

Responsibilities and Guidelines for Internet Merchants

This exhibit outlines the responsibilities and guidelines for University units and affiliates authorized to accept credit or debit card payment for services performed or for merchandise sold through the Internet.

Internet merchants are responsible for:

Ensuring that no cardholder information is stored electronically in any form. Internet merchants are prohibited from transferring, entering, reentering, storing, or capturing cardholder information in any electronic database or software application other than through the centralized payment process.

Completing appropriate compliance tasks to demonstrate on-going compliance with all credit card security compliance programs.

Establishment of Internet services

Requests for approval to accept credit cards through the Internet must be made in writing to the UCD Credit Card Coordinator for recommendation to the Vice Chancellor—Administration. In addition to the requirements outlined in IV.A of Section 330-35, the request must include notice of intent to establish a storefront or link a departmental Web page to a payment page. (See Access to the Centralized Payment Process, below.)

Upon approval of the request, the UCD Credit Card Coordinator will prepare and submit all documentation to the acquiring bank and credit card companies to establish the merchant account, configure the merchant account into the centralized payment system via the storefront or payment page, update the departmental revenue account into the general ledger feed table, and notify the Internet merchant of the assigned merchant number.

Fees for Card Acceptance

Internet merchants may assess convenience fees to defray the expense of providing a convenient alternative payment channel or surcharges to defray the expense of accepting the form of payment, that meet the credit card companies' regulations. The UCD Credit Card Coordinator must give prior approval to the fees.

Processing Card Transactions

Authorization

Transactions conducted with Internet merchants will be authorized at the time the transaction occurs through the centralized payment process.

Settlement

The UCD Credit Card Coordinator will establish daily settlement times for all merchants. These times will be coordinated with Student Accounting for all merchants accepting student payments.

Access to the Centralized Payment Process

Internet merchants may access the centralized payment process by creating a unique storefront (a site with an external IP address that is publicly accessible and hosted by the centralized payment process). The UCD Credit Card Coordinator will configure the storefront within the centralized payment process and grant roles to access and administer the storefront to the merchant.

Alternatively, Internet merchants may access the centralized payment process by linking a departmental Web page to a payment page (a unique site within the centralized payment process with an internal IP address that is not accessible publicly and must be called by a departmental Web page to collect cardholder information and authorize the transaction). The UCD Credit Card Coordinator will configure the payment page. The merchant is responsible for linking to the payment page and administering the departmental page.

General Ledger Entries

Internet merchants that transact business other than student payments must specify a departmental revenue account that will receive journal entries from a daily automated general ledger feed for all of the activity settled through their merchant account. The UCD Credit Card Coordinator will administer the initial account configuration and any account changes to the feed tables. DaFIS Operations will implement and administer the feed.

Internet merchants accepting student payments must coordinate the establishment of appropriate codes and accounts within the student information system through Student Accounting. Automated general ledger feeds will be administered by Information and Educational Technology and DaFIS Operations to record activity within the student information system and the general ledger. (See Section 330-55.)

Payment Gateways Embedded in Other Software

Merchants purchasing software with a payment gateway embedded within shall disable the functionality and connect to the campus payment gateway as described above instead. Whenever possible, departments shall procure software compliant with the campus payment gateway. With the approval of the Campus Security Officer that departmental network architecture meets all technical standards set by the relevant credit card company security program, the Vice Chancellor—Administration will grant exceptions to merchants who wish to use third party gateway software on the recommendation of the UCD Credit Card Coordinator.