

# University of Minnesota Payment Card Acceptance Options

## OPTION 1 – Utilize a Standard Payment Card Acceptance Solution

The University of Minnesota currently provides a number of pre-approved payment card acceptance solutions, allowing departments to implement a PCI DSS compliant solution for accepting revenue without vetting a new process through Procurement, Accounts Receivable Services, Office of Information Technology, University Information Security, and Office of the General Counsel. The use of a standard payment card acceptance solution is recommended.

### 1. University Ticketing Services

University Ticketing Services (U of M Tickets and Events) offers online, telephone, and in-person ticketing and registration solutions for a wide variety of event packages and conferences at the University of Minnesota. These services utilize specialized ticketing software and include event creation, event information page(s), automated reporting, on-site registration staffing, and much more. For more information contact University Ticketing Services at [umntix@umn.edu](mailto:umntix@umn.edu). There is a cost for using this service. The cost is based on event complexity and desired event services. As University Ticketing Services owns the merchant account, your IT and PCI DSS compliance requirements will be minimal.

#### Common Applications of this Solution Include:

<b>Event Registration</b>	<b>Item Sales</b>	Course Registration	<b>Fee Payment</b>	Invoice Payment	<b>Ticket Sales</b>	Donations
-------------------------------	-----------------------	------------------------	------------------------	--------------------	-------------------------	-----------

### 2. University Events Calendar

The University offers online event solutions through the University Events Calendar. The University Events Calendar utilizes specialized self-service event software and allows University departments the ability to create events that can be added to the University calendar. These events can be free of charge or can include online registration payment via credit or debit cards. For more information visit the University Events Calendar at <https://events.umn.edu>, reference the [Events Calendar Self-Help Guide](#), or contact the Events Calendar staff at [events-calendar@umn.edu](mailto:events-calendar@umn.edu). There is no cost for free events or calendar listings without registration. There is a 5% charge on all paid events to cover payment card processing fees and system administration. As University Ticketing Services owns the merchant account, they will handle all the IT and PCI DSS compliance requirements for your area.

#### Common Applications of this Solution Include:

<b>Event Registration</b>	<b>Item Sales</b>	Course Registration	<b>Fee Payment</b>	Invoice Payment	<b>Ticket Sales</b>	Donations
-------------------------------	-----------------------	------------------------	------------------------	--------------------	-------------------------	-----------

### 3. DestinyOne Registration System (DORS)

Academic Support Resources (ASR) offers an online and in-person course registration system called DestinyOne. This system allows departments to create professional and personal development courses, certificates, and conferences at the University of Minnesota. The University-wide Registration System offers course and conference registrations as well as curriculum management, enrollment management, transcripts, certificates, and professional credit tracking. For more information visit the [University of Minnesota Registration System](#) website, or send an e-mail to [dorshelp@umn.edu](mailto:dorshelp@umn.edu). There is no cost to use this registration system, but departments are responsible for all payment card processing fees (typically 2-4% of the transaction amount). As Academic Support Resources owns the merchant account, your IT and PCI DSS compliance requirements will be minimal.

**Common Applications of this Solution Include:**

<b>Event Registration</b>	<b>Item Sales</b>	<b>Course Registration</b>	<b>Fee Payment</b>	<b>Invoice Payment</b>	<b>Ticket Sales</b>	<b>Donations</b>
---------------------------	-------------------	----------------------------	--------------------	------------------------	---------------------	------------------

**4. Online Merchant Account**

Departments may request a new online (or e-commerce) payment card merchant account which would integrate with a website hosted by University hosting services\* or an approved third-party\*\*. This online merchant account is set up by Accounts Receivable Services (ARS) and would allow you to integrate a website with the University’s automated financial system. Examples of this integration include the use of a University provided payment gateway (Authorize.net, PayPal Payflow), or the use of a University provided Wells Fargo Merchant Account (First Data Platform). While this allows the department ownership of the merchant account, setting up a new merchant account will come with PCI DSS and University compliance requirements including costs to setup and maintain a University merchant account. These costs include a one-time setup fee, a monthly fee from the payment gateway, and payment card processing fees (typically 2-4% of the transaction amount). If this solution is the right fit for your area, review University policy [Accepting Revenue Via Payment Cards](#), which explains associated procedures, financial and compliance responsibilities, and steps to request a new payment card merchant account. For additional information, contact Accounts Receivable Services (ARS) at [pmtcard@umn.edu](mailto:pmtcard@umn.edu).

\* University hosting services include: OIT Hosting, AHC IS, or UMD ITSS.

\*\* Only third-party relationships with University approved vendors and service providers are allowed. Contact Accounts Receivable Services (ARS) at [pmtcard@umn.edu](mailto:pmtcard@umn.edu) for a list of approved vendors and service providers.

**Common Applications of this Solution Include:**

<b>Event Registration</b>	<b>Item Sales</b>	<b>Course Registration</b>	<b>Fee Payment</b>	<b>Invoice Payment</b>	<b>Ticket Sales</b>	<b>Donations</b>
---------------------------	-------------------	----------------------------	--------------------	------------------------	---------------------	------------------

**5. Terminal Loan Program**

Accounts Receivable Services (ARS) offers the Payment Card Terminal Loan Program for departments that would like to accept credit/debit card payments for one-time events. Departments may borrow a payment card terminal without the need to set-up a merchant account. The department borrowing the terminal needs to assign a staff person who will be responsible for picking up the terminal, receiving security and equipment use training, and securing the terminal when not in use. For more information on this program, reference the [Terminal Loan Program Information Sheet and Application Form](#), visit the [Payment Card Processing](#) website, or contact Accounts Receivable Services at [pmtcard@umn.edu](mailto:pmtcard@umn.edu). There is no cost to use the terminal, but departments are responsible for all payment card processing fees (typically 2-4% of the transaction amount). As Accounts Receivable Services (ARS) owns the merchant account, your IT and PCI DSS compliance requirements will be minimal.

**Common Applications of this Solution Include:**

<b>Event Registration</b>	<b>Item Sales</b>	<b>Course Registration</b>	<b>Fee Payment</b>	<b>Invoice Payment</b>	<b>Ticket Sales</b>	<b>Donations</b>
---------------------------	-------------------	----------------------------	--------------------	------------------------	---------------------	------------------

**6. Analog Telephone Line or Cellular Connected Payment Card Terminal**

Departments may request a new payment card merchant account utilizing a payment card terminal connected to an analog telephone line or the cellular network to accept payments in-person, or via telephone or mail. The merchant account is set up by Accounts Receivable Services (ARS) and allows departments to securely accept credit and debit card payments. While this allows a department

ownership of the merchant account, setting up a new merchant account comes with PCI DSS and University compliance requirements as well as departmental expenses. These costs include cellular activation and monthly access fees for cellular terminals, the cost to either purchase or rent a new terminal, and payment card processing fees (typically 2-4% of the transaction amount). If this solution is the right fit for your area, review University policy [Accepting Revenue Via Payment Cards](#), which explains associated procedures, financial and compliance responsibilities, and steps to request a new payment card merchant account. For additional information, contact Accounts Receivable Services (ARS) at [pmtcard@umn.edu](mailto:pmtcard@umn.edu).

**Common Applications of this Solution Include:**

<b>Event Registration</b>	<b>Item Sales</b>	Course Registration	<b>Fee Payment</b>	Invoice Payment	<b>Ticket Sales</b>	Donations
---------------------------	-------------------	---------------------	--------------------	-----------------	---------------------	-----------

**7. Centralized Billing Services**

Accounts Receivable Services (ARS) provides departments with centralized billing and accounts receivable services, including customer maintenance, invoice printing/emailing, payment application, collections, and billing-related correspondence. University customers may pay their invoices by check, EFT, or payment card using a secure website or via telephone. For additional information on this service, contact Accounts Receivable Services at [acctrec@umn.edu](mailto:acctrec@umn.edu). There is no cost to use the service, but departments are responsible for all payment card processing fees (typically 2-4% of the transaction amount). As Accounts Receivable Services (ARS) owns the merchant account, they will handle all the IT and PCI DSS compliance requirements for your area.

**Common Applications of this Solution Include:**

<b>Event Registration</b>	Item Sales	Course Registration	Fee Payment	<b>Invoice Payment</b>	Ticket Sales	Donations
---------------------------	------------	---------------------	-------------	------------------------	--------------	-----------

**8. University Bookstore**

The University Bookstore offers an online sales solution for departments, which includes website development, website administration, payment processing, and order fulfillment. For more information contact Allan Ferguson at [aferguso@umn.edu](mailto:aferguso@umn.edu). There is a cost for using this service. This cost is based on complexity and desired services. As the University Bookstore owns the merchant account, they will handle all the IT and PCI DSS compliance requirements for your area.

**Common Applications of this Solution Include:**

Event Registration	<b>Item Sales</b>	Course Registration	Fee Payment	Invoice Payment	Ticket Sales	Donations
--------------------	-------------------	---------------------	-------------	-----------------	--------------	-----------

**9. University of Minnesota Foundation**

If a department is anticipating accepting donations by payment card, the University of Minnesota Foundation may be able to assist for certain fundraising activities. For more information, contact your collegiate development office.

**Common Applications of this Solution Include:**

Event Registration	Item Sales	Course Registration	Fee Payment	Invoice Payment	Ticket Sales	<b>Donations</b>
--------------------	------------	---------------------	-------------	-----------------	--------------	------------------

## **OPTION 2 – Request Review and Approval of an Alternate Payment Card Acceptance Solution**

If a Standard Payment Card Acceptance Option (Option 1) is not feasible, the department can request the review of an alternate payment card acceptance solution which the department has identified. This request must be submitted via the University's [UM1609 Form](#). This form should be completed as follows:

1. Check the "OPEN NEW PCA" box at the top of the form.
2. Leave the "Account Name" blank.
3. Complete only the following areas of Section A:
  - Unit Name and Address
  - PCA Manager Name and Information
  - What do you sell?
  - Anticipated average amount per transaction
  - Anticipated annual sales
  - Describe in detail the proposed process your area would like to use to accept payment cards
    - i. Describe the proposed process your department would like to use to accept credit and debit card payments. If this process includes vendors, service providers, payment gateways, and/or payment processors, make sure you explain how these external entities will be used.
    - ii. Include a Cardholder Data Flow Diagram or Network Diagram showing how you are proposing that the customer purchases their product and how the transaction flows from the customer to the University. This document should include proposed equipment, websites, devices, servers, firewalls, switches, vendors, service providers, payment gateways, and payment processors. It is also important that the document show how the funding gets to the University. This document can be created by the department or obtained from a vendor or service provider.
    - iii. If your request includes any vendors or service providers that will be accepting payment cards, directing customers to a payment card processor or gateway, or affecting the security of cardholder data, please include the following documentation:
      1. A copy of the agreement or contract between the University and the vendor or service provider.
      2. A copy of the payment card compliance documentation for each vendor or service provider. This documentation should be in the form of a PCI DSS Self-Assessment Questionnaire D for Service Providers and/or Attestation of Compliance.
4. Have Section B signed and dated.
5. Submit this form and any supporting documentation to [pmtcard@umn.edu](mailto:pmtcard@umn.edu).

Once this form has been completed and submitted to [pmtcard@umn.edu](mailto:pmtcard@umn.edu), the following steps take place:

1. Accounts Receivable Services (ARS) evaluates the request and works with the requester to ensure all information has been appropriately completed.
2. The request is sent to the University's Payment Card Program Group members for review.
3. The University's Payment Card Program Group will meet to determine if the request is approved, approved with conditions, or not approved.\*  
**Note that the review process may take 4-6 weeks, and not all requests are approved.**
4. Accounts Receivable Services (ARS) will notify the department of the Payment Card Program Group's decision.
5. If approved, the department's request will be periodically reviewed by the Payment Card Program Group to determine if a standard payment card acceptance option may be used in place of the alternate solution.

**\* Note that the minimum requirements for approval of an alternate payment card acceptance solution include the following:**

- If the request involves the use of any vendors or service providers that will be accepting payment cards, directing customers to a payment card processor or gateway, or affecting the security of cardholder data, each vendor and service provider:
  - Must agree to include the University's standard payment card compliance language in their agreement or contract with the University.
  - Must provide the University with a copy of their PCI DSS Self-Assessment Questionnaire D for Service Providers and/or Attestation of Compliance, showing they are compliant with PCI DSS requirements.
- If the request includes the use of a website which redirects to a payment processor or payment gateway, this website cannot be hosted by the University of Minnesota.
- The requested solution has to include an integration with the University's automated financial system. Examples of this integration include the use of a University provided payment gateway (Authorize.net, PayPal Payflow), or the use of a University provided Wells Fargo Merchant Account (First Data Platform).
- If the request includes the use of a payment card terminal, those devices must be listed as [PCI SSC Approved PIN Transaction Security \(PTS\) Devices](#).
- If the request includes the implementation of a payment application that stores, processes, or transmits cardholder data, this application must be listed as a [PCI SSC Validated Payment Application](#).
- If the request includes the implementation of a P2PE solution, this encryption solution must be a [PCI SSC Validated Point-to-Point Encrypted Solution](#).