

CAPITA

UNIT-e Chip and PIN

The UNIT-e solution now includes support for fully integrated 'face-to-face' credit and debit card payments using user-friendly Chip & PIN devices and Capita's Secure Bureau Service (SBS). The solution automatically associates the payment with the appropriate student record in order to aid fast reconciliation of payments processed against your bank statement. Back-office tools are provided to assist with payment queries and to securely process full or partial refunds where necessary.

Key Benefits

- Fully integrated with UNIT-e
- Easily and rapidly deployed
- Immediate updating of on-site Student Records system
- Real-time authorised payments
- Eliminates rental costs of bank owned terminals
- PCI DSS certified
- Cardholder details are not stored on site



Extending payment choice

This now extends the range of card payment channels available within UNIT-e Finance Manager. Existing options include self-service Online Payments and Mail Order Telephone Order (MOTO) payments where card details are provided over the telephone to an authorised staff member. For repeat payments, Card Instalments allows card details to be recorded and then processed on a pre-agreed scheduled basis.

What is PCI DSS?

Applicable to any institution that accepts payment by credit or debit card, the Payment Card Industry Data Security Standard is a set of comprehensive requirements for enhancing payment account data security. It is administered by the PCI Security Standards Council, whose members include the major card schemes such as MasterCard and Visa. The standard covers requirements for security management, policies, procedures, network architecture, software design and other critical protective measures and is intended to help organisations protect customer account data.

For further details about PCI DSS, please visit https://www.pcisecuritystandards.org/security_standards/pci_dss.shtml

UNIT-e Chip & PIN - your questions answered

The UNIT-e solution includes support for fully integrated credit and debit card payments using user-friendly Chip & PIN devices and Capita's Secure Bureau Service (SBS).

Q) Why accept card payments?

- Consumers increasingly choose to pay by card rather than cash or cheque
- Use of cheques is declining as this payment method is phased out (especially amongst the under 30s)
- Reduces the risks associated with cash handling and lost / bounced cheques
- If paying by credit card – the payer can defer actual settlement

Q) Why is Chip & PIN a requirement?

- Consumers expect to use a Chip & PIN device when paying in person by card
- Institutions must bear the cost of fraudulent payments when not made by Chip & PIN
- Chip & PIN payments are classed as 'secure' and attract lower transaction charges

Q) What are the main benefits of this solution?

- Fully integrated with UNIT-e Tills
- Easily and rapidly deployed
- Immediate updating of on-site Student Records system
- Real-time authorised payments using Capita's established and highly-secure service
- Managed Service – available 24 hours, 7 days a week
- Frees up your staff from management of on-site infrastructure / software
- Eliminates rental costs that apply when using bank-owned terminals and the resultant risk of keying errors
- Firmly established - Capita's solution has been taking Chip & PIN payments since 2004
- Certified to Payment Card Industry Data Security Standard (PCI DSS)
- Bank pre-accredited – no need for complex and time consuming bank testing
- Cardholder details are not stored on your own site or on the device
- Funds settled direct from acquiring bank to your nominated bank account(s)
- Competitive card processing rates

Q) How does it work?

- User enters the payment amount and clicks 'Pay'
- Chip & PIN device activates
- Messages on the screen and the device guide users through the process
- Authorisation requests are securely routed via your network, over the web and to the bank
- Response (authorised or declined) passed back to the user
- Receipt is printed in the designated format

Q) What volumes are processed by the Secure Bureau Service?

- Capita's managed service, which also handles card payments via the internet and automated telephone, is used by over 190 organisations who each month process around 1.6 million payments with a total value of more than £130 million. (Figures based on March 2010 throughput)

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