

MERCHANT CARD ACCEPTANCE VIA e-COMMERCE

Touchnet is the official Purdue University e-Commerce application. Touchnet's Marketplace Module allows departments to accept on-line credit card payments using Visa, MasterCard, American Express and Discover. Departments should use Touchnet to accept on-line payments for bills, merchandise, classes or seminars, donations, event tickets, housing, fees, publications, or almost anything that a department collects money for. The benefits of using UPAY include:

- Accurate reconciliation with the University's bank account.
- Full or Partial Refunds are made promptly to customers at department's request.
- The ability to purchase multiple items with one transaction, on-line, once.

The following guidelines provide procedures and responsibilities to assist departments when they are considering an on-line payment application.

GUIDELINES

Whenever a department is considering the purchase of software that has an e-commerce application, and there is the possibility that they will want to accept on-line payments through this application, they must confirm with the third party vendor that their software will allow credit card payments to be processed through Touchnet.

- Third party vendor software purchased by departments must have the capability to process the e-Commerce payments through Touchnet.
 - An interface, between their software and Touchnet, is usually required to complete this process. Departments should contact ECCO to elicit their involvement in negotiating the interface to use Touchnet. The merchant department must find a vendor who can, or forego allowing on-line payments to be made via credit card.
- Departments must use Touchnet to assure that the payments:
 - Are processed to the University's bank account timely.
 - Are processed and credited for the correct deposit amount.
 - Are refunded properly should there be a need to refund the payment.
 - Are processed with the lowest merchant rates.
 - Are processed with a Credit Card industry (PCI) compliant processor.
 - Comply with all the audit requirements.
 - Have a timely, accurate, daily reconciliation, and monthly bank reconciliation.
- Departments using Touchnet have the responsibility to:
 - Perform a daily reconciliation between their department's application and the Touchnet totals.
 - Ensure that their applications are processing and assessing correct amounts.
 - Deposits are entered into ReconNet daily.

DEPARTMENTS CURRENTLY USING THIRD PARTIES FOR E-COMMERCE

Departments currently using third party vendor w-commerce applications (not interfacing with Touchnet) must ensure that the following occurs:

- Perform a daily reconciliation between their department's applications and the third party vendor's totals.
- Ensure that their application is processing and assessing correct amounts.
- Verify that the correct daily amounts are being deposited to the University's bank account.
- Verify that monies are being deposited to the University's bank account in a timely manner..
- Allowable refunds are given promptly to the customer by the third party vendor.
- Daily deposits are entered into ReconNet daily.
- The third party vendor is PCI compliant
- ***Efforts to interface directly to Touchnet are made once the existing contract expires with the third party vendor.***

SETTING UP WEBSITES AND USING UNIVERSITY RESOURCES

- Complete an e-commerce application on-line.
- If a department has a website that has already been created, a link can be made to the Touchnet Marketplace application.
- Departments must pass an application scan performed by the University's information Security and Policy Office. (ITSP)

RECONCILIATION PROCESS

- Departments should reconcile the previous day's transactions by comparing the amount their website has in total payments to what the Touchnet reports display.
- Access to Touchnet reporting is provided via the Touchnet Marketplace Operations Center. Requests for access are granted upon receipt of an approved request form by the Touchnet Administrator. (Link to form).

MAINTENANCE AND SECURITY OF BANK CARD INFORMATION

- Departments need to be sensitive to the issues surrounding accepting credit card numbers as part of a business transaction. The department and University can be held liable for improper usage of credit card numbers.
- Any credit card information **should not** be stored on the department's computers.
- Any credit card information written on paper or sent by e-mail should be destroyed once the payment has been processed.

COSTS

- The credit card companies and the bank assess merchant fees for all credit card transactions, monthly. The monthly fee is charged on the amount of transactions collected and is charged to the department's account by a journal entry (MC).
- There is an additional administrative fee charged monthly based on your total sales activity. This fee is tiered based on services the merchants receive. Please contact the Manager of ECCO at 765-496-7873 for more information.