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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 and MAV payments. MAV payments will be possible until 31 December 2019.

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.
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.
Servizio Segreterie Studenti

Pagare con questa carta di credito

Costi mascherati di commissione 0,50 €

Il pagamento sarà gestito da

nexi

Pagamento con carta

Cambia il gestore del pagamento

Totale

La ricevuta sarà inviata all'indirizzo

ATTENZIONE: Dopo la conferma del pagamento non sarà più possibile
annullare

Conferma il pagamento
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.
3.3 Other payment methods

Through this option, it is possible to pay using a PayPal account.
4. Payment through electronic MAV

Selecting "Print MAV" button it is possible to print the MAV from your Area Riservata.

The MAV can be payed without additional commissions at any bank desk or at any ATM with a credit card allowed to the PagoBANCOMAT circuit. The operation will be completed digitig the MAV identification code and the right amount, printed on the MAV. At the end of the procedure, a receipt will be released.
5. **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
- Selected payment method

6. **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.