

21.01.02.C0.02 Online Payments



Revised: August 16, 2021

Next Scheduled Review: August 16, 2026

[Revision History](#)

Procedure Summary

Texas A&M University-Corpus Christi (TAMU-CC) offers university departments the convenience of accepting credit cards and web-checks online as payment for goods and services provided. This procedure details the processes for accepting online payments and the method by which payments may be processed. The guidance herein is in addition to that which is outlined in university procedure 21.01.02.C0.01, *Credit Card Collections*.

Definitions

Marketplace U-Store: This is a self-contained online store that allows university departments to create a store front, establish store- or department-specific settings, 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.

Procedure

1. GENERAL

TAMU-CC 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.

2. ACCEPTING ONLINE PAYMENTS

- 2.1. Financial Services is responsible for establishing and monitoring the university's practices for accepting payments online. The department has established two (2) 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.
- 2.2. Both processing options offer the following benefits:
 - 2.2.1. Credit card and web-check (ACH) payment processing through the internet
 - 2.2.2. Compliance with the latest Payment Card Industry Data Security Standards (PCI DSS)
 - 2.2.3. Automatic timely posting of revenue into the university financial accounting system (i.e., FAMIS)
 - 2.2.4. Individual IDs and passwords which allow for segregation of duties and accountability for refunds
- 2.3. Marketplace U-Pay gives campus units the ability to create a fully customized user experience while still providing secure payments.
- 2.4. 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.
- 2.5. All university departments conducting online payments are required to use one of the two systems described above unless an exception is requested and granted in accordance with the provisions of section 3 of this procedure.
- 2.6. 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 fees range from 1.9% to 2.6% per transaction. Contact Financial Services for estimates of these fees.
- 2.7. To enroll in either of the two systems, contact Financial Services at (361) 825-3614.

3. EXCEPTIONS TO ONLINE PAYMENT REQUIREMENTS

Any requests for exceptions to using either of these two systems must be submitted in writing and approved by the Associate Vice President & Comptroller and the Information Security Officer. The written request for the exception must include:

- 3.1. A summary of the reasons why one of these systems will not fit the department's needs
- 3.2. A description of the alternate processes proposed for online payment

- 3.3. A risk assessment and cost/benefit analysis of the proposed alternative
 - 3.4. A description of the security measures in place ensuring PCI-DDS (in the form on a PCI self-assessment questionnaire) or PA-DSS (in the form of a completed Attestation of Validation) compliance
-

Related Statutes, Policies, or Requirements

System Regulation [*21.01.02, Receipt, Custody and Deposit of Revenues*](#)
University Procedure [*21.01.02.C0.01, Credit Card Collections*](#)

Contact Office

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