



Northwestern  
University

# Merchant Guide

Payment Solutions at Northwestern University

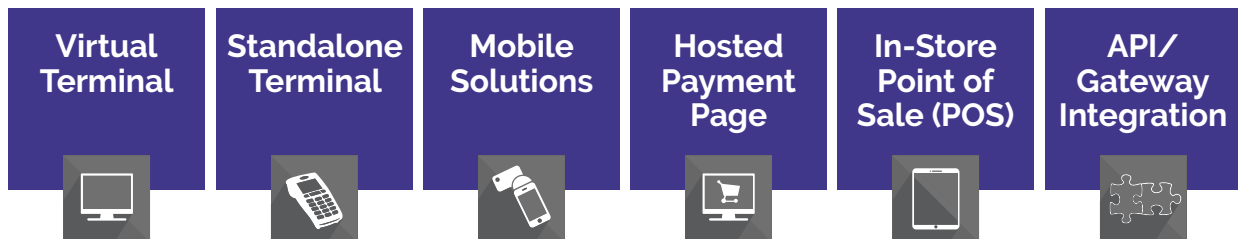


Northwestern University's Office of the Controller provides payment solutions, PCI compliance (ensuring the security of your customer's payment card information) and merchant support to campus departments on an ongoing basis. Responsibilities include oversight of payment processes to securely accept payment cards, improving operational efficiency, and reducing the risk of a data breach. Northwestern University's goal is to implement payment solutions that:

- Integrate into CardConnect and NUFinancials, and
- Utilize PCI Council Validated Point-to-Point Encryption (P2PE).  
*P2PE solutions provide increased security and reduce the complexity of department's annual PCI self-assessment questionnaire (SAQ) requirements.*

Northwestern University has partnered with Arrow Payments to implement these solutions. Arrow Payments will work directly with your department to consult, implement the selected solutions and provide ongoing support to ensure a smooth transition with minimal disruption to your business processes.

### A number of validated P2PE solutions may be available to your department...



#### All solutions include:

- Point to Point Encryption (P2PE)
- Real-Time Reporting
- User Access Control
- Chargeback Notifications (when a customer disputes a charge)
- Recurring Payments
- Training & Support

## Have a payment question?

Please contact us at 312-829-1200  
[support@arrowpayments.com](mailto:support@arrowpayments.com)

# Virtual Terminal

Accept credit cards with a powerful and secure platform through your computer.



## How It Works

Accept payments anytime, anywhere with a virtual terminal: an easy-to-use browser-based app for processing payments. In just seconds, accept an order over the phone (where allowed) or swipe a customer's card on an integrated, lightweight USB magstripe reader. Payments are secured with tokenization and can be paired with devices protected by PCI-validated point-to-point encryption (P2PE).



### Recurring Billing

Securely store credit card tokens to automatically charge customers on a scheduled or as-needed basis.



### Real-Time Reporting

Detailed transaction information. A customizable dashboard can track customer information, payments, users performing transactions and custom fields. Track Student ID numbers, invoice numbers or any other data.



### Access Controls

Define user permissions to restrict access to reports, transactions, refunds/credits and more.

## Additional Features

Point to Point Encryption (P2PE), Chargeback Notifications, Training & Support

### Pricing:

Merchant Account - \$39.90 to \$59.90 per month

Transaction Costs - Approx. 2.5% to 3.0%

Virtual Terminal - Use of the virtual terminal is free, but it must be used with one of the following P2PE devices:

ID Tech SREDkey2 - \$239

ID Tech Augusta - \$229

Shipping & Handling for each device - \$10

*Pricing subject to change. Check with Arrow Payments for details.*

# Standalone Terminals

Process payments in a breeze.



## How It Works

Process payments quickly and securely using a validated P2PE standalone terminal. You will have the options to swipe transactions, dip EMV (chip-cards), or tap NFC (Apple Pay, Google Wallet, etc.) transactions.



### Point-to-Point Encryption (P2PE)

Removes University computers and networks from PCI-DSS scope without storing or transmitting credit card information to secure cardholder data with drastically easier compliance.



### Real-Time Reporting

Detailed transaction information. Dashboard that can track customer information, payments, users performing transactions and custom fields. Track Student ID numbers, invoice numbers or any other data.



### Access Controls

Define user permissions to restrict access to reports, transactions, refunds/credits and more.

## Additional Features

Point to Point Encryption (P2PE), Chargeback Notifications, Recurring Billing, Training & Support

### Pricing:

Merchant Account - \$39.90 to \$59.90 per month

Transaction Costs - Approx. 2.5% to 3.0%

Ingenico DESK/3500 - \$265

Ingenico DESK/5000 - \$419

Ingenico DESK/3500 with Ingenico DESK/1500 Pin Pad - \$499

Ingenico DESK/5000 with Ingenico DESK/1500 Pin Pad - \$699

Clover Mini - \$725

Shipping & Handling for each device - \$10

*Pricing subject to change. Check with Arrow Payments for details.*

# Mobile Solutions

Accept secure card payments anywhere.



## How It Works

Process transactions from anywhere using a WiFi or cellular connection. Clover devices include the ability to process swipe transactions as well as EMV (chip-card) and NFC (Apple Pay, Google Wallet etc.) transactions.



### Mobile Cash Register or Point of Sale (POS)

Create and manage inventories, tenders, and access to 100s of Clover Marketplace apps.



### Real-Time Reporting

Detailed transaction information. Dashboard that can track customer information, payments, users performing transactions and custom fields. Track Student ID numbers, invoice numbers or any other data.



### Access Controls

Define user permissions to restrict access to reports, transactions, refunds/credits and more.

## Additional Features

Point to Point Encryption (P2PE), Chargeback Notifications, Training & Support

### Pricing:

Merchant Account - \$39.90 to \$59.90 per month

Transaction Costs - Approx. 2.5% to 3.0%

Clover Flex - \$549 (Note: Device is Wi-Fi and cellular)

Optional Cellular Data Plan - \$35/month

Clover Software - \$0.00/Month to \$39.95/month (Depending on options selected)

*Pricing subject to change. Check with Arrow Payments for details.*

# Hosted Payments Page

Accept payments online.



## How It Works

Quickly and easily create a secure web page to receive payments for products, events and more without extensive coding or development work. Hosted payment pages are completely outside of the University's network, thus removing transactions from PCI scope. The page can be customized and linked to existing pages and some software.



### Hosted by CardConnect

Removes University computers and networks from PCI-DSS Scope without storing or transmitting credit card information to secure cardholder data with drastically easier compliance.



### Chargeback Notifications

Instant chargeback and PCI-DSS expiration notifications via e-mail and text.



### Real-Time Reporting

Detailed transaction information. Dashboard that can track customer information, payments, users performing transactions and custom fields. Track Student ID numbers, invoice numbers or any other data.

## Additional Features

Access Controls, Chargeback Notifications, Training & Support

### Pricing:

Merchant Account - \$39.90 to \$59.90 per month

Transaction Costs - Approx. 2.5% to 3.0%

Hosted Payment Page - \$0 No Equipment Required

*Pricing subject to change. Check with Arrow Payments for details.*

# In-Store Point of Sale (POS)

Manage inventory and accept payments, all in one place.



## How It Works

Run your retail location using a robust tablet-based point of sale system with extensive features and abilities. Touch screen with customizable menus, simple setup, customer support and training. Sleek design elements and a super easy to use interface will impress your customers.



### Point-to-Point Encryption (P2PE)

Removes University computers and networks from PCI-DSS scope without storing or transmitting credit card information to secure cardholder data with drastically easier compliance.



### Chargeback Notifications

Instant chargeback and PCI-DSS expiration notifications via e-mail and text.



### Real-Time Reporting

Detailed transaction information. Dashboard that can track customer information, payments, users performing transactions and custom fields. Track Student ID numbers, invoice numbers or any other data.

## Additional Features

Point to Point Encryption (P2PE), Access Controls, Chargeback Notifications, Recurring Billing, Training & Support

## Pricing:

Merchant Account - \$39.90 to \$59.90 per month

Transaction Costs - Approx. 2.5% to 3.0%

Clover Station - \$1,250 to \$1,600 (Depending on options selected)

Optional Cellular Data Plan - \$15/Month (Clover Mini & Clover Flex Only)

Register Software - \$39.95/Month to \$69.95/Month (Depending on options selected)

*Pricing subject to change. Check with Arrow Payments for details.*

# API/Gateway Integration

Integrated gateway solutions to connect payments into various software, website or web-based applications that process payments.

**cardconnect.**

**Bluefin**<sup>®</sup>

**FREEDOM.PAY**

**Windcave**

**Shift4**  
PAYMENTS

**TRUSTCOMMERCE**  
COMPREHENSIVE | SECURE | TRUSTED

**Authorize.Net**  
A Visa Solution

**PayPal**  
Payflow Pro

**CyberSource**<sup>®</sup>  
A Visa Solution

**WOO** **COMMERCE**



## Point-to-Point Encryption (P2PE)

Removes University computers and networks from PCI-DSS scope without storing or transmitting credit card information to secure cardholder data with drastically easier compliance.



## Real-Time Reporting

Detailed transaction information. Dashboard that can track customer information, payments, users performing transactions and custom fields. Track Student ID numbers, invoice numbers or any other data.



## Access Controls

Define user permissions to restrict access to reports, transactions, refunds/ credits and more.



## Chargeback Notifications

Instant chargeback and PCI-DSS expiration notifications via e-mail and text.



## Recurring Billing

Securely store credit card tokens to automatically charge customers on a scheduled or as-needed basis.



## Support

Extensive training, email/phone/online support and documentation.

### Pricing:

Merchant Account - \$39.90 to \$59.90 per month

Transaction Costs - Approx. 2.5% to 3.0%

CardConnect - \$0 (Included With Credit Card Processing Fees)

Additional Providers - Monthly, Transaction, and Device Fees Apply

*Pricing subject to change. Check with Arrow Payments for details.*



# Summary of Solution Recommendations

Virtual Terminal \_\_\_\_\_

Standalone Terminals \_\_\_\_\_

Mobile Solutions \_\_\_\_\_

Hosted Payments Page \_\_\_\_\_

In-Store Point of Sale (POS) \_\_\_\_\_

API/Gateway Integration \_\_\_\_\_

## Summary of Recommendations:

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## Next Steps:

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