Spring is a time of change, not only with the seasons but also with the landscape of payment processing. You may have also noticed that our Treasury Newsletter has a new look! We hope you find the articles easier to read and more streamline.

This newsletter will inform you on some of the changes that have taken place over the last few months, as well as give you insight on what is on the horizon in the months to come. We have added a new feature called “Treasury Tips” to give you an at-a-glance review of important information that will help you keep your payment processes running efficiently, which in turn will help you maintain your PCI DSS, Revenue Processing compliance, and security of payments. In addition to the tips that will appear in the quarterly newsletter, Treasury will distribute a monthly tip to keep you in the loop on items of interest. We are hoping that these efforts will improve our communication to the many departments which process payments.

**Annual Security Awareness Education-SAE**

Treasury has begun the next phase of helping the university maintain its PCI compliance by implementing the Annual Security Awareness Education (SAE) training. This training is the result of a partnership with Trustwave that provides products that help IU meet its PCI compliance requirements. In February, Treasury introduced the SAE to departments with a plan to roll it out to participants over the next few months.

As was indicated in the Fall 2010 Newsletter, all departments that accept payment cards, allow their customers to use payment cards as a form of payment, or have access to cardholder data must complete required compliance tasks. This is a component of PCI compliance that is required for all staff, managers, IT, and administrators; which includes anyone who processes, transmits, configures websites, or handles cardholder data and any person who manages these people.

The SAE training is an online module format giving participants the ability to complete the training in a timely manner within the two week completion deadline. Participants will receive an email from SAE Trustwave that gives login instructions. If you are a Fiscal Officer, Department Manager, and/or Supervisor you should have received notification concerning your completion of this training as well as have informed those who are under your fiscal oversight that they will also be required to complete the SAE.

If you are a Fiscal Officer and have not returned information that has been requested of you; it is vital that you do so immediately. Any questions regarding the SAE can be directed to Tim Wisley by email at twisley@indiana.edu or by phone at 856-2398.
Treasury Related Policy Changes

If you are a department that processes revenue or a department thinking about processing revenue there have been some changes to Policy I-450 Establishing and Generating Revenue Producing Activity and Policy VI-120 Processing Revenue.

Summary of Changes/Clarifications to Policy I-450 revised 12/2010
Policy title changed: ESTABLISHING AND MODIFYING REVENUE PRODUCING ACTIVITIES (RPA)

Primary responsibility is now Office of the Treasurer, not FMS (new policy VI-121).

Scope clarified to note that activities with less than $1000 of annual revenue will not need to be reviewed under this policy; however, these activities should be directed to Treasury Operations for a consultation to determine how to handle revenue per policy VI-120.

Policy Statement clarified to note that all new activities (regardless of the dollar amount) must be approved prior to accepting revenue. Existing activities with changes or expansions to business practices must be reviewed and approved before the changes are implemented.

Campus will approve and forward for further review only those activities consistent with both the mission of the university and the mission of the specific organization.

Since routing of approvals is by committee meeting, RPA routing sheet attachment was removed.

Roles and focus of each approving area has been added.

References to other policies added: VI-110 and VI-120.

Sanctions added. Failure to follow defined and approved procedures will minimally result in interruption of revenue processes and may result in immediate termination of the activity. Units that do not follow the guidelines set forth in this policy will at a minimum be held responsible for any fines or penalties.

Summary of Changes/Clarifications to Policy VI-120 revised 12/2010
Scope clarified to include any unit or person processing revenue through IU accounts or through IU technology systems/resources, including external agencies and affiliates.

Policy VI-120 now includes I-440 and raises the threshold for daily deposit from $200 to $500.

Policy 1-440 DEPOSITING OF FUNDS, has now been incorporated into Policy VI-120.

Treasury sets threshold amounts and may adjust them to meet operational needs.

More direction regarding use of credit cards:

Purchases of any systems or software to process revenue (including cash registers) must be approved by Treasury.

No department has the authority to purchase credit card processing software without first obtaining the explicit permission of Treasury.

Activities with less than $1000 of annual revenue will not be set up to accept payment cards.

Annual training for Revenue Processing and Security Awareness Education is required for those involved with processing credit and debit card transactions.

Sanctions added: Failure to follow defined and approved procedures will minimally result in interruption of revenue processes and may result in immediate termination of the activity. Units that do not follow the guidelines set forth in this policy will at a minimum be held responsible for any fines or penalties.

Definitions added:

Payment Card
Payment Card Industry Data Security Standards (PCI DSS)

In addition to these changes there are three other policies that should be of interest to departments processing revenue; they are Policy VI-121 Establishing and Modifying Revenue Producing Activities (RPA) and Policy VI-110 Accepting Electronic Payments, and Policy VI-100 Signature Authority and Delegation.
Did your department just think of a great idea that will produce revenue or one that will change the way you currently process revenue? Where do you start when it comes to providing a way for your customers to make payments? If you follow the steps below you will be on the right path to navigate your way through the revenue processing landscape.

To establish a new Revenue Processing Activity (RPA) or make changes to an existing activity, the department must:

- Schedule a preliminary review meeting/discussion with your campus business officer to explain the proposed activity and gain approval from the campus;
- Complete a Revenue Producing Activity Questionnaire (RPAQ) using the forms provided through the links below;
- Prepare a business plan using the forms provided through the links below;
- If a recharge center, prepare a schedule of rate calculations for the operation under the guidance of Financial Management Services (FMS);
- Submit the RPAQ, business plan, completed Conflict of Interest Disclosure Statement, if applicable, and any supporting paperwork to your campus business officer for approval.

The Campus Business Officer will submit the completed RPAQ to Treasury for distribution to the RPAC. Submission by the campus signifies endorsement and support for the activity. Submission by the business officer to Treasury must occur at least a week in advance of the next scheduled RPAC meeting. Note that planning should include approximately 14-21 days for review. Incomplete forms will be returned to the campus without any review. Upon completion they will revert to the defined schedule as a new submission.

The RPAC meets every other week to review pending requests and approve/disapprove these requests. Reviews will include, but not be limited to compliance with university mission, compliance with existing external requirements and university policy, efficiency of request, redundancy and risk. The RPAC is composed of members from the following functional areas:

- **Treasury:** will provide instructions on the approved payment method(s) based on substantiated business needs. Their responsibilities include a review of all information to determine if the activity involves any banking, credit card, check processing or cash handling.
- **FMS:** will provide a review for impact on financial reporting and fiscal operations issues. This includes review for potential tax issues.
- **Purchasing:** will ensure that all appropriate contracts are established and IU procurement policies are being followed to obtain goods or services related to the activity, including those related to licensing and trademarks issues.
- **UITS:** will review those activities which involve IU information technology such as data networking, computer accounts and data security for compliance with all applicable policies.
- **University Budget Office:** will confirm that the activity and its funding sources are appropriate and consistent with fiscal policies.

Other areas including but not limited to University Counsel, University Architect, Risk Management, or Public Affairs and Government Relations may be brought in to review specific requests as appropriate.

**Forms:**

- **Revenue Producing Activities Questionnaire** ([Revenue Producing Activities Questionnaire](#))
- **Business Plan Example Template**
  - A. ([Business Plan Example Template](#))
  - B. ([Business Plan Example Template, Non-recurring Activity](#))
- **Conflict of Interest policy** ([Conflict of Interest policy](#))
- **Conflict of Interest Disclosure Statement** ([Conflict of Interest Disclosure Statement](#))
Payment Card Request For Proposal (RFP)

Treasury will be issuing a request for proposal (RFP) in April to solicit bids for our current payment card merchant processes. This RFP will help the university discover new technologies in payment processing, uncover innovative and creative solutions to services or processes, and leverage our higher education status for improvement in pricing as well as other costs of service. It is our hope that the vendors who bid will bring a fresh perspective to our business practices that will improve our payment processes, enhance our dedication to cardholder security, and help make Indiana University a leader in the execution of payment options for higher education.

Revenue Processing Training—Mark Your Calendars!

As stated in the Revenue Processing Policy VI-120, the Office of the Treasurer, Treasury Operations will hold periodic training sessions for all employees involved in revenue processing. These training sessions will alternate across campuses. As required by policy, face to face attendance at a training session conducted by Treasury is mandatory for full time employees processing revenue. Part-time employees may take the Revenue Processing Tutorial if attending a face to face training is not feasible. If no training session is scheduled, prior to the inception of revenue processing, all employees must take the online tutorial. We are making every attempt to schedule the training sessions so that they can accommodate as many university employees as possible without disrupting your daily business activities. All sessions will last two and a half hours.

Click on the following link to register:
http://www.indiana.edu/~iutreas/forms/revenuetrainingreg.html. The website is updated regularly.

♦ IU Southeast: UC-127
   Monday, May 16, 2011 between 1:00 pm - 3:30 pm

♦ IU East: Springwood 202C
   Tuesday, May 17, 2011 between 1:00 pm - 3:30 pm

♦ IU Columbus: room TBD
   Wednesday, May 25, 2011 between 9:30 am - 12:00 pm

If you have any questions concerning the Revenue Processing Training please contact Petra Bragt. You can reach her at pbragt@indiana.edu or 812-855-6465.

Voice Over Internet Protocol-VOIP and Payment Card Terminals

As the university moves to update communication systems to VOIP in many of the buildings on our campuses Treasury wants to clarify that at this time any department that uses a dial up terminal must still use an analog phone line to transmit their payment card transactions. Although IP terminals do exist Treasury has not approved their use until we finish our investigation into the implications these types of processes would have on our PCI DSS environment.

At this time computer workstations and servers involved in the processing or accepting of Payment Cards are prohibited from using VOIP technology. If your department accepts credit or debit card detail over a VOIP (telephone) line, please contact Treasury at 855-0586 to determine your security risks and to identify proper protocols.
Let Us Know

We want and need your feedback in order to make this a more useful publication. Please submit any ideas or issues you would like to see addressed in this publication to the Office of the Treasurer, Treasury Operations to the attention of Petra Bragt at pbragt@indiana.edu. Use the subject Newsletter Feedback.

If you would like to be added to or deleted from the newsletter distribution list, please let us know. You should email your name, and email address to Diane Thrasher at dthrash@indiana.edu.

What’s In Treasury—Services We Can Offer

Treasury Operations is always available to provide training sessions as well as information on various topics and services we can offer. Whether you are new to IU, new to the position, or would just like to understand our services better, Treasury Operations can help.

You can arrange training through Susan Dybvig sdybvig@indiana.edu and she will set up a time for Treasury to meet with you and/or your staff. Some of the topics covered in each area training are:

- Payment Card Services
  - Electronic Commerce
  - Fraud/Chargeback’s
  - Electronic Business
  - IU Pay Plus
  - P & I DSS

- Banking Services
  - Banking Operations
  - Cash Handling
  - ACH & Wire Transfers
  - Fraud Prevention & Detection
  - Lockbox

Supplies

Is your department paying for credit card supplies?

Payment Card Services has them for free!

Just click the link below to order what you need.

http://www.indiana.edu/~iutreas/forms/supplyrequest.html

Treasury Contact Information

Treasury Operations
The Poplars Building
400 East Seventh St. Rm. 205
Bloomington, IN 47405-3085

Phone: 812-855-6465
Fax: 812-855-3863

Important Phone Numbers

- IU Money Movement/Banking Services
  812-855-9268  moneymov@indiana.edu
- IU Payment Card Services
  812-855-0586  pmtcards@indiana.edu
- 24 hr. Terminal Help Desk (Credit Cards)
  1-800-777-7240
- Voice Authorizations (Visa & MC)
  1-866-401-4852
- Voice Authorizations (Discover)
  1-800-347-1111
- Voice Authorizations (Amex)
  1-800-528-2121
- Elavon Customer Service (Tara Dyer)
  1-800-725-1245 ext. 8091

Please contact Treasury Operations, IU Payment Card Services before contacting US Bank or Elavon if you have questions about your terminals, supplies or troubleshooting.