



# How to accept credit cards at Queen's

## GETTING STARTED: HOW TO OPEN A NEW MERCHANT ACCOUNT

Financial Services General Accounting department provides guidance and assistance in setting up a debit or credit card facility, a merchant account, to allow university departments to accept payments other than by cash, cheque, or wire transfer.

The below guidelines are for opening a new merchant account with Chase Payments. Merchants should meet the needs of most Queen's merchants. If you are looking to open a new Chase account, the [Payment Card Acceptance Procedure](#) Section 3



## 2.1 HOW WILL YOUR CUSTOMERS BE PAYING

Queen's has several approved methods for accepting payment cards under the [Payment Card Acceptance Procedures \(Section 1.1\)](#). When you look at your customer journey, how will your customers pay?

- In-person (card present)
- Remotely (card not present)
  - Example: phone, mail order, fax, online

## 2.2 OTHER FACTORS

Other factors to consider are:

- Will you process transactions immediately or is there a business need to temporarily write cardholder data<sup>1</sup> down prior to processing?
- Will transactions be recurring?
- Does the account need to integrate with pre-existing software (like an online storefront or point of sale system)?
- Is the account in use year-round?
- What is your budget?
- Are you looking to host a one-time event or conference?
  - If, so we recommend reviewing the [One-Time Events Procedure for Accepting Credit Card Payments](#). You may be eligible to use the Financial Services account and forgo the need to open a merchant account. Fees are based on what you sell and PCI compliance is managed by Financial Services.

## 3 TYPES OF ACCOUNTS

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### 3.1 POINT OF SALE (POS) TERMINALS



### **3.1.2 Cellular PIN Pads**

These offer the same transaction types as the wired PIN pads but have the added benefit of mobility. Cellular PIN pads are slightly more costly as they connect to the cellular network to facilitate payment processing.

## **3.2 ONLINE PAYMENTS**

### **3.2.1 Hosted Checkout and Payment Gateways**

Hosted checkouts and payment gateway Q BT /Ty1r590.16 T



should be completed and signed by both the PCI Merchant Coordinator and Business Officer. The process will continue as per the [Payment Card Acceptance Procedure](#) Section 2. Establishing Merchant Accounts with an Approved Acquirer.

Requests for new accounts can take 6-8 weeks from the receipt of the signed New Merchant Request form. This is dependent on Chase's current volume.

## 5 RESPONSIBILITIES

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Once the account is up and running, the following are ongoing responsibilities:

### 5.1 R



Departments, faculties, and/or units should ensure that they have the appropriate internal processes to support the compliance activities as outlined in [Payment Card Acceptance Procedures](#) Section 6.0 Compliance Activities

Ignorance is not a sufficient justification for non-compliance. It is your responsibility to ensure you understand what your accountability are.

## 6 CONTACT

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If you have any questions about accepting credit and/or debit cards at Queen's, please reach out to the [PCI Coordinator](#)