

## 1. Data Security and Privacy

- **Encryption:** All sensitive data (e.g., personal details, payment information) must be encrypted during transmission and storage to prevent unauthorized access.
- **User Authentication:** Secured user authentication using student's unique identification code.

## 2. Payment Gateway Integration

- **Authorized Payment Providers:** Only use authorized and secure payment gateways to process transactions (e.g., Stripe, PayPal, or other PCI-compliant providers).
- **Transaction Transparency:** Provide users with detailed payment receipts, including transaction ID, amount, date, and purpose of the fee collected.
- **Refund Policy:** A clearly defined refund policy must be implemented, including timelines, eligibility, and the process for users to request refunds.

## 3. Fee Transparency and Breakdown

- **Clear Fee Structure:** Display the breakdown of fees (e.g., tuition, service charges, convenience fees) clearly before payment is initiated.
- **Terms and Conditions:** Users must agree to the terms and conditions, including the fee structure, refund policy, and any applicable service fees before proceeding.

## 4. System Availability and Downtime

- **Service Availability:** The system should ensure high availability, with clear communication about scheduled maintenance or expected downtime.

## 5. User Consent and Acknowledgment

- **Agreement to Terms:** Users must acknowledge and agree to the fee policies, payment terms, and refund conditions before completing the transaction.