

CAPITA



Finance Manager Card Payments

With the government tasking the education sector with sweeping cuts, it has never been more vital to deliver more for less whilst increasing the level of service to students and learners. It is essential to ensure that your organisation has in place the most robust, efficient and secure, yet flexible channels to collect students' fee payments.

Current consultations into changes in funding arrangements and matched funding will certainly increase this requirement. If these means are not put in place then organisations will suffer through reduced funding, reduced cash flow and reduced customer service at a time when these are the exact areas that need to improve.

Capita Further and Higher Education's Finance Manager – Card Payments provides a wide range of functionality to support the acceptance of payments whether via the internet, telephone or in a face-to-face scenario.

Each module is fully integrated with UNIT-e allowing students to make payment at time of enrolment. Collection of payment for courses or associated services that are already underway is also catered for and is key to support reduction in levels of student debt.

Accepting payments over the internet

Undoubtedly, the most cost-effective means of securing payments from your customers is via the internet, with this functionality provided by the UNIT-e Credit Card Payments module. The cost to your organisation for the processing of such a self-service payment has been shown to be in the region of one 20th the cost of processing the same payment in person. It is also around eight times cheaper than processing that payment over the telephone via a member of staff.*

**source – Socitm Customer Access Improvement Service – half-yearly review and results summary. December 2009*

Integration with the Online Services Enrolment module comes as standard, enabling you quickly and easily to secure payments by credit or debit card, as part of the enrolment process. Adopting such a proactive approach to revenue collection eliminates the need for costly and resource-intensive debt recovery activities down the line.

Payments for enrolment can be made either by a single payment (UNIT-e Credit Card Payments) or via a series of instalment payments. The Card Instalments module is the ideal solution for the latter, as it removes the need for re-entry of card details each time an instalment payment is processed. The module raises and processes further instalments in accordance with the schedule of payments you associate with each course.

The Card Subsequent Payments module also enables students with an Online Services account to manage their outstanding debts online. Once logged in, students can view their debtor balance broken down by individual transactions and pay for one or more items (in full or in part) by credit / debit card.

Accepting payments over the telephone

To maximise your establishment's return on investment (ROI), Card Payments can also be used by your staff to process payments from students over the telephone. In accordance with the credit/debit card scheme rules, payments secured in this way are processed as mail order telephone order (MOTO) payments, as opposed to self-service internet payments, classed as e-commerce.

This inherent flexibility provides your students with another means by which to make a payment, whilst providing your staff with a mechanism for securing opportunistic revenue from any PC on your network. This functionality is widely recognised as a powerful tool to support your organisation's debt recovery activities.

Accepting payments over the counter

For many organisations, a large proportion of revenue is received in person across a variety of campus locations. Increasingly, students are asking to make such payments using a credit or debit card. For many organisations, this is either not possible or possible only via the use of standalone bank-owned terminals, which have no integration capabilities.

The UNIT-e Chip & PIN module provides a fully integrated mechanism for processing credit and debit card payments. Details of the payment amount are generated within UNIT-e, which controls the Chip & PIN device as part of a single-stage payment process. Unlike a bank-owned terminal, as it is UNIT-e system that initiates the payment process, a full audit trail exists within the application and transposition errors become a thing of the past.

No costly telephone lines are required as UNIT-e Chip & PIN uses the internet for connectivity and any PC on your network can be configured to accept payments. This capability has been proven to be especially beneficial during those busy enrolment periods.

Refund processing

The credit/debit card scheme rules mandate that any organisation accepting payments by credit or debit card must have a means by which to process refunds to the original card, should the need arise. Authorised users can process refunds (either full or partial) against previously entered card payments. Users are able to identify the payment to be refunded quickly and easily, with all details associated with the process being written securely to the audit and access logs within the system.

Security, service and reliability

All our payment modules process transactions via Capita's own Secure Bureau Service (SBS) as opposed to relying upon a third party payment service provider (PSP). Removing the involvement of another third party improves communication and reduces cost, all leading to an enhanced customer experience. SBS is accredited with all the leading UK acquiring banks, so you can process your payments via your preferred acquirer or use the highly competitive card processing rates that Capita has negotiated on behalf of its customer base.

SBS forms part of Capita's Managed Service infrastructure, which has proven itself by delivering enviable levels of reliability, performance and security since its inception in 2001. Now used by more than 200 customer organisations spanning both the public and private sectors, we regularly process more than 1.7 million transactions for our customers each month, with a total value of more than £140 million.

Whichever configuration you choose, you can rest safe in the knowledge that all payments are processed in accordance with the card scheme rules and utilise the highest levels of card security currently available. Furthermore, the design of our solution is such that implementing it will minimise your organisation's liability in terms of PCI DSS.*

*Payment Card Industry Data Security Standard (PCI DSS)

Capita's Managed Service first received PCI DSS Level 1 certification in November 2007. Customers taking card payments using this service benefit, knowing that much of the responsibility for their own compliance passes to Capita.

Further information about PCI DSS is available on the following website: www.pcisecuritystandards.org/index.shtml



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