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1. What is pagoPA

PagoPA is an electronic payment system built to make easier, safer and more transparent any payment to Public Administrations.

University of Pavia adopts pagoPA system for fees payments.

With pagoPA you can also:

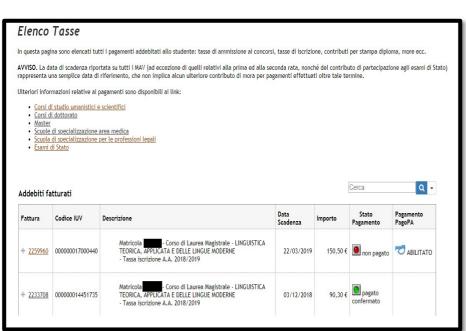
- Make 24/7 online and almost immediate payments.
- Pay with any mobile device
- Pay with a lot of payment systems.
- The receipt is shown in your Area Riservata > Segreteria > Pagamenti
- Payments and personal data's protection is guaranteed by standard methods.



2. How to pay with pagoPA

After the login in your Area Riservata, you must click on Segreteria>Pagamenti.







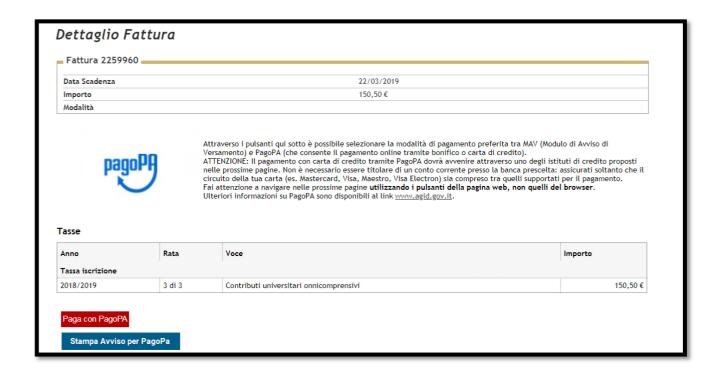


In this section it is possible to verify the status of every payment you did or you have to do in your academic career.

Payment summary shows all payments' status. The green light means that you have already payed. Otherwise, red light means that you still have to pay.

To proceed with the payment, you must click on the invoice number and see the payment details. PagoPA logo next to the payment status column shows that the invoice is available for the payment with this system.

It is possible to choose different payment methods, such as bank transfer or credit card.





3. Real time payments (Mode 1)

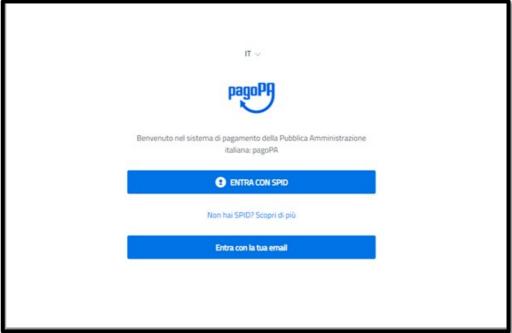


Selecting the button "Paga con PagoPA" the real time payment method will be activated. (modello 1 AGID).

To proceed with the payment, student will be requested to insert his/her email address or to log in with SPID.

IMPORTANT: Ateneo+ Card owners will pay normal commissions if they choose "Credit/debit card" option. In order to proceed to the payment using the "Free mode", see paragraph 7.





Consequently, students will have the possibility to choose between the payment methods: Credit or debit card, bank account or others.





3.1 Pay with credit/debit cards



After filling the form with personal datas, students will have the possibility to pay with credit or debit cards. The payment with credit card through pagoPA must be submitted selecting through one of the suggested credit institutions. It is not necessary to be the bank account holder of the chosen bank, but it is important to be sure that your card circuit (Mastercard, Visa, Maestro, Visa Electron) is listed in the available options.

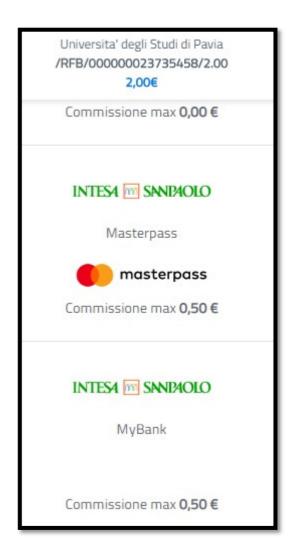


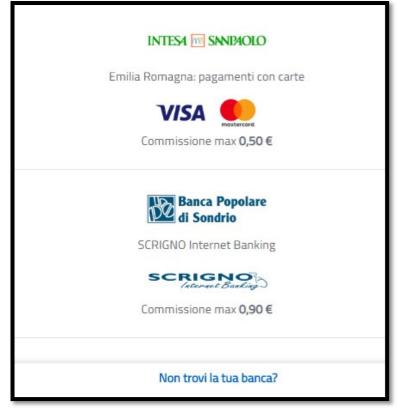




3.2 Bank account

The Bank Account option enables you to pay without a credit card, by doing an online bank transfer. At the moment, it is possible to pay with this method only if you are holder of a Banca Intesa account or by going to Banca Popolare di Sondrio.

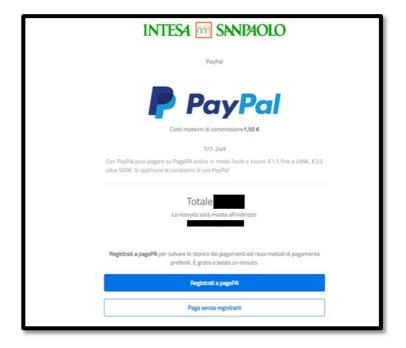






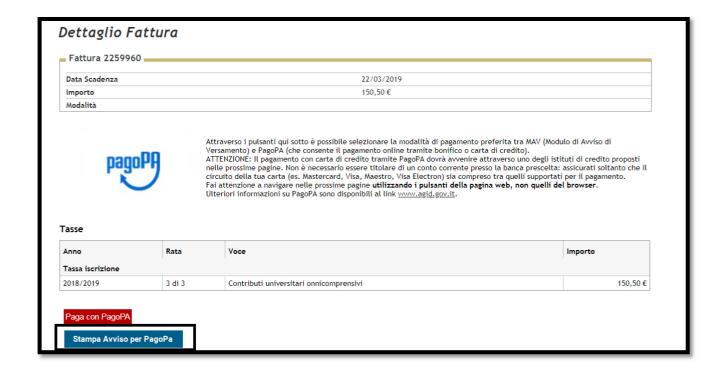
3.3 Other payment methods

Through this option, it is possible to pay using a PayPal account.





4. Printing of paper-based invoice



By selecting "Stampa avviso PagoPA" button it is possible to print the PDF file from your Area Riservata containing all the necessary details and instructions to complete the payment.

The fee can be payed:

- through your personal Home Banking system;
- by going to a bank;
- online, through one of our PSP

A list of our active PSPs can be found at this link https://www.pagopa.gov.it/it/prestatori-servizi-di-pagamento/elenco-PSP-attivi/.



The new paper-based model contains a QR code, in order to make the payment process faster.

IMPORTANT: Ateneo+ Card owners will pay normal commissions.





5. Verification of payment's status through PagoPA

It is always possible to verify the status of the payment, available in the "STATO RPT" section, in the invoice's details. In most cases the update takes a few minutes. Exceptionally, it could take a few hours.





6. Commissions

PagoPA might raise some additional fees, depending on each PSP. Fees may vary depending on:

- Payment amount
- Previous contracts between the student and the bank
- Sekected payment method

7. Free Mode

For whom activate or will activate the Ateneo Card, it is possible to access a free mode, in order to pay without additional fees. It is necessary to select the "bank account" option, then select the "Scrigno internet banking" of Banca Popolare di Sondrio. By doing this, the system will redirect the user to Banca Popolare di Sondrio's page in which he/she will be required to insert the credentials received during the Ateneo+ Card's activation.