

## HOW DO I CHOOSE THE BEST METHOD?

**In Person (Card-Present)** There are currently three options available for accepting credit cards as a method of payment in person. **Please Note** – *the P2PE option may not be requested through the Service Now form at this time.*

- **STAND-ALONE TERMINAL** – You should choose this option if the credit card will be physically present and if your sales will always be conducted at the same place and the terminal can be physically secured.

### ***Resources and External Forms Required for this Request Type:***

- POS Terminals are required to use only dedicated (*no shared fax lines*), dial-up phone lines or an approved cellular network to connect to the Processor for transaction processing (*these terminals must never be connected to the Internet for any reason*). If you do not already have a dedicated, non-VoIP phone line available, you will need to submit a service request with your local IT support to have one installed
  - Authorized user(s) must be appointed and trained
  - Must be able to fulfill all [Merchant Roles and Responsibilities](#) and complete all [Required Merchant Activities](#)
  - Must complete the [ELAVON NEW MERCHANT REQUEST FORM](#)
  - Must complete [MERCHANT SECURITY REVIEW FORM](#)
  - Must complete all [Daily, Monthly & Annual Requirements for PCI](#)
- **HANDHELD TERMINAL WITH CELLULAR CONNECTION TERMINAL** – You should choose this option if the credit card will be physically present and if your sales will *not* always be conducted at the same place and you do *not* have access to a dial-up landline.

### ***Resources and External Forms Required for this Request Type:***

- Must have access to a cellular signal where sales will take place
- Authorized users must be appointed and trained
- Must be able to fulfill all [Merchant Roles and Responsibilities](#) and complete all [Required Merchant Activities](#)
- Must complete the [ELAVON NEW MERCHANT REQUEST FORM](#)
- Must complete [MERCHANT SECURITY REVIEW FORM](#)
- Must complete all [Daily, Monthly & Annual Requirements for PCI](#)

[Please follow this link for additional requirements for POS processing](#)

- **P2PE SOLUTION** – ***THIS OPTION REQUIRES ADDITIONAL APPROVAL AND MUST BE REQUEST BY CONTACTING THE TREASURY DEPARTMENT.*** This option works for both IN-PERSON (card-present) and OVER THE PHONE AND/OR BY MAIL (*Card-Not-Present*) ONLY. This method is NOT applicable for ONLINE/WEBSITE OVER THE INTERNET (*Card-Not-Present*). This option minimizes and simplifies your overall PCI compliance efforts as long as you can meet all of the implementation and ongoing maintenance required by the P2PE Solution Provider.

### ***Resources and External Forms Required for this Request Type:***

- Dedicated IT personnel to assist in the implementation of the P2PE solution
- Authorized user(s) must appointed and trained
- Must be able to fulfill all [Merchant Roles and Responsibilities](#) and complete all [Required Merchant Activities](#)
- Must complete [MERCHANT SECURITY REVIEW FORM](#)
- Must complete all [Daily, Monthly & Annual Requirements for PCI](#)
- Must be able to maintain all requirements of the P2PE Solution Provider

[Please follow this link for additional requirements for P2PE processing](#)

- **OVER THE PHONE AND/OR BY MAIL (Card-Not-Present)** – Choose this method if you plan to use a mail order authorization form to obtain your customers CHD or if your customers will be calling in to provide their CHD over the phone:

***Resources and External Forms Required for this Request Type:***

- CU Merchants must be able to support one of the POS terminal solutions or have a dedicated desktop computer available that is not used for any other purpose other than accessing a University approved Payment Gateway
- Authorized user(s) must be appointed and trained
- Must be able to fulfill all [Merchant Roles and Responsibilities](#) and complete all [Required Merchant Activities](#)
- Must complete [MERCHANT SECURITY REVIEW FORM](#)
- Authorized user(s) must have access to the applicable University approved payment gateway to monitor transactions.
- Must complete the [ELAVON NEW MERCHANT REQUEST FORM](#)

[Please follow this link for additional requirements for MOTO processing](#)

- **ONLINE/WEBSITE OVER THE INTERNET (Card-Not-Present)** – Choose this method if you plan on having your customers visit a webpage to enter their **CHD**

***Resources and External Forms Required for this Request Type:***

- A TEST PAYMENT GATEWAY ACCOUNT is required BEFORE requesting a CU Merchant Account
- A dedicated web developer or IT support to develop and maintain the website to meet University requirements
- CU Merchants must have one or more dedicated desktop computers available that is not used for any other purpose other than accessing a University approved Payment Gateway
- Authorized user(s) must be appointed to access the University approved payment gateway to monitor transactions and process refunds
- Must be able to fulfill all [Merchant Roles and Responsibilities](#) and complete all [Required Merchant Activities](#)
- Must complete [MERCHANT SECURITY REVIEW FORM](#)
- Must complete all [MERCHANT SECURITY REVIEW FORM](#)
- Must complete one of the following New Merchant Request Forms, depending on whether you are planning on working with any TPSPs and which Processor/Payment Gateway they are compatible with:
  - [ELAVON NEW MERCHANT REQUEST FORM](#)
  - [GLOBAL PAYMENTS NEW MERCHANT REQUEST FORM](#)

[Please follow this link for additional requirements for E-COMMERCE processing](#)