**Student Finance – processing of card payments**

**PDQ machines**

There are 3 PDQ machines in the cash office – this area is a locked environment and can only be accessed by authorised personnel. Two of the PDQ machines are used for students paying for invoices raised on SITS and the other is used for non-SITS invoices – mostly invoices raised on the commercial ledger. The 2 machines for SITS transactions are fixed machines and the third is a portable machine.

When a customer (cardholder present) wants to make a payment by credit/debit card then the customer is given the relevant machine and they insert their card. The card is not handled by University staff – the customer is expected to insert and extract the card from the PDQ machine themselves. The customer is asked to check the payment amount on the machine before entering their pin number. Under no circumstances should a chip and pin card be ‘swiped’ in order to obtain payment. If authorised we write the student name and ID Number and reason for the payment on the first slip that comes from the machine (this contains the 16 digit PAN number). We post the payment on the student account and then print off a receipt, staple the second copy from the chip and pin machine to the receipt and pass to customer. The first slip which is kept by the University is placed in the cash box and this box is then kept in the safe overnight.

**Phoning for authorisation**

There are occasions when after the customer has entered their pin a message on the PDQ machine asks the operative to telephone for authorisation – the telephone number that needs to be rung also appears. It is usual in these instances for the bank to ask to speak to the customer and various security information is requested. Once these questions have been answered the bank will then speak to the cashier and the bank will advise one of the following;

1. Payment authorised – the bank will give us an authorisation code.
2. Payment declined
3. The bank will ask us to withhold the card which should then be sent to the bank.

**Cardholder not present transactions**

When we receive a telephone call from a customer who wants to make a payment by card this is known as a cardholder not present transaction. The cardholder’s card details are noted on a payment form and the information which is required is as follows;

16 digit PAN number

Card holders name

Card type

Expiry date

3 digit CV number

Amount to be paid

House number where statement is sent

Post code where statement is sent.

Customer’s telephone number

This information is then brought into the cash office and the payment is put through the PDQ machine. If successful the card data is then put into the shredding box – if not the customer is rang back to advise that the payment has failed.

**End of day banking**

At the end of the day we ‘Z’ total all 3 PDQ machines – this allows us to ascertain how much has been taken for that day. The supervisor card is needed to ‘Z’ the PDQ machine which is used for the commercial transactions and this card is kept in the safe. The other 2 PDQ machines need a pass code in order to complete the ‘Z’ totals and the code is known only to the cash office staff. The slips which are printed off with the Z’ totals are stored in the safe overnight with the customer’s slips.

**Reconciliation of credit card machines and slips.**

When a payment is taken on the PDQ machine the student’s name and ID number is written on our copy of the receipt and the money is receipted on SITS in the normal way.

At the end of each day we ‘Z’ the machine (see previous notes) which tells us how much we have taken that day.

The following day we import the information in the SITS batch to an EXCEL spreadsheet. We then ensure that the names on the paper receipts as well as the amounts reconcile with the information downloaded from SITS – once this has been completed the locked batch can be imported into SITS.

We then put the credit card slips into numerical order for all the PDQ machines ensuring there are none missing. We then complete two credit card reconciliation sheets – one for the student PDQ machine and the other for the commercial machine. The information required on the sheets are;

Batch number

Date

‘To’ and ‘From’ receipt numbers

Total amount of payments taken

Total amount of refunds

Total amount (payments less refunds)

All the credit card slips are attached to the relevant reconciliation sheet and passed to the Student Finance Manager for him to check and sign off. The SEC-PAY transaction list for the previous day is also printed and stored in the daily pack as it contains the last 4 digits of the cards used to make the payment on-line that day. The sheets are then stored in a locked cupboard for 3 years and the information can be used in the event of a refund (see refund procedure)

**WPM**

When a student wants to make a **payment plan** for their accommodation, tuition and fieldtrip fees by debit/credit card we us a system called WPM

When the student calls into the finance office or telephones we can put their information directly on the WPM System so we do not keep any debit/credit card details written down. The team signs into WPM at their own workstation and uses this site when taking telephone calls from students When students come and see us directly we have a POD in the Gateway to Hope Building and again the PC on this POD is used to input the card information into WPM. WPM’s system also lets us know if the card details are valid (although the student needs £1.00 in their account to enable us to set up the plan).

The student then lets us know what dates they want to make the payments. We have set payment dates or the student can choose any date in the month to make payment. Once we have set up the plan we email a copy of the plan to the student so that the student can check their payment plan to make sure that we have the dates and amount correct - it is also a record for them to look back at to let them know when we will take the payment

If a payment declines then WPM sends an email to the student to let them know that the payment has failed. A message is put on the student notes in SITS saying that the payment has failed and that a warning has been put on the student account. The WPM system is set up to try and take a declined payment seven days later.

Each day after 4.30pm we run a report which tells us what payments are due to be taken the next day and we check them against the account in SITS to make sure that the student hasn’t paid and so avoids taking the payment twice

Each morning we check WPM to see which payments were taken the day before - we can also check in SECPAY and these payments are then imported on to the student account.

**Refunds**

Refunds through the PDQ machine are only given when it has been ascertained beyond reasonable doubt using our stored payment information (see reconciliation of credit card machines and slips) that the card which the original payment was made on is being refunded. If there is any doubt the refund should be made by cheque or through the BACS system. It should be noted that when cards expire or are lost it is the last 4 digits which change so it not always clear for payments made on-line. However the expiry date of the card should be on either the SEC-PAY sheet or in WPM so if the refund is requested after the expiry date then we would expect the last 4 digits to change.

Once the card has been validated the credit card refund documentation should be completed and signed off by the Student Finance Manager or his selected designatory. Refunds completed on the PDQ used for commercial transactions need the supervisor card in order to complete the refund. Refunds completed on the other 2 PDQ machines need a 4 digit passcode which is known by staff who work within the cash office. The process for completing the refund is the same as for a cardholder present/not present transactions.

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