Quick Start Guide
Office of the Treasurer
Accepting Payment Cards and PCI Compliance Pre-approved Processing Methods
Revised September 2018

Background

To accept payment cards from customers, departments at the University of Toledo need to set up a merchant account with the Office of the Treasurer. The department will first need to determine the method of acceptance. Pre-approved processing methods are using a phone line terminal, cellular terminal, and online processing that is redirected to an approved third party service provider.

- **In-Person payments (Card Present)** – Departments will purchase a phone line or cellular terminal to process customers' payments at UT's place of business. These methods are pre-approved.
- **Online payments (CNP, Card Not Present) redirected to approved third party service provider** - Departments will set up a website to collect payments online. UT policy requires merchants to use an approved third party service provider to process online payments. (Please see PCI Compliance below.) An example of a third party provider is First Data. The implementation must be an I-Frame implementation. This method is pre-approved.
- **Other methods must be reviewed and approved by UT's PCI Committee and/or QSA, Qualified Security Assessor -** Departments that want to use an IP-based terminal, POS (point of sale) software, a dedicated computer terminal securely connect to a PCI approved online gateway, or transmit, process, or store payments on OSU's network will need to contact the Office of the Treasurer to determine the review and approval process.

Forms of Payment:
1. Customer Card-Present Transactions via Card Reader:
   - At the time of payment, customer will insert or swipe card
   - If address information is needed, this can be by-passed.
2. Customer Card-Not-Present Transaction via phone or email:
   - Note: Do NOT accept credit card payment over the phone unless specifically permitted to do so.
   - At time of payment, payment will be entered manually into the card reader directly.
   - Any credit card information sent will be destroyed upon completion of payment transaction.
   - Credit card information is NOT to be stored physically or electronically. Shred/Delete.
3. Your MID number is: XXXXXXXXXXXXXXX
4. Contact either Customer Service at 877-828-0720 or Chelsea Hoskinson in Treasury at 419-530-1386 for any additional questions or to report any issues.

Daily Process of Card Reader:
1. At the beginning of the day/shift, make sure everything on the machine is intact and not tampered with and compare front and back with Figures 1.
2. Make sure the serial number and model number are correct.
3. No one other than Treasury personnel should be conducting any services to the machine, unless otherwise notified by Treasury.

Costs

There are fees for processing payment cards. Fees are charged by the card brands, by our payment-card processor, and if your department is processing payments on the internet, there will also be e-Commerce fees.

Costs to accept payment cards for pre-approved	Visa	Master Card	Discover	American Express
Card Brand Fees	Approx. 2%	Approx. 2%	Approx. 1.8%	Approx. 2.3%
Processor Fees (contact the Office of the Treasurer)	Per trans	Per trans	Per trans	Per trans
First Data Processing Fees (A one-time set up fee is $100 and monthly minimum charges.)	Approx. 13 cents/ transaction	Approx. 13 cents/ transaction	Approx. 13 cents/ transaction	Approx. 13 cents/ transaction

Fees charged by the card brands – Visa, MasterCard, American Express, and Discover.
- Visa, MasterCard and Discover Fees – approximately 2.0%. Visa and Master Card fees are called "Interchange and Assessment" fees. The fees are based on the type of card presented. Generally, the rate will be lower for debit card transactions and basic consumer credit card transactions. The rate will be higher for rewards cards such as Corporate and Signature Preferred cards as these reward points are paid by the merchant.
- American Express Fees – The American Express rate is a flat % rate.

Transaction processing Fees - Our processor charges a transaction fee to authorize and settle payment card transactions with our bank. In addition, the processor provides statement and transaction detail information for our merchants.

Online Processing, Web Mobile Pay Secure Acceptance Rates – Merchants accepting payments online may set up acceptance using First Data. The implementation must be an I-Frame implementation. A one-time set-up fee is charged and a transaction fee for each charge. If your volume is low, a $10 monthly transaction fee minimum will apply.

Set up Time

Please allow fifteen (15) business days to set up a merchant account. If your department is also designing a web page with online payment processing, please contact your web designer and IT department for further information.

PCI, Payment Card Industry, Compliance
The payment card industry formed a Council called the Payment Card Industry (PCI) Council which includes Visa, MasterCard, American Express, and Discover. The PCI Council developed Data Security Standards (DSS) to assure consumers payment cards are secure. Merchants accepting payment cards are required to comply with these standards. For more information, please refer to the UT Credit Card Policy or contact the Office of the Treasurer.

Training on your Phone Line Terminal
Contact First Data customer service 800-558-7101 for terminal training.

Two (2) Important Daily Processes
- **Authorizing the charge –** when a merchant accepts a customer's payment card, swiping the card is a request to our processor to determine if the card can be charged.
- **Settlement or "Batching out" –** at the end of the business day, a merchant will settle the authorized transactions. This process is called batching out. The transactions are sent in a batch to the processor who will request customers' charges be sent to our UT bank account. A department can also program the terminal to "auto-settle" at the end of a business day.

Auto Journal Posting
The Office of the Treasurer will establish an automatic journal process for payment card deposits and fees. Departments can reconcile their accounts by accessing the Banner system to run a report of their transactions.

Reconciliation
Daily, or at a minimum, monthly reconciliation must be completed. Merchant transactions must be reconciled to UT's bank account using the General Ledger/Banner and your merchant statements. Monthly statements are provided by email and also using an online tool (contact the Office of the Treasurer, 419-530-8700, to sign up.) Daily transaction detail is also available.

Rocket I.D.
To order a Rocket ID terminal, contact Joy Seifert at 530-8709 or e-mail Joy.Seifert@utoledo.edu.

Policy
Refer to Credit Card Policy for complete details.

Contact Information
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