

HEALTH SCIENCE CENTER HANDBOOK OF OPERATING PROCEDURES

Chapter 6	Fiscal Policies and Procedures	Effective:	December 2008
Section 6.4	Bursar	Revised:	October 2009
Policy 6.4.5	Credit Card Merchant Requirements	Responsibility:	Assistant Vice President for Business Affairs

CREDIT CARD MERCHANT REQUIREMENTS

Overview

The following requirements are for use by departments using credit card terminals or software in conducting official business for the UT Health Science Center at San Antonio.

For the purpose of this document, the term "merchant" refers to individual departments approved to accept credit card payments under the "Merchant Agreement." Standard MasterCard contract policies may be read in the [Card Acceptance Guide](#) sent to each merchant along with the hardware/software. The following excerpts come from both the [Card Acceptance Guide](#) and the MasterCard Merchant Service Agreement signed by and maintained by the Office of Finance at The University of Texas System and henceforth referred to as the "Merchant Agreement."

Policy

It is the policy of the University that only approved credit card merchants may accept payment for durable goods or services. All University merchants will strictly adhere to these guidelines.

The University will not be held liable for departments or individuals who are not approved merchants, and who accept credit card payment without adhering to the "Merchant Agreement".

Further, it is the policy that all University merchants coordinate all matters concerning their participation in the above contract through the Office of the Bursar.

These additional requirements should be followed:

1. Depositing transactions belonging to another merchant is a violation of the "Merchant Agreement". Merchants who deposit another merchant's transactions are ultimately legally responsible for any problems resulting from the deposit; therefore, departments may not use any credit card terminal other than the one designated for and assigned with the merchant identification number for their department.

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2. MasterCard/Visa regulations prohibit assigning a minimum or maximum purchase amount, or adding a surcharge to credit card transactions.
 3. New MasterCard/Visa regulations prohibit listing the cardholder's personal information on the credit card draft/ticket. Such information includes, but is not limited to, credit card number, phone number, driver's license or social security number.
 4. Transactions will be audited and transmitted daily to the server (NDC/GlobalPay). Deposits will be delivered to the Office of the Bursar within two business days of the transaction.
 5. Original sales drafts and all supporting documentation will be retained for three (3) years. Likewise, federal law requires copies or microfilm of all sales drafts and supporting documentation be retained for three (3) years.
 6. A chargeback is a reversal of a previous sale transaction. A rebuttal is a merchant's written reply to a chargeback. Rebuttals must be completed within the number of days indicated on the chargeback notification. Retention of records remains as for sales drafts and supporting documentation.

**Registration
Forms**

The University of Texas System credit card merchants are permitted to use department generated registration forms, as long as it includes the following information.

Departmental registration forms should include:

- Specific event/date/time/location/purpose
- Amount being authorized for credit card payment
- Cardholder's credit card number/expiration date
- The three digit number on back of card
- Cardholder's signature

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- Date signed

The form should indicate that all fields are required fields and missing data would result in inability to complete the transaction.

Registration forms may be faxed or mailed as long as they are received in advance of processing the transaction. Records retention remains the same as listed in the "Merchant Agreement".

Payment Care Industry Data Security Standards

Under the [Terms of Agreement](#) held with MasterCard/Visa and GlobalPay, the University will comply with the [Payment Card Industry Data Security Standard](#) or [PCI/DSS](#).

The University of Texas System has created a [FAQ](#) page for all University of Texas credit card merchants. Please note, the term "per year", in the [FAQ](#), refers to a calendar year not a fiscal year.

All Health Science Center credit card merchants are required to annually complete and maintain the [PCI/DSS Self Assessment Questionnaire](#).

To become an approved credit card merchant, please complete the [Credit Card Merchant Set-up Request](#) and forward it to the Office of the Bursar.

Hardware

All hardware/software used under the above "Merchant Agreement" is to be considered state property and managed by the Office of the Bursar. The Bursar will initiate all changes in hardware/software, custodianship, or merchant location for all approved University merchants.

Deposits

Additionally, the Office of the Bursar will act as repository for all deposits to the University. Credit card transactions must be completed immediately upon receipt of the registration form or authorization from the cardholder. Cardholders not wishing to pay in advance of an event should not submit their registration form or authorization until closer to the date of the event.
