

About CrimsonCard

1. What is CrimsonCard?

CrimsonCard is the official photo ID for all the Indiana University campuses, available to IU students, faculty, staff and affiliates. It provides access to a variety of essential services and features, including being used as a form of payment both on and off campus.

2. What is the student and employee population at all the IU campuses?

	<u>Students</u>	<u>Employees</u>
IU Bloomington	43,710	9,211
IUPUI/IUPUC	29,791	8,394
IU East	3,490	472
IU Kokomo	3,029	380
IU Northwest	4,055	583
IU South Bend	5,385	735
IU Southeast	<u>5,238</u>	<u>711</u>
TOTAL	94,698	20,486

3. What are annual CrimsonCard sales? Annual sales for 2016 are listed below:

IU Bloomington	\$3,567,151
IUPUI	\$2,586,510
IU East	\$ 217,292
IU Kokomo	\$ 506,204
IU Northwest	\$ 943,593
IUPUC	\$ 114,918
IU Southeast	<u>\$1,405,897</u>
TOTAL	\$9,341,565

Note: IU South Bend: Did not begin using CrimsonCard as payment until 2017.

4. How many patrons have funds available on their CrimsonCard?

Approximately 90,000.

5. Where can a patron use their CrimsonCard as payment?

Patrons can use their CrimsonCard as payment at ANY of the CrimsonCard Merchants located on and around the eight IU campuses.

How do I become a CrimsonCard Merchant?

1. What do I need to do to accept CrimsonCard as a form of payment?

- Complete the Merchant application found in the Merchant Section at crimsoncard.iu.edu.
- After approval, CrimsonCard will send an official contract
- Upon receiving the signed contract, an onsite appointment will be scheduled to determine equipment needs and arrange for installation and training.

Please note, merchants whose primary business activity involves the sale of alcohol, or drug-related paraphernalia are not eligible to participate in the CrimsonCard program.

2. How long will it take before I can begin accepting CrimsonCard?

The process can take 4-5 weeks once your application and contract have been submitted.

Fees and Reimbursements

1. What fees are associated with accepting CrimsonCard as payment?

- a. There is a 5% commission on all CrimsonCard transactions.
- b. Equipment Costs – CrimsonCard will recommend one of the following two options:
Aero Reader (requires an internet connection and a static IP address): Merchant may purchase the Aero at our cost of \$1,430 plus an **annual** software-licensing/maintenance fee of \$120 (\$10/month). Merchant also has the option to lease the equipment for \$25/month. The monthly lease fee includes equipment, maintenance and annual software-licensing fee.
VeriFone Reader (requires an analog telephone line): Cost is approximately \$100. CrimsonCard will provide the VeriFone and vendor will be invoiced for the actual cost. No licensing fee or maintenance costs are associated with the VeriFone.

2. How will my business be reimbursed for CrimsonCard sales?

Merchants are reimbursed once a month via ACH/check for CrimsonCard sales less the 5% commission and any equipment/maintenance charges. Merchants can expect to receive their reimbursement for the previous month's sales no later than the 15th day following the last day of the month.

3. Do I need to submit an invoice to be reimbursed?

No. A report is generated of all transactions every month. The amount reimbursed will be the amount indicated on the report, minus the 5% commission fee along with any equipment/maintenance charges.

4. How do I obtain reconciliation reports?

Merchants automatically receive a monthly report which can be used for reconciliation. Daily and/or weekly reports are also available upon request. Sales reports can also be generated from the CrimsonCard equipment.

5. Who do I contact for accounting issues?

If there is a discrepancy between the report you receive from CrimsonCard and your internal records, please contact crimacct@iu.edu.

Equipment & Installation

1. What type of equipment will I need to accept CrimsonCard?

CrimsonCard uses equipment that is unique to our card program, therefore sales cannot be processed through your existing point of sale terminal. There are two pieces of equipment that can be utilized. The first is a VeriFone that runs through an available telephone line. The other is an IP addressable option called an Aero, which connects via the internet.

2. What is the difference between the VeriFone and the AERO?

The VeriFone runs through an available phone line and takes approximately 20-30 seconds to run a transaction. The AERO requires a static IP address and runs through the internet. It processes transactions within 2-3 seconds.

3. **Do I have to purchase the equipment?**
The equipment will be provided to you by CrimsonCard. You may either lease or purchase the equipment. See *Fees and Reimbursement* for details on cost.
4. **Do I need to get another phone line for the VeriFone?**
Not necessarily, but it is recommended. You can share a phone line with a fax machine using a splitter. Please keep in mind, this will tie up that phone line during the transaction phase, thus, you will need to weigh your own options and requirements for your business.
5. **Is there anything special about the phone line needed for the VeriFone equipment?**
The phone line must be an analog telephone line.
6. **What is a static IP and how do I know if I have one?**
A static IP address is an IP address that is manually configured for a device, versus one that is assigned randomly via a DHCP server. It's called *static* because it does not change, which creates a more stable environment for the Aero device. A static IP must be requested through your internet service provider and usually has an added cost associated with it.
7. **Who will install the equipment?**
CrimsonCard will send a technician to your location to install and test the equipment to ensure it is functioning properly. Assistance from the business and their IT professionals is needed to ensure proper installation.

Processing a CrimsonCard

1. **Who will train my staff to use the equipment?**
A CrimsonCard technician will train a reasonable number of staff and provide written documentation at the training on how to process a CrimsonCard transaction.
2. **What ID cards associated with IU can be accepted as a form of payment?**
Each IU campus, prior to CrimsonCard, had their own unique photo ID cards that are currently still in circulation. These legacy cards will cease to function on June 30, 2018 at which point the CrimsonCard will become the only IU photo ID card that can be used as payment.

In addition to the legacy cards and the CrimsonCard, "Guest Cards" are also distributed to groups on IU campuses as they are requested. "Guest Cards" may have funds loaded to them and can also be used a form of payment.
3. **What happens if the patron does not have sufficient funds to pay for the merchandise?**
If the CrimsonCard holder does not have sufficient funds, the transaction will be denied.
4. **What should I do if the picture on the CrimsonCard does not match the customer?**
If the picture on the CrimsonCard does not match the customer presenting the card, do not process the transaction. CrimsonCards are non-transferable.
5. **What happens if I accept a stolen card?**
If you accept a stolen card, you will not be reimbursed for the sale. All staff should be trained to look at the card and make sure the person in the photo is the person using the card and the card numbers match. If the purchase is large, you may want to ask for an additional photo ID.

6. How do I handle refunds or an overcharge?

Transactions made against a customer's CrimsonCard must be refunded back to their CrimsonCard. You should not allow cash refunds. Your staff will be trained on how to perform a refund and documentation will also be provided. If you cannot process your own refunds contact CrimsonCard at 317-278-2507.

7. Can I accept tips with the CrimsonCard?

Yes, tips can be accepted using the CrimsonCard. Processing a tip requires a second transaction for the tip amount.

Marketing Opportunities

1. What marketing will be provided for my business?

CrimsonCard will introduce all new merchants via their web site, campus events, social media and other various outlets. All participating merchants will continue to be listed on the web site and will be incorporated in all print materials that are issued by CrimsonCard.

CrimsonCard may also assist with the distribution of coupons or other marketing material for participating merchants as long as the promotion is related to using CrimsonCard for payment.

2. Will I get additional exposure by participating in your Deal of the Day program?

Definitely! Merchants offering a special discount or promotion for customers paying with their CrimsonCard, such as the Deal of the Day, will receive additional exposure.

3. Who do I contact for marketing and promotions?

Call us at 317-278-2507 or send an email to cardops@iu.edu.

Feel free to contact Crimson Card at 317-278-2507 for any further inquiries you may have about the program.