E-Commerce @ Indiana University

- https://www.indiana.edu/~iuecom/ehome.shtml
- http://www.indiana.edu/~iutreas/
- http://kb.iu.edu/
Ways to Conduct E-Commerce @ Indiana University

- IUPayPlus
  - TransformEPIUPayPlus

- Volusion Shopping Cart

- IPAS (will be retired by 12/2010)
IUPayPlus

- Used for online credit card and echeck payments
- Replacing IUPay by September 1
- Replacing IPAS by December 2010
- PCI Compliant
- Used for child care, travel tours, journals, deposits, shipping charges, etc.
- No email receipts to departments, only to customers – future enhancement
- IUIE report availability
- May be used for conference registrations, but we prefer you use IU Conferences
IUPayPlus
Centrally Managed

• Units share a merchant account at our processing bank that is labeled IUPay. Customers will see IUPay as transaction description.

• Refunds are handled by the Office of the Treasurer, Payment Card Services. To request a refund, please follow this link which will require your IU network ID and password to access. You will need to know the date, dollar amount and confirmation number from the original transaction.

• The fee that will be charged to the departmental General Ledger account for IUPayPlus Centrally Managed transactions is currently set at 5%. Fee is charged at the same time the income is posted.

• This version of IUPayPlus is for those areas that have internal control issues, separation of duty issues, or have an immediate need to process payments.
The IUPayPlus Departmentally Managed version allows for Treasury to set your department up with its own merchant account at our processing bank. This means that customers will see your department name on their bank statement.

The associated fees for this type of set-up are the actual credit card processing fees as charged by our processing bank. The fees vary based on card brand and type; however they normally average out to approximately 2% of the dollar amount of the transaction. These fees are charged on a monthly basis.
IUPayPlus

- Volume dictates set-up: shared vs. departmental

<table>
<thead>
<tr>
<th></th>
<th>Shared</th>
<th>Departmental</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fee</strong></td>
<td>5% of approved sales</td>
<td>Actual processing charges</td>
</tr>
<tr>
<td><strong>Refunds</strong></td>
<td>Requested via Treasury Operations web site</td>
<td>Processed by departmental staff via QuikPay interface</td>
</tr>
<tr>
<td><strong>Reporting</strong></td>
<td>Only in IUIE – delayed one day</td>
<td>IUIE as well as real-time access via QuikPay interface</td>
</tr>
</tbody>
</table>
IU Pay Plus

- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=BL~LCAR~lcar
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=BL~FOLK~conference
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=IN~UCOL~CareerServicesCouncil
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=SE~ACT~childrenscenter
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=SE~SDC~collegeprep
IU Pay Plus

- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=IN~ENG~lugar
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=BL~GEOY~lp~g
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=BL~ASC~boxlessons
- https://quikpayasp.com/iu/commerce_manager/payer.do?orderType=BL~ASC~NCTA~tours
- This spot waiting for your URL.
Shopping Cart

- You won’t leave this one rolling around in the parking lot!
Volusion

• On March 25th of 2009 IU signed a contract with Volusion to license their shopping cart software for use by our IU merchants. The Ecommerce Team plans to complete a pilot project with one or two early adopters in the spring and make the shopping cart available to our merchants in the summer of 2009.
Volusion

http://www.volusion.com/

IU Bloomington HPER  (shophper)
IU Jacobs School of Music  (musicmarketplace)
2 others pending
Don’t Try to Set Up a Store Without The E-Commerce Team!

• Your department must first be approved by the E-Commerce Team and Treasury before you should even start working on project like this.

• There’s no such thing as a free lunch.
Volusion Costs For Your Own Store

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start Up Fee</td>
<td>$249.00</td>
</tr>
<tr>
<td>Yearly Volusion Fee</td>
<td>$ 79.00</td>
</tr>
<tr>
<td>Monthly Volusion Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Monthly Verisign Fee</td>
<td>$ 59.95</td>
</tr>
<tr>
<td>Monthly Verisign Fee provides ability to accept credit cards</td>
<td></td>
</tr>
<tr>
<td>Per Item Processing Fee</td>
<td>Actual Processing Charge</td>
</tr>
</tbody>
</table>
IPAS

To be retired no later than December 2010.
   All existing will be converted to IUPayPlus.

No new IPAS accounts are being added.
Payment Card Industry Data Security Standards

- Everyone and Every Department at IU must comply with the Payment Card Industry Data Security Standards (PCI DSS)

- Are there consequences if we don’t?
# PCI DSS Goals and Requirements

| Build and Maintain a Secure Network | 1. Install and maintain a firewall configuration to protect data  
|                                     | 2. Do not use vendor-supplied defaults for system passwords and other security parameters |
| Protect Cardholder Data             | 3. Protect stored data (electronic and paper data)  
|                                     | 4. Encrypt transmission of cardholder data and sensitive information across public networks |
| Maintain a Vulnerability Management Program | 5. Use and regularly update anti-virus software  
|                                     | 6. Develop and maintain secure systems and applications |
| Implement Strong Access Control Measures | 7. Restrict access to data by business need-to-know  
|                                     | 8. Assign a unique ID to each person with computer access.  
|                                     | 9. Restrict physical access to cardholder data |
| Regularly Monitor and Test Networks | 10. Track and monitor all access to network resources and cardholder data  
|                                     | 11. Regularly test security systems and processes |
| Maintain an Information Security Policy | 12. Maintain a policy that addresses information security |
How The IU E-Commerce Team Can Help You

• Does your department have an idea of something to sell on the web but you don’t know where to start?
• Do you have questions about E-Commerce at IU or in general?

We work with all departments on all campuses. We will: share ideas; steer you away from pitfalls; save you money; help you stay PCI DSS compliant
ShopIU

- IU hosted site to advertise all shopping options within IU web space
- Still being developed
- Tab or link in OneStart
- Pricing for inclusion being discussed

https://www.indiana.edu/~iuecom/shopIU.shtml
How To Contact Us

• E-Commerce Team:
  bl-ecom-operationalteam@exchange.indiana.edu

• E-Commerce Web Site:
  https://www.indiana.edu/~iuecom/ehome.shtml
How To Contact Us

Ruth Harpool
rharpool@indiana.edu

Or treaspay@indiana.edu

Trish Smith
pasmith@indiana.edu

Or treaspay@indiana.edu