The University of South Carolina
Bursar's Office MarketPlace E-Commerce Guidelines

Background

The University of South Carolina (USC) MarketPlace provides Campus departments with a secure and cost-effective way to extend their business Operations to the World Wide Web. The USC MarketPlace is an e-commerce solution hosted offsite and integrated with Banner. The ® hosted application provides the University of South Carolina System with a Purchasing Card Industry (PCI) compliant solution for accepting on-line payments. The USC System MarketPlace provides a secure environment for buyers and sellers to connect electronically, making it easy for students, parents, alumni and the community to do business with the University.

The USC MarketPlace allows departments to easily create online storefronts to sell products or accept online payments with the review and approval of the Bursar's Office. The University of South Carolina Bursar owns this eCommerce Guideline. Please see the University of South Carolina policy statement, Bursar's Office, FINA 4.00 at http://www.sc.edu/policies/ppm/fina400.pdf. Each Department or College in the USC TouchNet Mall will have the ability to create multiple uStores and uPay sites. Please be aware that if you are approved for a USC Store or USC uPay site you will be required to monitor and manage those stores. If the Department or College is requesting a Store or uPay site in the USC TouchNet Mall, and you already have a USC Store, you may be required to re-build your store under the guidance of the University Bursar.

UStore

Marketplace uStores let students, parents, alumni, etc. shop online, register for events, or make donations anytime, anyplace. As they do, Marketplace automatically updates the G/L accounts in the campus finance system.

Other features include:

Single Checkout
Use one shopping cart and a single checkout for purchases from multiple stores.
Flexibility
Marketplace works for online sales event registrations, continuing education, memberships, donations, parking passes, merchandise, library fines, athletic tickets, study abroad programs, and more.
Custom Storefronts
Customize individual stores with branded style sheets, images, layouts, pricing, promotions, etc.
Recurring Payments and Donations Options
Allow for one-time or recurring payments, donations, fees, etc.
Store Promotions
Offer promotional codes for dollar-amount or percentage discounts over a specified time period.
Update Finance Systems
Feed transactions to your ERP finance system and assign codes to individual stores, products, or sites.

UPay

Marketplace uPay can provide secure, PCI-compliant payment processing that moves campus-wide payments into one centralized, certified payment system. uPay collects all the payment information in a secure environment, updates the G/L, and returns it to the original app with the Third-Party Partner

Definitions

USC Storefront
A shopping cart application that allows customers to purchase items and pay for products On-line.

USC Operations Center
The web application for building and editing the stores and products that reside in the MarketPlace. Reports are generated and orders are filled, cancelled, or refunded using the MarketPlace Operations Center.

USC MarketPlace
A virtual MarketPlace that contains links to all the stores and products that exist in the USC MarketPlace.

USC Payment Gateway
Processes payments from customers, sends payment data to the College's credit card processor. The Payment Gateway creates Automated Clearing House (ACH) standard files to send to the bank for web check transactions.

Roles and Responsibilities

The University of South Carolina Bursar's Office

The Bursar's Office is responsible for electronic commerce including approving requests for new stores, approving store content and set up and providing training and mentoring for merchant and store managers. The University Bursar will periodically audit each storefront to ensure that appropriate standards are followed.

Bursar's Office

The Bursar's Office is responsible for working with the bank to obtain new merchant ID's and setting up host system accounts in the USC Payment Gateway. The Bursar's Office processes ACH files and reconciles deposits with Banner journal entries. Representatives from the Bursar's Office will advise the MarketPlace Requester of the process and procedure for establishing merchant id's, setting up host accounts, store setup, training and specific actions required to approve a store front for USC use.

Web Master and Advertising

The University of South Carolina, Division of Communications, and Director of Web Communications is responsible for the branding and advertisement review, and approval for University of South Carolina System. The Director of Web Communications coordinates with the University Bursar to assist Store Managers with creating images for products and store fronts in uStores.

Information Technology

The Bursar's Office will notify USC University Technology Services when assistance is required for setting up and/or the migration of an existing store front to uStore application and assisting with technical issues.

Department or College Merchant Manager

The Merchant Manager completes requests for new stores, obtains approval from Departmental Directors and submits the form to the University Bursar for review and approval. Once approved, the Merchant and Store Managers work together to set up and test the storefront.

Store Manager

The Store Manager is responsible for day to day management of the store, adding and removing products and reconciling sales. The Store Manager can also add other users to the store and assign fulfiller, fulfiller with cancel/refund rights and store contact users. Adding and removing user to the store and assigning specific role requires the submission of an Add/Remove User request form.

Fulfiller

The Fulfiller is responsible for completing order processing by accepting payments, entering fulfillment information and sending shipment confirmation messages to buyers. Fulfillers with refund and cancel rights can also cancel all or part of a pending order and refund payment for an order. Orders should not be fulfilled until the ordered products can be shipped to the customer.

New uStore Creation Process and Timeline

The following chart is intended to provide an outline of the process and estimated timeline for creating a new store in the University of South Carolina Marketplace. The University of South Carolina will have two MarketPlace environments: Test and Production. Without exception, a USC Storefront will be created in the test environment first so that all aspects of the store can be tested. After the testing is completed for a Storefront, a request is submitted to the University Bursar seeking approval to setup the Storefront in production. The time frames are approximate and dependent upon the complexity of the project and time of school year.

The USC MarketPlace will provide a structured approach to making your online store a reality. The amount of time that is required by this approach varies depending upon the demand for new storefronts and the nature of the business. You should plan on a four (4) to (6) week cycle from application to Production approval by the Bursar's Office.

PCI Compliant Requirements

(All of the following must be completed before going Live in Marketplace)

1. Applicant/Department must complete the CampusGuard Portal Training **(One Time)**
   a. This training is scheduled by the Bursar's Office and held at 1244 Blossom Street.
2. Applicant/Department must complete the Assigned Self-Assessment Questionnaire (SAQ) **(Yearly)**
3. Applicant/Department must complete the Departmental Procedures for PCI **(One Time / As Needed)**
4. Applicant/Department must complete the PCI Training **(Yearly)**

For questions on PCI compliancy please contact Michael Murray at murraym4@mailbox.sc.edu or Kyana T.Jackson at thomps55@mailbox.sc.edu.

Who	Task	Time Frame
Scoping: • **Department or College Manager** • **University Bursar** • **University Controller**	Complete and submit an Application for MarketPlace form. The Bursar's Office will schedule a Clarification Meeting where we will begin discussing your detailed requirements, expectations, and constraints for the project. In addition, your storefront application will be reviewed in order to identify any relevant concerns, such as: • Sales or other applicable taxes. • Is the activity unrelated to the University's mission and therefore subject to Unrelated Business Income Tax? • Are there any licensing or copyright issues that must be addressed?	1 – 2 Weeks
Approval Phase: **University Bursar**	Schedule meeting with Department or College manager and store manager to discuss established requirements.	1 Week
University Bursar	uStore request approval.	
Design: • **Bursar's Office** • **Department or College Store Merchant Manager**	The Storefront is created in phases, Testing and Production, which will provide a review of various design aspects including branding. Typically, we will start by tailoring the look and feel of the site to meet University standards, your preferences, or existing web site. Payment methods, product types, available reports and other setup and configuration aspects are addressed.	1 Week
Development and Test: • **Bursar's Office** • **Department or College Store Merchant Manager**	Once approved by the Bursar's Office MarketPlace staff members will meet with you to discuss and refine your business processes that will guide the storefront creation: • Technical requirements. • Training needs. • Set-up guidelines and requirements. Setup/Configuration in a TEST system. • Set up Merchant and store in the test USC Marketplace. • Create logins for Merchant and Store Manager	2 Weeks
Development and Test: **Bursar's Office**	Set up host system account with credit card merchant in test.	
Store Manager	Add products to Store in Test.	TBD
Store Manager	Test, test, test.	TBD

Store Manager	Inform Merchant Manager and the University Bursar when the store set-up is complete.	TBD
University Bursar	Review and approve store in test.	
Implementation Phase: Production • **Bursar's Office** • **Department or College Merchant Manager** • **Store Manager**	Build production store: • Setup/Configuration in the Production system. • Set up Merchant and store in the test USC Marketplace. • Create logins for Merchant and Store Manager Create Credit Card Merchant • Setup host system account. • Create detail codes in Banner production.	1-2 Weeks
• **University Bursar** • **Department or College Merchant Manager**	Review of Production Ready Site for Approval to Go Live.	1 Day

USC Marketplace Guidelines

Security

• Access is granted through user ID and password security system.

• Do not share user ID or password.

• User must change password received upon initial login.

• Log out of database if computer is to be unattended by the authorized user.

• Do not share confidential information about a customer (i.e. address, phone, etc.)

• Do not enter a customer's credit card number into your web store on their behalf or write down or record a customer's credit card information.

• Please verify all totals before finalizing the transaction or submitting any refund.

• Do not attempt to refund more than the original amount of the transaction.

• Do not allow unauthorized users to process refunds with authorized user's login.

• To provide appropriate oversight on the transaction, refunds must not be processed by the same person that processed the order.

• For issues related to passwords, please contact the Bursar's Office. If an authorized user changes employment or job responsibilities, the Bursar's Office must be notified immediately.

• If a security violation occurs, your access maybe restricted.

Department and Fund Information for Marketplace Usage

Each Marketplace site must have a Banner Detail Code for the account to which payment transactions are posted. Contact the Budget Office if needing a new account setup.

Credit Card Fees

Credit card transactions will be assessed a credit card processing fee which will be allocated directly to the department. The card brands (Visa, MasterCard, Discover and American Express) charge a fee for using their payment networks. There is a 2.5% fee assessed for each payment made through the system, we recommend passing this cost over to the customer on each transaction for credit card. Once a month this expense is charged to a GL account of your choosing. You will receive a receipt or a notification for the amount charged to your GL account. Electronic checks are available to be setup as payment and do not incur any additional fees.

• University of South Carolina also incurs an expense for utilizing the e-commerce system currently operated and maintained by TouchNet.

• You acknowledge that fees are NOT automatically added to the amount of any transaction. It is your responsibility to incorporate the cost of doing business in the price of your goods and maintain sufficient funds in your GL billing account.

• Credit card chargebacks can also occur against your account. Chargebacks are credit card transactions that your customer has disputed with his credit card company and subsequently has requested a refund from the company.

• You may be required to setup a Merchant Identification for your uPay or uStore site based on volume.

• All direct customer communication is the responsibility of the Department.

Reconciling

Departments must reconcile sales transactions captured through their online storefronts with transactions posted to the USC General Ledger. If a department discovers that sales transactions are missing, duplicated, or incorrectly posted, the staff member responsible for reconciling the accounts must contact the University Bursar Business Office for assistance in resolving the errors.

Disputed Transaction Sales, or Chargeback

If a credit card holder disputes a sale transaction processed through the USC MarketPlace, the cardholder will need to contact the University Bursar's Office. If the dispute is not resolved, the College will be charged for the transaction. Upon notice of charges for unsettled disputes, the Bursar's Office will transfer the charge back to the department's account.

Customer Service

The following standard practices will be observed: prompt and correct fulfillment of orders, prompt notification to the customer regarding any problems or delays with the order, and management of the customer relationship in a professional manner.

Returns, Exchanges, and Refunds

In general, funds transferred in the sale of goods are refunded in the same manner in which the good was originally purchased (credit card, check, etc.). Refunds, like returns, should be processed within 30 days of the purchase or delivery of an item.

Return of Equipment

All USC System-wide departments that have POS equipment are required to send the equipment to Bursar's Office upon the acceptance by the University Bursar and the Dean of the Department of their uStore site. Acceptance is defined as your uStore site approved for Production use.

Legal

Electronic publications are to follow the same University policies and standards as print publications in regard to copyright laws, "fair use" and intellectual property rights and authorized use of the University's signature, seal and logos.

The University of South Carolina MarketPlace sites must only be used for University business and any goods or services offered for sale must be related to the department's core mission.

All customer using the internet to place orders must be presented with a summary of the University of South Carolina Terms and Conditions and must indicate they agree to the terms and conditions presented.

The University of South Carolina, University Identity Theft and Detection Program, or "Red Flags Rule", can be found at:

http://www.sc.edu/policies/ppm/fina412.pdf

USC Policies and Guidelines

All users of the USC MarketPlace are to read and understand the University of South Carolina Policies and Guidelines including but not limited to:

- Copyright
- Trademarks and Licensing
- Privacy Guidelines
- Accessibility Guidelines
- Web Guidelines
- Web Presence
- Web Communications.

If your department has an eCommerce web site or is planning to put up an eCommerce web site on a University of South Carolina System web site, that collects any payment information, please contact the University of South Carolina Bursar's Office at (803) 777-4233 or marketplace@mailbox.sc.edu