

# SAMPLE PAYMENT GATEWAY POLICIES FOR SCHOOL WEBSITE

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## 1. TERMS & CONDITIONS

### Terms and Conditions for Online Fee Payment

Welcome to the online payment portal of A E T ENGLISH MEDIUM SCHOOL. By using this payment facility, parents/guardians agree to the following terms and conditions:

1. The online fee payment facility is provided for payment of school fees, transport fees, examination fees, and other approved charges.
  2. The user agrees that all information provided during the payment process shall be accurate and complete.
  3. Payments can be made using Net Banking, UPI, Debit Card, Credit Card, or other payment modes enabled by the payment gateway.
  4. Once the payment is successfully completed, a payment confirmation and receipt will be generated.
  5. The School shall not be responsible for any delay or failure in processing payments caused by internet issues, banking network failures, power interruptions, or technical problems beyond the School's control.
  6. Parents are advised not to make multiple payment attempts without verifying the transaction status with their bank account or the School Accounts Department.
  7. In case the amount is debited from the bank account but the receipt is not generated, parents should contact the School Accounts Department along with transaction details.
  8. The School reserves the right to revise fee structures, payment schedules, and these terms and conditions at any time without prior notice.
  9. Any dispute arising out of online payments shall be subject to the jurisdiction of courts in Kerala.
  10. By proceeding with the payment, the user confirms acceptance of these terms and conditions.
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## 2. PRIVACY POLICY

### Privacy Policy for Online Fee Payment

A E T ENGLISH MEDIUM SCHOOL, Kerala respects the privacy of students, parents, and guardians and is committed to protecting personal information.

1. The information collected during online transactions may include:
    - Student Name
    - Admission Number
    - Parent/Guardian Name
    - Contact Number
    - Email Address
    - Payment Details
  2. The collected information shall be used only for:
    - Processing fee payments
    - Maintaining school records
    - Communicating payment status and receipts
  3. The School does not sell, trade, or share personal information with unauthorized third parties.
  4. Payment-related information is processed securely through authorized payment gateway service providers.
  5. The School takes reasonable security measures to safeguard personal data from unauthorized access or misuse.
  6. The School shall not be responsible for unauthorized access caused due to user negligence, phishing, malware, or misuse of login credentials.
  7. The website may use cookies or technical logs for improving user experience and system security.
  8. By using the online payment facility, users consent to the collection and use of information in accordance with this Privacy Policy.
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## 3. REFUND POLICY

### Refund Policy for Online Fee Payments

1. Fees once paid through the online payment gateway shall normally not be refunded.
  2. Refunds may be considered only under the following circumstances:
    - Duplicate payment made by mistake
    - Excess amount paid due to technical error
    - Failed transaction where amount is debited but payment is not confirmed by the School system
  3. Refund requests must be submitted in writing or through registered email to the School Accounts Department along with:
    - Transaction ID
    - Date of Transaction
    - Amount Paid
    - Bank Statement or Payment Screenshot
  4. Approved refunds shall be processed within 7 to 15 working days after verification.
  5. Refunds, if approved, shall be credited only to the original payment source or bank account.
  6. Convenience charges, payment gateway charges, and bank processing charges are non-refundable.
  7. Admission fees, registration fees, and prospectus fees are non-refundable unless specifically approved by the School Management.
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## 4. CANCELLATION POLICY

### Cancellation Policy for Online Transactions

1. Once an online fee payment is successfully completed, cancellation of the transaction is generally not permitted.
  2. In case of accidental duplicate payment, parents may contact the School Accounts Department for verification and possible refund processing.
  3. Cancellation requests related to admission or other services shall be governed by the School's admission and fee rules.
  4. The School reserves the right to cancel or reject any transaction in case of suspected fraud, unauthorized activity, or violation of School policies.
  5. Any refund arising from cancellation shall be processed according to the School Refund Policy.
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