

21.01.02.C0.02 Online Payments



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Procedure Statement

Texas A&M University-Corpus Christi offers University departments the convenience of accepting credit cards and web-checks online as payment for goods and services provided. This document details the procedures for accepting online payments and the method by which payments may be processed. The procedures herein are in addition to those outlined in 21.01.02.C0.01 Credit Card Collections.

Reason for Procedure

Texas A&M University-Corpus Christi Marketplace (U-Pay and U-Store) is a ready-built shopping cart system hosted entirely by a third party, thereby reducing risks of loss of confidential information. There are minimal technical infrastructure requirements for a department using the U-Pay shopping cart or U-Store. This is the approved online payment option available to departments, and processes are described in this procedure.

Definitions

Marketplace U-Store: This is a self-contained online store allowing the university department to create a store front, establish store or department specific settings, products and perform all online store activity such as order fulfillment and reporting. It is a Payment Card Industry (PCI) Compliant way to take online payments.

Marketplace U-Pay: This is a payment application that utilizes an existing Business Application or website but provides a Payment Card Industry (PCI) compliant way for a user to take online payments. U-Pay focuses on payment collection and reporting.

Procedures and Responsibilities

1. Financial Services is responsible for establishing and monitoring the university's procedures for accepting payments online. The division has established two methods of accepting payments that have been deemed to be both secure and user-friendly. These methods are called MarketPlace U-Store and MarketPlace U-Pay.
 - 1.1. Both processing options offer the following benefits:
 - 1.1.1. Credit card and WebCheck (ACH) payment processing through the internet;
 - 1.1.2. Compliance with the latest Payment Card Industry Data Security Standards (PCI DSS);
 - 1.1.3. Automatic timely posting of revenue into FAMIS, the university financial accounting system;
 - 1.1.4. Individual IDs and passwords which allow for segregation of duties and accountability for refunds.
 - 1.2. Marketplace U-Pay gives campus units the ability to create a fully customized user experience while still providing secure payments.
 - 1.3. Marketplace U-Store provides departments a professional online storefront with a very low barrier to entry. Marketplace U-Store does not require technical proficiency to set up or operate.
 - 1.4. All University departments conducting online payments are required to use one of the two systems described above unless an exception to this requirement is requested and granted in accordance with the provisions of Section 1.7 of this Standard Administrative Procedure.
 - 1.5. Accepting online payments comes with a minimal cost for doing business. Departments are responsible for paying credit card fees charged by the credit card brands. These range from 1.9% to 2.6% per transaction. Contact Financial Services for estimates of these fees.
 - 1.6. To enroll in either of the two systems, contact Financial Services at (361) 825-3614.
 - 1.7. Any requests for exceptions to this requirement must be submitted in writing and approved by the Associate Vice President & Comptroller and the IT Security Officer. The written request for the exception must include:
 - 1.7.1. A summary of the reasons why one of these systems will not fit departmental needs;

- 1.7.2. A description of the alternate processes proposed for online payment;
 - 1.7.3. A risk assessment and cost- benefit analysis of proposed alternative;
 - 1.7.4. A description of the security measures in place ensuring PCI-DDS (in the form on a PCI *self-assessment questionnaire*) or PA-DSS compliance (in the form of a completed *Attestation of Validation*).
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Related Statutes, Policies or Requirements

TAMUS Regulation [21.01.02 Receipt, Custody and Deposit of Revenues](#)
TAMU-CC Procedure [21.01.02.C0.01 Credit Card Collections](#)

Contact Office

Contact for interpretation and clarification: Associate Vice President & Comptroller
361-825-5620