

## Frequently Asked Questions for Merchants

### **How do I apply for a merchant account?**

-A merchant application needs to be completed to start the process. The merchant application can be found on the Business & Financial Services website under the "Resource" section, click on Forms. The "Credit Card Merchant Application" is found under the Merchant Services section.

### **How long does the approval process take?**

-On average, opening a new merchant account with TSYS Merchant Solutions take 2-3 weeks. This does not account for departmental time needed to setup with website and integration.

### **What credit cards will I be able to accept with a merchant account?**

-The basic setup includes Visa, MasterCard, and Discover. American Express can be added per request.

### **Will I receive a monthly statement?**

-Yes! You will receive an e-mail notification when merchant statements are ready to be viewed. The e-mail will contain a link to download statements.

### **Is there a customer service number I can call on the weekends or after hours?**

-Yes! TSYS Merchant Solutions can be contacted at 1-800-228-2443 24x7. Please have your merchant number ready to give to the customer service rep.

### **What is the discount rate?**

-The discount rate or discount fee is the amount our acquiring bank (TSYS Merchant Solutions) charges to accept credit cards. For most merchants, the greater part of the discount is made up of fees called the "Interchange" and "Assessment".

### **What is the Address Verification System?**

-The Address Verification System (AVS) is a level of credit card security to help deter fraudulent transactions. When a user makes an online purchase with a credit card, their billing address is required. The house number portion and postal code of the billing address they entered is compared to the billing address on file with the issuing bank. If the address does not match then the transaction is declined. Thus, address verification was successful and declined a potential fraudulent transaction.

### **What is my merchant number?**

-Your merchant id is a 14-digit number that starts with 8487.

### **What is EMV?**

-EMV is an integrated circuit card specification for payment systems. It was developed jointly by Europay, MasterCard, and Visa in the mid 1990s. EMV helps facilitate interoperability between chip cards and terminals for both credit and debit transactions. EMV is also known as "Chip Cards", "Smart Cards", or "Chip and PIN."

**Can an EMV card be used in a magnetic stripe terminal?**

-Yes, for the foreseeable future credit and debit cards will be issued with a chip on the front of the card and the familiar magnetic stripe on the back of the card so that chip cards can be backwards compatible with existing non-EMV capable devices.

**Does my terminal accept Apple Pay?**

-Yes, all new terminals we purchase/rent through TSYS Merchant Solutions accept Apple Pay, along with Android Pay.

**What is PCI DSS?**

-PCI DSS stands for Payment Card Industry Data Security Standard. It is a set of standards for the payment card industry that is designed to protect cardholder data. It is each merchant's responsibility to maintain compliance with these standards.

**What is a chargeback?**

-A chargeback occurs when a credit cardholder contacts their credit card-issuing bank to initiate a refund for a purchase (dispute a charge) made on their credit card. Chargebacks arise for a variety of reasons but generally they are the result of a cardholder changing their mind, being dissatisfied with their purchase or a case of fraud. The fraud can result from the unauthorized use of their credit card (stolen card) or the cardholder purposely seeking to dispute a legitimate purchase they made.

**When will I be charged for processing every month?**

-The processing fee will be assessed for the previous month usually within the first two weeks of the new month.

**How do I update the KFS accounts that are attached to my merchant account?**

- The "Change in Credit Card Clearing or Settlement Charge Account" form can be found on the Business & Financial Services website under the "Resources" section, click on Forms. The form is found under the Merchant Services section.

**I have a new employee that needs access to Authorize.net. How do I get him/her access?**

-Any account owner can add/delete users.

**What happens if my settlement fails and I get a "QD" or "RB" message?**

-An "RB" means that the batch has been rejected. TSYS Merchant Solutions will need to be called to resolve the issue. A "QD" means Quit Duplicating – The batch number and settlement amount has already been received by TSYS. You can confirm the settlement amount in Transaction Summary or can call TSYS. The batch will need to be deleted from the terminal after confirmation.

**What are the different types of merchant accounts?**

- Retail – for face to face transactions
- MOTO – for payments taken over the phone
- Web – for online sales

**I have a retail merchant account – how can I use it to take payments online?**

-Online credit card sales require a separate merchant account.....also you will need a payment gateway – the university’s preferred gateway is authorize.net. Other payment gateways must be approved by Merchant Services to make sure it integrates to TSYS and ACNS must also approve to ensure it meets PCI DSS requirements.

**How does the money for credit card sales get into our KFS account?**

-Each day our merchant bank settles the previous day’s transactions and an Advanced Deposit entry is made by Banking Services to credit revenue to the KFS clearing account on record for each merchant account.

**Can I take payments from a mobile device?**

-ACNS and Banking Services are currently reviewing products to allow for this type of processing.

## How do I load a new roll of paper in the terminal?

-Please see picture:

### 5. Installing a paper roll

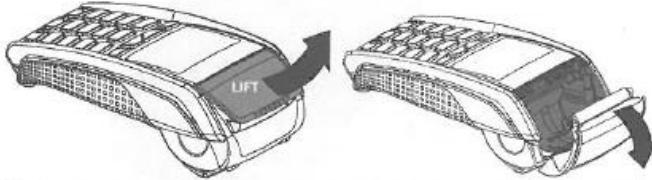
Your terminal is supplied with one paper roll. When the paper roll is nearing the end, a red line will appear on the paper, this indicates that the paper roll must be replaced.



#### CAUTION

Use only paper approved by the manufacturer (diameter 40 mm). Use of unsuitable paper is likely to damage the printer of your terminal (see characteristics at the chapter 7.1).

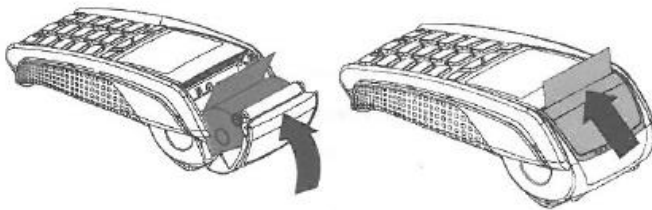
- Open the paper compartment by lifting the catch located at the rear of the ICT220/ICT250 and pulls the cover to the rear of the terminal.



#### ATTENTION

Do not force the cover against the cables.

- Insert the paper roll in the compartment following the directions shown on the figure below.
- Pull the paper up to the top of the terminal and hold it in this position.
- Maintain the paper and close the lid.
- Press the top of the lid in the center as shown by arrow, until it clips into position.



#### ADVICE

If you are inserting a new roll, tear off the first length (one complete turn).