I. General Purpose
The University of Tennessee Advancement Services will utilize Internet electronic commerce (VeriSign) to provide a payment venue for alumni and friends who donate private gifts to the University. In providing this payment option, it is advantageous to have the capability to process credit and/or debit card (check cards issued by Visa, MasterCard, and Discover) transactions. This document provides policies and procedures for processing such transactions.

II. Web Credit Card Processing System
Credit card gifts are obtained by The University of Tennessee Advancement Services Gift Records Office. When a donor, either by mail or by phone, wishes to give a gift by credit card to the University, an Advancement Services monetary processor will open a VeriSign PayPal on-line link which will prompt the processor to enter a credit card number, expiration date, CVV number, and the name as it appears on the credit card. An authorization will be returned to the processor that verifies that the appropriate amount has been charged to the credit/debit card as entered. After obtaining approval for the credit card charge, a gift is recorded in ANDI. None of the credit card information is stored on the ANDI system and PayPal is a direct on-line link so no information is stored on any personal computer.

At the close of the work day, each Advancement Services monetary processor will generate a daily activity report of PayPal transactions they have processed. These reports are used to balance their ANDI batches and daily deposits. These transactions are automatically settled during nightly processing. The following day the Advancement Specialist III will generate a settlement report from the PayPal system.

III. Reporting Deposits to the University Depository
[See Gift Records Policies and Procedures]

IV. Returns and Chargebacks
Please refer to UT Fiscal Policy FI0310.

V. Data Encryption System for Credit Card Use
Advancement Services credit/check card transactions are securely processed using VeriSign, a leading provider of trust services including authentication, validation and payment to conduct trusted and secure electronic commerce. The SSL protocol maintains the security and integrity of the transmission channel by using encryption, authentication and message authentication codes. VeriSign operates intelligent infrastructure services that enable and protect billions of interactions across the world’s voice and data networks. VeriSign offerings include SSL Certificates, two-factor authentication, identity
Advancement Services Policies & Procedures

protection, managed network security, public key infrastructure (PKI), security consulting, and information management.

VeriSign provides merchants connectivity to VeriSign's payment platform that manages the transactions throughout the complexity of the financial networks of all the different banks and processors. For transaction authorization, the VeriSign client software establishes a secure link with the VeriSign processing server over the Internet using an SSL connection, and transmits the encrypted transaction request. The VeriSign server is a multi-threaded processing environment. It receives the request and transmits it over a private network to the appropriate financial processing network. When the financial network returns an authorization response, this response is transmitted to the VeriSign client via the same session. The client sends a transaction receipt acknowledgment to the server before disconnecting the session.

VI. Policy Maintenance

Advancement Services will review this policy annually for content and accuracy. Changes will be made to this policy as deemed necessary, and will be approved by the Director of Advancement Services. Any significant changes to this policy will be reviewed with the University’s Department of Finance before implementation. The content of this policy is intended to be a supplement to University Fiscal Policy. University Fiscal Policy will prevail in any discrepancies created by this policy.

For questions regarding this policy, contact the Advancement Services Help Desk at (865) 974-4153 or email ANDIHelp@tennessee.edu
PROCEDURES: VeriSign PayPal Credit Card Processing  
Effective: 

Procedure Note(s): Discover Card Transactions – In order to reduce the per transaction fee, Discover requires the three digit CVV security code number on all Discover card transactions. When processing Discover card transactions, if the CVV code is not supplied, contact the donor and request it. All CVV numbers are destroyed after the information has been entered in Pay Pal.

Pay Pal Manager- Changing Your Password

Procedure Note(s): A PayPal Administrator is responsible for setting up users in PayPal. The Administrator will assign a unique user name and password to each Advancement Services monetary processor and Advancement Specialist III. Each user should change their password when they first sign-in to PayPal.

1. Open Internet Explorer and go to https://manager.paypal.com/
2. On the PayPal Manager Login screen, enter information in the following fields…
   
   Partner: VeriSign (not case sensitive)  
   
   Merchant Login: xxxxxxx  
   
   User: (your assigned user name)  
   
   Password: (your assigned password)  

3. Click Login button.
4. On PayPal’s menu bar, click Account Administration.
5. In the ‘Manage Security’ section, click on Change Password.
6. In the Password field, click Change your password
7. Enter your current password in the ‘Current password for PayPal Manager:’ field.
8. Enter your new password in the ‘New password for PayPal Manager:’ field.
9. Enter your new password again in the ‘Confirm new password for PayPal Manager:’ field.
10. Click Update.
11. You will see a message box letting you know if there was an error or if your password was successfully updated.
12. When you have successfully changed your password, click Home on the PayPal menu bar to return to the PayPal home page.
Pay Pal Manager- Single Transactions

1. Open Internet Explorer and go to https://manager.paypal.com/

2. On the PayPal Manager Login screen, enter information in the following fields…
   - **Partner:** VeriSign (not case sensitive)
   - **Merchant Login:** xxxxxx
   - **User:** (your user name)
   - **Password:** (your password)

3. Click Login button.


6. On the Perform Transactions—Step 1 window, enter information in the following fields…
   - **Tender Type:** Credit Card
   - **Transaction Type:** Sale
   - **Credit Card Number:** (enter credit card number)
   - **Transaction Mode:** Live

   Click the Submit button.

7. On the Perform Transaction—Step 2 window, enter information in the following fields…
   - **Expiration Date:** (choose the expiration month and year from the drop down)
   - **Card Security Code:** (required for Discover, enter 3 digit CVV number)
   - **Amount:** (enter the amount to be charged)
   - **Comment 1:** (enter your ANDI user name)
   - **Comment 2:** (enter one ANDI ID number)
   - **First Name:** (enter the donor’s first name)
   - **Last Name:** (enter the donor’s last name)
   - **Zip / Postal Code:** (enter donor’s zip code)

   Click the Submit button.

**Procedure Note(s):** At this point if you realize you have forgotten to enter information in any of the fields, DO NOT hit the back button on your browser to go back and fix it. Make a note of
what needs to be added and the information can be added when you print your Daily Activity Report.

8. A Perform Transaction—Result window will appear. If any errors have occurred or the transaction was approved, it will be noted in the ‘Response Message:’ field.

9. Write the ‘Transaction ID:’ number on the backup.

Procedure Note(s): If a transaction needs to be Voided or Credited, you will need this transaction ID number.

10. After recording the transaction ID number on your backup, you are ready to do your next transaction. Click Single Transaction on the PayPal menu bar and you will be taken back to the ‘Perform Transaction—Step 1’ screen.

11. Print a Daily Activity Report (see procedures below)

12. All backup documentation and Pay Pal reports are filed with ANDI Batch Reports for each days transactions and filed in locked filing cabinets that are secured in locked file room. The file room can only be accessed by the Advancement Services Assistant Director, Advancement Specialist III, and the Director of Advancement Systems.

PayPal Manager- Recurring Billing

PayPal’s Recurring Billing Service is a scheduled payment solution that enables Advancement Services Gift Records Office to automatically charge a donor’s credit card.

To configure a donor to be automatically billed on a schedule, a recurring billing profile is defined for each donor. The profile specifies the credit card account to bill, the amount to charge each time, the payment period (monthly, weekly, and so on), and the term (number of payments) of the agreement.

When we submit the data, PayPal generates the new profile, activates it and automatically performs the billing on the specified schedule. When the donor has made all scheduled payments, the profile is mature and no further transactions occur.

A recurring billing profile will be created when the donor has a current active pledge and the Advancement Services Gift Records Office has received the original completed / signed “Recurring Credit Card” form on file.
1. Open Internet Explorer and go to https://manager.paypal.com/

2. On the PayPal Manager Login screen, enter information in the following fields…
   
   **Partner:** VeriSign (not case sensitive)
   
   **Merchant Login:** xxxxxx
   
   **User:** (your user name)
   
   **Password:** (your password)

3. Click Login button.

4. On PayPal’s menu bar, click Service Settings.

5. Under the Recurring Billing heading, click Create Profile.

6. On the Profile Details window, enter information in the following fields…

   **Transaction Mode:** Live
   
   **Profile Name:** (enter the ANDI entity name, last name first for individuals)
   
   **First Name:** (enter card holder / donor’s first name)
   
   **Last Name:** (enter card holder / donor’s last name)
   
   **Zip Code:** (enter card holder / donor’s zip code)

7. In the Payment Information section, enter information in the following fields…

   **Recurring Amount:** ($ amount of one payment)
   
   **Start Date / Next Payment Date:** (enter the date of the first payment using the 8th day of the month the donor specified they would like for the first payment to be charged)
   
   **Comment:** RECURRING (this will be recorded as the Advancement Services Monetary Processor on the Daily Report)
   
   **Maximum Fail Payments:** 0 (enter zero)
   
   **Term (number of payments):** (this is determined by the pledge payment schedule)
   
   **Payment Period:** (select from the drop down list the option matching the pledge payment schedule)
   
   **Credit Card Number:** (enter the donor’s credit card number, once this profile has been submitted, you will not be able to see the entire credit card number)
   
   **Expiration Date:** (enter the credit card’s expiration date)

8. Click Submit
The profile is active.

On the 8th day of each month, an Advancement Services Monetary Processor will print the Daily Activity Report (see procedures below) to be filed with the backup after recorded the transactions in ANDI.

9. All backup documentation and Pay Pal reports are filed with ANDI Batch Reports for each day’s transactions and filed in locked filing cabinets that are secured in locked file room. The file room can only be accessed by the Advancement Services Assistant Director, Advancement Specialist III, and the Director of Advancement Systems.

**Daily Activity Report**

When Advancement Services Monetary Processors have entered the credit cards they have to process for the day, each monetary processor will be responsible for printing their own Daily Activity Report.

1. After finishing your last transaction, click ‘Reports’ on the PayPal menu bar.
3. In the ‘Date:’ field, choose the date the transactions were processed.
4. In the ‘Time Zone:’ field, choose U.S. Eastern from the drop down. (It is listed at the very top.)
5. In the ‘Download Report:’ field, put a check mark in the box and choose ‘Full Details-ASCII Text with Headings’ from the drop down list.
6. Click the Run Report button.
7. A File Download box will appear. Click Save.
8. A Save As box will appear. The Save in: field should show the ‘mypaypal’ folder located on your desktop. Note: This report will not show you the entire credit card number.
10. Click the Save button.
11. A Download complete box will appear. Click Close.
12. Open Excel.
13. Click Tools on the menu bar.
14. Click Macros and then click Macros again.
15. This will open the Macro window containing different Macro reports you can run.
16. Make sure PERSONAL.XLS!paypal is highlighted and then click Run.
17. This will list all the transactions performed on the date you specified. The transactions are divided up by user name (Monetary Processor) and subtotaled.
18. If there are any blank cells under the Monetary Processor column or the ANDI ID column, click on Tools, Macros, and Macros again.
19. Highlight the PERSONAL.XLS!paypal_fix1 report. Click Run.
20. This will list the transactions in one list, not divided by user name. Type in the information that is missing.
21. In the Type column, if there are any Voids or Credits listed here, you can delete the rows needed in order to keep from including transactions needing to be ignored due to errors.
22. When all the corrections have been made, click on Tools, Macros, and Macros again and highlight PERSONAL.XLS!paypal_fix2. Click Run. This will once again separate and subtotal the transactions by user name.
23. Click File on the menu bar.
24. Click Print Preview from the list. Make sure the page is set up to print on landscape.
25. Click the Print button.
26. In the Print Range section of the Print box, you can ask it to print Page(s) From: 1 To: 1, or whatever page list just your transactions.
27. This report is used to balance with each monetary processors Proof Report and daily log sheet. File this report with your back-up. A full Daily Activity Report will be printed when the deposit is being processed.

**Settlement Report**

**Procedure Note(s):** PayPal transactions are automatically settled each night. A settlement report will be generated by Advancement Specialist III the following business day.

1. Open Internet Explorer and go to https://manager.paypal.com/
2. On the PayPal Manager Login screen, enter information in the following fields…

   **Partner:** VeriSign (not case sensitive)
   
   **Merchant Login:** xxxxxx
   
   **User:** (your assigned user name)
   
   **Password:** (your assigned password)
3. Click Login button.
4. On PayPal’s menu bar, click Reports.
6. In the ‘Date Range:’ field, choose yesterday’s date from the drop down.
7. In the ‘Time Zone:’ field, choose US Eastern from the drop down list. It is listed at the very top.
8. In the ‘Settlement Status:’ field, choose Settled Transactions.
10. Click File, Print Preview on the menu bar. Make sure the page is set up to print on landscape.
11. Click Print. In the Number of Copies: field, choose 2. One copy will be sent to the bursar’s office along with the pink deposit slips. The second copy will be filed with the backup along with the yellow deposit slips.

**Voiding a Transaction**

**Procedure Note(s):** While processing credit cards in PayPal, if you erroneously charge a credit card twice or charge the wrong amount, you will need to VOID the incorrect transaction.

1. Log on to PayPal Manager.
2. On PayPal’s menu bar, click Virtual Terminal.
3. Select **Void** as the ‘Transaction Type’ from the drop-down menu.
4. Type the original transaction ID of the transaction to be voided.
5. Click Submit to process the transaction.
6. Write the ‘Transaction ID:’ number of the Void on the backup.

**Credits**

**Procedure Note(s):** Credits are processed when it is necessary to refund a donor. Advancement Services Monetary Processors complete a Modification/Reversal Form. The form is reviewed and approved by the Advancement Services Assistant Director. The Advancement Services Monetary Processors then proceed to the following steps:

1. Log on to PayPal Manager.
2. On PayPal’s menu bar, click Virtual Terminal.
3. Select **Credit** as the ‘Transaction Type’ from the drop-down menu.
4. Type the original transaction ID of the transaction to be credited.
5. Click Submit to process the transaction.
6. Write the ‘Transaction ID’ number of the Credit on the backup.