Implementing Teledeposit Manual Credit/Debit Card Payments

Note: The majority of University departments who currently accept Credit/Debit card payments are using Point of Sale (POS) terminals or Web based payments rather, than TeleDeposit. While the POS or Web based route is the recommended option there may be a situation where the manual process described below may be appropriate. Because of the manual nature of this process, there are additional risks that the department must mitigate.

The following procedure provides guidelines for all credit and debit card processing at the University of Guelph. Departments must meet Treasury Operations's requirements for security and for integrating transaction information into the University accounting system by way of an RRV.

1/ Current costs of terminal rental, monthly Visa and MasterCard discount fees etc.
See section 1.9 of the Overview.

2/ A Global Payments merchant number is first required. Contact the Revenue Analyst at ext: 56768 to arrange the setup of the new merchant number. Provide the following information:

- Name and address of Department
- Contact name and telephone number
- General ledger coding for monthly merchant fees
- Approximate annual revenue expected showing $ value for both Visa and MasterCard
- Approximate single ticket $ value

3/ Once the Department receives the Global merchant number and the terminal plus information package and telephone number to call at Global Payments in order to make a deposit, they are ready to start Testing.

4/ To complete the testing it is imperative to contact the Treasury Coordinator at ext: 52865 who monitors this bank account and can verify the terminal is linked correctly to our bank account.

5/ Testing can be done by making a deposit payment and a refund using a Visa and MasterCard for a $1 or more. This cycle can take 2-3 banking days.
Note: deposit should be a larger amount then the refund amount tested.

6/ Once the revenue is verified in the bank, the Treasury Operations will be notified and approval will be given to go live.

7/ To complete the deposit for submission to Treasury Operations the following is required:

- RRV to be taken to Treasury Operations for receipting.
- Receipting will only be completed once the Treasury Co-ordinator sees the revenue in the university bank account.

Note: DO NOT submit the carbon copy of sales slip showing credit card numbers to Treasury Operations.

8/ Manual Credit Card Processing Procedures:
Credit card information obtained through telephone

- Credit card information can be recorded temporarily on paper.
- Paper notes/forms are to be cross-shredded after transaction has been approved.

Credit card information obtained through forms received by either mail or fax:

- Phone credit card provider for authorization.
- Carbon credit slip or forms with credit card information etc. are to be filed in a locked, secure location. Ideally credit card slips or the printing of the form containing the credit card number should be shredded following completion of the service (i.e. shipment of goods, conference completion).
- This paper work is to be kept separate from deposit documentation i.e. RRV.
    - Transmission of Card Holder Information:
- Cardholder information must never be emailed.
- Remind customers not to send credit card information via email.
- If an e-mail is received unrequested with credit card information, the e-mail must be deleted from both the inbox and trash folder.
- Remove all card holder information before replying to such an e-mail.
    - University Policy and Procedures:

Only individuals who need to access or use cardholder information should do so, and should access only the information needed to perform their job functions. Access of more than the minimum information needed by any University of Guelph employee is prohibited. If you believe credit card information has been compromised or improperly accessed or used, or if you suspect that any systems or security measures protecting a card holder's information have been breached contact your Supervisor, Treasury Operations and Campus Police immediately.

For more information on receipting an RRV please go to:
Control of Revenue by University Department [1]

For a list of Frequently Asked Questions refer to: FAQ [2]

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