Merchant Information Packet
Departments of the University of Georgia, if approved, may accept credit/debit card for payment of services rendered and goods sold. This acceptance can be in the form of an on-site terminal or as an e-store through the UGA Marketplace. Please review this information to see which or if both options are a good fit for your needs.

• Payment Processor vs. Payment Gateway

• TouchNet Marketplace Option
  • Timeline for Marketplace set-up
  • What does an online store set-up entail?

• Clover Terminal Option
  • Timeline for Clover terminal set-up

• Third Part Vendors

• The Next Step

• Important Links
# Payment Processor vs. Payment Gateway

<table>
<thead>
<tr>
<th>What is it?</th>
<th>A payment processor is a link that connects your bank with your customer’s bank. Without this link, you wouldn’t be able to process payments properly.</th>
<th>A payment gateway is software that lets your business securely process payments online. It is like a POS terminal that operates exclusively online.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How does it help?</td>
<td>Using a payment processor ensures proper funds on credit card transactions, then helps direct the transfer of the amount from the customer’s bank to yours.</td>
<td>Using an integrated payment gateway is an easy way to accept payments online, eliminate double data entry, enhance payment security, and streamlines workflow</td>
</tr>
<tr>
<td>Which one do I need?</td>
<td>If you are selling products in a physical location or are wanting an on-site payment option for customer convenience than a payment processor would be a great option.</td>
<td>A payment gateway is best for merchants who want to process payments within their own eCommerce store.</td>
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**TouchNet Marketplace Option**

- Fully customizable
- Create and promote your own brand
- Create a seamless experience for your customer
- For an example on what a Marketplace store looks like, click [here](#)
# Timeline for Marketplace

<table>
<thead>
<tr>
<th>Who</th>
<th>Task</th>
<th>Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scoping:</td>
<td>Complete and submit an Application for MarketPlace form.</td>
<td>1-2 Weeks</td>
</tr>
<tr>
<td>Department Manager</td>
<td>Lauren Hofmann will review the application and reach out if there are any additional questions or if additional information is needed.</td>
<td></td>
</tr>
<tr>
<td>Credit Card Coordinator</td>
<td>uStore request approval</td>
<td>TBD</td>
</tr>
<tr>
<td>Approval Phase:</td>
<td>Schedule meeting with Department manager and store manager to discuss established requirements if necessary.</td>
<td>1 Week</td>
</tr>
<tr>
<td>Credit Card Coordinator</td>
<td>The Storefront is created which will provide a review of various design aspects including branding. Typically, we will start by tailoring the look and feel of the site to meet University standards, your preferences, or existing web site. Payment methods, product types, available reports and other setup and configuration aspects are addressed.</td>
<td>1 Week</td>
</tr>
<tr>
<td>Gaining Access:</td>
<td>Access to TouchNet will need to be request by the Chief Business Officer for all team members who will be running the online shop. This is done through the UGA Financials Management Systems via OneSource</td>
<td>TBD</td>
</tr>
</tbody>
</table>
| Development and Test:       | Once approved by Lauren Hofmann, MarketPlace staff members will meet with you to discuss and refine your business processes that will guide the storefront creation:  
  - Technical requirements.  
  - Training needs.  
  - Set-up guidelines and requirements.  
  Setup/Configuration in the system:  
  - Set up Merchant and store in the Marketplace.  
  - Create logins for Merchant and Store Manager  | 2 Weeks     |
| Credit Card Coordinator     | Build production store:  
  - Create logins for Merchant and Store Manager  
  - Setup host system account.  
  Create detail codes in Banner production. | 1-2 Weeks   |
| Dept Merchant Manager       | Review of Production Read Site for Approval to Go Live  
  - CampusGuard SAQ setup P2PE  
  - Departments business procedure  
  - PIM manual  
  - Confirm PCI training for employees accepting credit cards | 1 Day       |
| Store Manager               | Inform Merchant Manager and Lauren Hofmann when the store set up is complete | TBD        |
| Credit Card Coordinator     | Review and approve store                                             | TBD        |
| Implementation Phase:       | Build production store:  
  - Create logins for Merchant and Store Manager  
  - Setup host system account.  
  Create detail codes in Banner production. | 1-2 Weeks   |
Q: How easy is making your own store?

A: Very easy!

For an in-depth look into what goes into making a TouchNet store, click HERE.
On-Site Terminal Option

Clover is the current terminal option for the University of Georgia. They offer four different terminal options to best fit your needs. You can find specific information on each terminal type [here](#).
# Timeline for Terminal

<table>
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<tr>
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<th>Task</th>
<th>Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Department Manager</strong></td>
<td>Complete Merchant Application</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Confirm IT and Business Support</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• PCI SAQ explanation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Expenses (chartstring)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Business procedures</td>
<td></td>
</tr>
<tr>
<td>Credit Card Coordinator</td>
<td>First Data add location request</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ensure expenses are set up with fee code to flow thru first data</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ensure debit card function is “off”</td>
<td></td>
</tr>
</tbody>
</table>

| Credit Card Coordinator      | Before go live:                                                     |            |
|                              | • CampusGuard SAQ setup                                             |            |
|                              | • P2PE                                                              |            |
|                              | • Departments business procedure                                    |            |
|                              | • PIM manual                                                        |            |
|                              | • Confirm PCI training for employees accepting credit cards          |            |

- Provide department with PIM
- Register plan
- Users and their roles
- Role access for apps
  - Remove access to “virtual terminal” app
- Update/confirm correspondence information (for the dept)
  - Address
  - Phone
  - Email
  - Logo
- Have department plug in device to ethernet
  - perform any updates necessary
  - enter activation code
- Set Batch to: Manual or Auto
  - Pros/cons
In some cases, the University might not be able to meet your needs as a merchant. If you are considering using a 3rd party vendor or 3rd party software application, you must complete the 3rd Party Vendor Application as well. Approval should be granted prior to signing any agreements or purchasing such software.
The Next Step

Once you’ve determined which payment option would work for you, you’ll need to begin the application process

Merchant Application
Terminal Order Form
PCI Training
Department Credit Card Processing Procedures
Daily Log (for terminal)
SAQ Completion Information
CampusGuard

To comply with the Data Security Standards, University of Georgia has contracted with a third party company, CampusGuard. All approved merchants must register with CampusGuard when issued an account. **Using the third party assessor site, each department will complete a PCI Self-Assessment Questionnaire (SAQ) on an annual basis and will be required to review and close a quarterly network vulnerability scan.** Quarterly scans need to be satisfied and closed before the next scan is completed.

You will be able to find all the information on completing the SAQ requirements [Here](#).

The PCI Self-Assessment Questionnaire (SAQ) is a mandatory and vital document that is used to verify that the University of Georgia maintains its PCI compliance and its ability to take credit cards. Should you find yourself not in compliance with the approved credit/debit card policy and procedure, you will need to complete a Request for Exception. All merchants are expected to be in compliance with the approved credit/debit card policy and procedures.
Requesting TouchNet Access

After your application has been reviewed and approved, you will need to request TouchNet Access so that you are able to manage your store as well as complete departmental deposits. Details on how to request access are located in the OneSource training library along with valuable information on how to set up your department for making deposits.
Important Links

TouchNet Login:  [https://secure.touchnet.com/ucommercecentral](https://secure.touchnet.com/ucommercecentral)

TouchNet Test Login:

CampusGuard Login:  [https://portal.campusguard.com/login](https://portal.campusguard.com/login)

Bursar and Treasury Services:  [https://busfin.uga.edu/bursar/bursar_faculty_staff/](https://busfin.uga.edu/bursar/bursar_faculty_staff/)

OneSource Training Library:  [https://onesource.uga.edu/](https://onesource.uga.edu/)

TouchNet Marketplace User Guide:  [https://tinyurl.com/ycvrype](https://tinyurl.com/ycvrype)
Contact Information

For questions, please contact the UGA Credit Card Coordinator,
Lauren Hofmann
hofmannl@uga.edu