, stop payment orders, or disputed credit card transactions. Returned payments associated with past due balances present increased financial, operational, and compliance risks for the university, as they may affect enrollment status, registration eligibility, or federal reporting obligations for international students. Prompt and consistent response to these situations ensures equitable treatment of

students, protects institutional resources, and maintains compliance with applicable State University of New York, state, and federal requirements.

Applicability

This policy applies to:

- All students and authorized payers
- Payments made by check, electronic check (ACH), or credit card
- Payments to clear past due balances to allow registration for current or future semesters

Definitions

BRD Service Indicator (Hold)

Financial hold preventing registration, transcript release, refunds, and diploma issuance.

Deregistration

Removal from all semester courses for which the student registered after an invalid payment was processed; this action most often applies to a future academic term.

Non-Sufficient Funds (NSF)

Returned check or electronic check resulting from insufficient funds or a stop payment order.

Past Due Balance

Outstanding student account obligation not paid by the university's published due date.

Registration Hold

Restriction that prevents course registration until financial obligations are satisfied.

Returned Payment

Payment not honored by the issuing financial institution (e.g., NSF checks, stopped payments, returned electronic checks, reversed/disputed credit card transactions).

SEVIS Reporting

Federally required reporting for international students when enrollment status changes.

Responsibility

Students, Payers

- Ensure that payment information is accurate and sufficient funds are available.

- Respond promptly to returned payment notifications and satisfy obligations in accordance with this policy.
- Contact the Financial Aid Office upon deregistration to understand any potential impacts to their financial aid awards, as necessary and appropriate.
- Resolve outstanding obligations in accordance with this policy.

Student Accounts

- Administer returned payment processing and notifications.
- Assess and collect returned payment fees.
- Coordinate account holds or restrictions with appropriate university offices.
- Maintain records of returned payments and resolutions.
- Inform students once deregistration has been completed.

Office of the Registrar

- When requested by Student Accounts, make deregistration decisions in collaboration with appropriate units.
- Process enrollment actions when deregistration is approved.

Contact Information

Contact	Phone	Email
Student Accounts	716-645-1800	ubstudentaccounts@buffalo.edu

Related Information

University Links

[Student Accounts](#)

[Returned Payment Service Fee](#)

Related Links