**Northwestern University, Core Facilities Administration**

Procesing External Credit Cards: NUcore-CardConnect Interface

Policy and Procedure Document Updated: 6/6/2016

Setup Procedure

1. The facility first completes the Treasury Services “Merchant Card Processing Request Form” (Core Facilities Administration will provide a pre-populated version of the template).
2. All facility staff involved in the billing/invoicing/reconciling processes must complete the PCI-DSS training located here: <http://www.northwestern.edu/hr/workplace-learning/regulatory-compliance.html>
3. Designated core facility staff must be granted access to and trained on the CardConnect Dashboard (provides a summary of all Merchant ID transaction activity). CardConnect and Arrow Payments personnel will provide training on the Dashboard.
4. Annually, all facility staff must re-certify PCI-DSS training; the university will also re-certify the SAQ for the Merchant ID, answering questions regarding the security status of the payment solution.
5. The cost to facilities for offering credit cards is between $0 and $25 per month depending on transaction volume. If a Merchant ID (MID) generates $25 in fees in a month, there is no monthly fee. A MID must collect at least $714.29 in sales to avoid the monthly fee. Otherwise, the MID will be charged a pro-rated amount to ensure that the backend vendors receive at least $25.

Process for Accepting Payments

1. Upon completion of all steps in the “Setup Procedure”, NUcore staff will activate the credit card feature for the core facility in NUcore. Depending on the administrative structure, multiple facilities may share a single Merchant ID (MID).
2. Active core facilities will bill their external customers without any change in current process. For instructions on billing/reconciliation in NUcore, please see the following document:

<http://www.feinberg.northwestern.edu/research/docs/cores/NUcore/Billing-Step_by_Step_Guide.docx>

1. A link to “Pay by Credit Card” will be embedded in both the body of the email invoice and in the attached PDF Statement. The link is available regardless of whether the user was setup to pay with a “Purchase Order” Payment Source or a “Credit Card” Payment Source.
2. After clicking on either link, the external customer will enter their credit card number, expiration date, and then submit the transaction. After the payment has been processed, it is no longer possible to pay the invoice amount with the link; instead clicking the link will display information about the payment. The external customer may forward the email and/or PDF to other personnel who might assist with processing payments; a NUcore login is not required to pay the invoice using a credit card.
3. **Never accept or process credit card information on behalf an external user. External customers must pay these invoices directly, exclusively using non-Northwestern devices and network infrastructure. Failure to comply with this policy violates our certified PCI-DSS scope disclosure and will result in the immediate termination of credit card acceptance rights for your facility.**
4. External customers will pay a surcharge in the amount of 3.5% added to the sales amount invoiced by the core. This fee is a fixed percentage for all dollar amounts and all card types. We will accept Visa, MasterCard, and Discover card types (but not American Express).
5. The total amount paid by all customers for a given Merchant ID will post and batch through CardConnect. This activity will be available for reporting in the CardConnect Dashboard. It is possible to setup email alerts for batch activity in the Dashboard.
6. Based on batch activity, Treasury Services will pre-populate a CRT for the facility to “commit”. Note that the surcharge amount will be included in the CRT, but on a separate line. (E.g. if a core facility invoices a user for $100, the customer will pay a total amount of $103.50; the CRT will display two credit lines, one for $100, one for $3.50.) These pre-populated CRT’s should be used to process credit card batches from CardConnect only. Separate CRT’s must be prepared in order to process check and cash deposits.
7. Before committing the CRT, the facility must verify chart string combination information in the top half of the CRT (the bottom portion of the CRT cannot be modified), ensuring proper credit to the recharge chart string and proper external revenue Account Code.
8. Treasury Services will process a Journal Upload Spreadsheet corresponding to the surcharge amount, thus leaving the net sales amount in the facility’s accounts. Decisions regarding the exact accounting structure for transactions will be made during the “Setup Procedure”; this will determine chart string defaults for the pre-populated CRT’s.

Support Contacts:

NUcore (Invoicing and Final Reconciliation of PO/CC Payment Sources)

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Treasury Services (Pre-populated CRT Processing)

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CardConnect Dashboard (Credit Card Batch and Funding Details)

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