

STANDARD ADMINISTRATIVE PROCEDURE

21.01.02.M0.01 Online Payments

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Standard Administrative Procedure Statement

Texas A&M University 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 University SAP 21.01.02.M0.03 *Credit Card Collections*.

Definitions

Aggie-Pay is a system of conducting transactions in which the campus unit is responsible for developing and maintaining the online shopping cart, but the customer is redirected to the authorized payment gateway for collecting payment.

Texas A&M Marketplace is a ready-built shopping cart system hosted entirely by a third party. There are no technical infrastructure requirements for a department to use this system.

PCI Security is a term referring to a specific set of security requirements put forth by the Payment Card Industry Security Council. Every merchant and service provider in the transaction process is required to maintain compliance with PCI security standards.

Official SAP/Responsibilities/Process

1. The Division of Finance 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 Aggie-Pay and Texas A&M Marketplace, and the differences are described in the section above.

- 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 Compliant with the latest payment card industry security standards.
 - 1.1.3 Automatic timely posting of revenue into FAMIS.
 - 1.1.4 Individual IDs and passwords which allow for segregation of duties and accountability for refunds.
- 1.2. Aggie-Pay gives campus units the ability to create a fully customized user experience while still providing secure payments.
 - 1.2.1. Before adopting a shopping cart system created by a vendor, University entities must procure specific contract language from the vendor regarding the shopping cart systems' security. Further, the vendor is required to provide security validation conforming to the requirements set forth by the PCI Security Standards Council. The contract terms and security documentation must be produced before use of the system for accepting payments. Contact FMO at 979-845-8118 for more information.
- 1.3. Texas A&M Marketplace provides departments a professional online storefront with a very low barrier to entry. Marketplace does not require a technical proficiency to set up or operate.
2. 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 5 of this Standard Administrative Procedure.
3. Accepting online payments comes with a cost for doing business. Departments are responsible for paying credit card fees charged by the credit card brands, as well as a small per-transaction fee for the use of Texas A&M's payment gateway. Contact Financial Management Operations for estimates.
4. To enroll in either of the two systems, contact Financial Management Operations at (979) 845-8118.
5. Any requests for exceptions to this requirement must be submitted in writing and approved by the Associate Vice President and Controller. The written request for the exception must include:
 - 5.1. A summary of the reasons why these systems will not fit departmental needs.
 - 5.2. A description of the alternate processes proposed for online payment.
 - 5.3. A risk assessment and cost-benefit analysis.
 - 5.4. A description of the security measures in place ensuring PCI-DSS (in the form of a PCI *self assessment questionnaire*) or PA-DSS compliance (in the form of a complete *Attestation of Validation*).

Related Statutes, Policies, or Requirements

[Payment Card Industry Data Security Standard](#)

[University SAP 21.01.02.M0.03 *Credit Card Collections*](#)

[Credit Card & E-Commerce](#) - Forms and resources by Financial Management Operations

Contact Office

For SAP clarification or interpretation contact Financial Management Operations (FMO) at (979) 845-8118 or (979) 845-6707.

OFFICE OF RESPONSIBILITY: [Financial Management Operations](#)