**Are you considering Online Payments? then consider this first!**

**Important! We do not build systems to capture payment card data, nor should you use a system into which University staff enter card details on a customer’s behalf. Any Online Payment System must comply with the** [**Customer Credit and Debit Card Data Management Policy**](https://www.york.ac.uk/media/staffhome/finance/documents/PCIDSS%20Policy.pdf) (PDF), further illustration and guidance is provided within the presentation: [PCI-DSS Compliance](https://www.york.ac.uk/media/staffhome/finance/updated%20PCI%20slides%20for%20Finance%20website.pptx) (MS PowerPoint)

* Use the University [Online Store](https://store.york.ac.uk/) - provides a free, secure and easy to use 24-hour pathway for selling University branded giftware and clothing, or enrol for training via the Short Courses Module or book a Conference or Event in the Conference Module. (The Store accepts all major debit and credit cards (Visa, Visa Debit, MasterCard credit/debit card). Please note that there is a **minimum order amount of £5**).
* The online store is FREE to departments to use as the University funds any central costs and manages transaction costs, bank charges and provides support and training.
* For full details see the [Online Store information pack](https://www.york.ac.uk/media/staffhome/finance/documents/financial-systems/Online%20Store%20information%20pack%20Oct%202014.doc) (MS Word).
* For **Product Catalogue** - Contact: Finance Systems Email: finance-systems@york.ac.uk
* For **Short Courses** - Contact: Continuing Professional Development Office Email: cpd@york.ac.uk Tel:01904 435213
* For **Conferences or Events** - Contact: York Conferences Limited Email: conferences@york.ac.uk Tel: 01904 328431
* For further information, please see [Online Support Centre](https://www.york.ac.uk/staff/finance/systems/help/online-store-support/) for Policies & Guidelines, User Qs & As, etc.

Alternatives to using the University Online Store:

* **Do NOT use** [**Google Wallet**](https://www.york.ac.uk/staff/finance/google-wallet/) **or Paypal to receive payments to the University.**
* **We will NOT take third party outsourced payment options other than WPM.**
* The University can pay WPM to create specific pathways to accept credit and debit card payments online through the University website (or virtual terminal).  You need both a [secure payment gateway](http://www.web-merchant.co.uk/paymentgateway.asp) and a [merchant account](http://www.web-merchant.co.uk/merchantaccount.asp).
* [Link to online payments process - explanatory diagram](https://docs.google.com/document/d/1bxgkYRsK5UlriPXxE9CZkayHjLrB2Wp_zmPm5Bh5Lpc)
* **Merchant Account costs** - a merchant account verifies credit card and customer information - checks to see if the details supplied are correct (address, card number etc.) and if the card has been reported stolen, or has enough funds. If the transaction is successful, the merchant account then deposits funds to the University’s bank account.
* **Specific Payment Pathway costs (WPM)** - typically £4k initial cost, thereafter £3k per year - a payment pathway is an intermediary between your website and all the banking systems. The credit card and customer details are submitted via the gateway, which securely sends the information through the relevant financial networks to the [merchant account](http://www.web-merchant.co.uk/merchantaccountprices.asp).  There are **further costs** involved - typically the bank will include setup charges, monthly or annual fees, a monthly charge for a virtual terminal for you to process card details over the phone. There are set-up charges, monthly charges, and fees on every transaction. The University would also be charged a percentage of each transaction processed, but you will also need to guarantee a minimum monthly volume of transactions.
* Outsourcing - only as a last resort or for a specialist niche business requirement such as concert ticketing.  Systems MUST comply with Payment Card Industry Data Security Standards (PCI DSS) - see above. Supplier MUST provide a valid PCI certificate and be aware of any VAT implications and consider how transactions are posted to Agresso,  the University’s accounting system; see [https://www.york.ac.uk/staff/finance/systems/list](https://www.york.ac.uk/staff/finance/systems/list/)
* **You MUST discuss all costs & options beforehand with Finance**, specifically: Ian Smallwood, Financial Accountant and Compliance Officer Email: ian.smallwood@york.ac.uk or Andrew Busby, Finance Business Systems & Development Manager andrew.busby@york.ac.uk

**Contacts list**

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