Frequently Asked Questions

Jagtag - What’s it all about?

1. **What is Jagtag?**
   In addition to being the official identification for IUPUI and the IU School of Medicine, Jagtag is also the safest, most convenient way to make purchases on campus and now off campus.

   Students manage their Jagtag account by making deposits into their Jagtag account via a number of ways including the Jagtag website, [www.jagtag.iupui.edu](http://www.jagtag.iupui.edu). Purchases are then made anywhere Jagtag is accepted.

   Faculty and staff manage their Jagtag account through a payroll deduct process whereby purchases are deducted from their paycheck.

2. **How can it benefit my business?**
   As a Jagtag merchant you will receive additional exposure for your business that includes a target market of over 30,000 students and 7,500 employees.

3. **How many students and employees use Jagtag for payment?**
   Approximately 22,000 students have money in their Jagtag account and over 2,500 employees are currently using Jagtag Deduct.

4. **Where is the Jagtag Office located?**
   Campus Card Services (home of the IUPUI Jagtag) is located in the IUPUI Campus Center at 420 University Boulevard, Suite #217.

How do I become a Jagtag Merchant?

1. **What do I need to do to accept Jagtag as a form of payment?**
   a. Complete and return the Merchant Application form.

   b. After approval, you will receive a legal agreement; sign and return the agreement.

   c. To accept Jagtag as a form of payment you will need to use equipment that is compatible with the Jagtag interface.

   d. Schedule an appointment with an IUPUI Jagtag technician to program your equipment and/or the VeriFone reader and train your staff.

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

2. **How long will it take before I can begin accepting Jagtag?**
   It is reasonable to expect to begin accepting Jagtag for payment within 4-5 weeks of turning in your application and agreement.
Frequently Asked Questions

Equipment & Installation

1. **What type of equipment will I need to accept Jagtag?**
   The Verifone Tranz 380x2, Tranz 380 or Trans 330 are all options using an available phone line. The AERO is also an option that runs via the internet and this must be purchased by the Jagtag office. It is the merchant’s responsibility to obtain a Verifone if the phone line option is chosen. Please note that if your business utilizes VOIP for your phone services, using the AERO will be your only option.

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.

   The greatest difference between the two is cost. A refurbished Verifone will cost between $120-$200 and the AERO costs $1,800.

   Verifone’s must be purchased by the merchant. You might first check with your bank or financial institution where you do business. Some Merchants may already have the equipment that is required, or your bank may let you trade for the correct VeriFone readers. The Jagtag office can recommend a few options in regards to where it can be purchased. The AERO must be purchased by the Jagtag office through their service provider, CBORD.

3. **Do I need to get another phone line to accept Jagtag?**
   Not necessarily. Your equipment needs will determine how many phone lines you will need. If chosen, the Verifone Tranz 380X2, has an "extra" built in jack, so it can "piggy back" on an existing voice, modem, or fax line. This will of course tie up that line during the transaction phase, thus, you will need to weigh your own options and requirements for you business.

4. **Is there anything special about the phone line needed for the Verifone equipment?**
   The phone line must be an analog telephone line much like you have at your home.

Processing a Jagtag

1. **Who will train my staff to use the equipment?**
   An IUPUI Jagtag technician will train a reasonable number of staff and written documentation is also provided at training.

2. **What happens if a student does not have sufficient funds to pay for the merchandise?**
   If the student does not have sufficient funds for the purchase the transaction will be denied. If faculty/staff have reached their individual specified limit, their transaction will also be denied.

3. **What should I do if the picture on the Jagtag does not match the customer?**
   If the picture on the Jagtag does not match the customer presenting the card, do not process the transaction. Jagtags are non-transferable. Names or photographs will not appear on Jagtag Gift Cards and Temp Cards.
6. **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.

7. **How do I handle refunds or if I accidentally overcharge someone?**
   Transactions made against a customer’s Jagtag must be refunded back to their Jagtag. You should not allow cash refunds. If you cannot process your own refunds contact Campus Card Services at (317)274-5177 and we can process the credit over the phone.

8. **Can I accept tips with the Jagtag?**
   Yes, but you will need to include the tip amount with the amount owed and run the TOTAL transaction amount all at the same time. Because of this you will need to ask the customer prior to running their Jagtag for payment if they would like to include a tip to their amount due.

**Commissions, Reimbursements, Fees**

1. **How much commission on each sale will Jagtag receive?**
   Jagtag will receive a 5% commission on each sale that utilizes the Jagtag as the form of payment.

2. **Is it ok to charge students a fee for accepting Jagtag to help offset the commission charged by Campus Card Services?**
   No. Part of the agreement for accepting Jagtag is to not charge a fee above the cost of the merchandise for customers paying with Jagtag.

3. **How will my business be reimbursed for sales?**
   Merchants are reimbursed electronically via ACH once a month for sales; the 5% commission fee is deducted from the reimbursement amount. Merchants can expect to receive their reimbursement no later than the 10th day following the last day of the month. Merchants also receive a monthly report which can be used for reconciliation. If there is a discrepancy between the report you receive from Campus Card Services and your internal records, please contact us at 317-274-5177 and we’ll work with you to resolve.

5. **Do I need to submit an invoice to be reimbursed?**
   No. We will generate a report of all transactions during the specified period. The amount reimbursed will be the amount indicated on the report, minus the 5% commission fee.

6. **How do I obtain daily reconciliation reports?**
   Daily reconciliation reports can be run from the Verifone terminal and the AERO.

7. **Who do I contact for accounting issues?**
   Contact Campus Card Services at 317-274-5177
Marketing Opportunities

1. **What marketing will be provided for my business?**
   Campus Card Services will introduce all new Merchants in this program via their web site, numerous email distributions lists, campus events and through various other 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 Campus Card Services, including information that’s distributed to all new Jagtag card holders and in information that is distributed during new student and employee Orientations. Campus Card Services may also assist with the distribution of coupons or other marketing material for participating Merchants as long as the promotion is related to using Jagtag for payment.

2. **Will I get additional exposure by participating in your Merchant of the Month program?**
   Definitely. Merchants offering a special discount or promotion specifically for customers paying with their Jagtag will be highlighted in our monthly newsletter, various email listservs and front page of our web site.

3. **Who do I contact for marketing and promotions or to make a general recommendation to Campus Card Services?**
   Call us at 317-274-5177 for any recommendations you may have to help us improve our program.

4. **Are there any other opportunities available for extra joint marketing between us and Jagtag?**
   Yes. Campus Card Services is open to splitting costs associated with any joint marketing efforts.

Feel free to contact Campus Card Services at (317) 274-5177 for any further inquiries you may have about the program.