



Account in Default: Collection Agency

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A. WHY WAS I SENT TO A COLLECTION AGENCY?

Students are transferred to a collection agency if a balance remains past-due six (6) months after the official last day of the semester. The student may no longer make payments directly to the college. All payments or payment arrangements must be made directly with the assigned collector. Students are responsible for the balance owed to the college as well as any additional fees/surcharges from the debt holding agency. Balances are not negotiated.

B. WHAT IS A COLLECTION AGENCY HOLD?

Collection Agency holds (either BHV or BTS) are Universal CUNY holds. Universal holds can be viewed by **all** CUNY colleges & blocks registration from those institutions until the debt is fully paid to the campus it is owed to.

C. WHERE IS THE PAYMENT ACCEPTED?

Collection Bureau Hudson Valley, Inc. (CBHV)

*(formally known as 'Immediate
Credit Recovery' or 'ICR')*

Students are transferred to the primary collection agency (CBHV) if the balance is outstanding for more than 6-months after the official last day of the semester. **All payments or payment arrangements must be made directly with Collection Bureau Hudson Valley, Inc. 1-877-576-0700.**

CBHV charges a collector fee that may be up to 17% of the balance JJC referred. For example, a student balance is submitted to CBHV in the amount of \$100.00. CBHV will charge \$17.00 in collection costs. The total balance due to clear all holds is \$117.00. Be advised, collector fees are subject to change per the collector's policy, University compliance and/or state law. Students are responsible for the balance owed to the college as well as any additional fees/surcharges from CBHV.

Transworld Systems, Inc. (TSI)

Students are transferred to a secondary collection agency (TSI) if the balance has remained unpaid for more than one year since the date of placement with CBHV, the primary collector. CBHV may close accounts for reasons other than non-payment, not limited to: Irregular payments/non-compliance with a payment schedule/limited telephone contact/etc. John Jay College will refer all accounts closed with CBHV to TSI. **ALL payments or payment arrangements must be made directly with Transworld Systems, Inc. 1-800-668-8777.**

TSI charges a collector fee that is approximately 18.03% of the balance JJC referred. For example, a student balance is submitted to TSI in the amount of \$100.00. TSI will charge \$18.03 in collection costs. The total balance due to clear all holds is \$118.03. Be advised, collector fees are subject to change per the collector's policy, University compliance and/or state law. Students are responsible for the balance owed to the college as well as any additional fees/surcharges from TSI.

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D. HOW IS A COLLECTION AGENCY PAYMENT RECORDED?

Collection Agency payments are posted to the student record as a "Collection Agency Payment." The collector will notify you if any additional follow-up is necessary. In addition, collection agencies disburse payment to the college in a month-end report. This means John Jay College cannot apply your collection agency payment until the new month. For example, if a student pays the collector in January, it will not be reflected on their student account until February (typically within the first 10 business days).

E. I HAVE A PAST-DUE BALANCE/BURSAR HOLD/COLLECTION HOLD. HOW DOES PAYING A COLLECTOR CLEAR IT?

Balances held with a collector must be paid in full with the appropriate agency. This includes all collection fees/surcharges. **Please allow up to ten (10) days for the Collection Agency to notify John Jay that the balance has been paid in full. Upon confirmation of full payment, the Bursar holds will be released—even though the payment will not be received by the campus until the subsequent month.** It is important to note that payment plans with a collector do not clear account holds. Student registration will remain blocked until the balance is (\$0.00).