

Comparison Table of Online Solutions				
	PayConex Gateway	Eventbrite	CyberSource Gateway	Third Party Vendor
Online Set-Up:				
Description and processing method	PayConex® is Bluefin's payment gateway. PayConex secure payment gateway services are backed by our ShieldConex™ suite of security solutions, including tokenization, iFrame encryption and transparent redirect. The gateway will connect to the First Data Rapid Connect platform that is facilitated by Bank of America Merchant Services.	Fully outsourced online platform for event ticket sales, conference registrations fees, etc.	Bank of America Merchant Services is a reseller of the CyberSource gateway small business edition. CyberSource offers gateway services for small businesses. The gateway will connect to the First Data Nashville platform that is facilitated by Bank of America Merchant Services.	Fully or partially outsourced merchant services solution. A separate agreement is entered into with the vendor(s). This process must be approved via TCM prior to completing any merchant services related forms.
			Virtual Terminal API	
Recurring Fees:				
Monthly fee:	None	None	\$25.00	Varies
Transactional fees:				
PCI Compliance fee	\$0.10 Varies	2% of registration value plus \$0.99 (capped at \$17.95) None	\$0.08 Varies	Varies Varies
Payment Card Fees:	Per Authorization fee: 0.03	2.5% of total transaction value	Per Authorization fee: 0.03	Varies
	American Express: under state contract, flat rate of 2.15% per transaction.	The fees can be absorbed by the department or pushed on to the customer.	American Express: under state contract, flat rate of 2.15% per transaction.	
	Visa/MasterCard/Discover rates vary based on the type of credit card from .70% to 3.25% + \$0.04 per transaction		Visa/MasterCard/Discover rates vary based on the type of credit card from .70% to 3.25% + \$0.04 per transaction	
	Chargebacks per case: \$5.00		Chargebacks per case: \$5.00	

Online Requirements and Information
Merchant Services and PCI DSS Compliance documentation can be found on the Office of the Controller's website
[Office of the Controller](#)

Initial Set-up Requirements:				
Review	Payment Card Processing Policy	Payment Card Processing Policy	Payment Card Processing Policy	Payment Card Processing Policy
Review	PCI DSS and Merchant Services Manual	PCI DSS and Merchant Services Manual	PCI DSS and Merchant Services Manual	PCI DSS and Merchant Services Manual
Complete and Submit	Merchant Application	Request account via email to merchant@fiu.edu	Merchant Application	Merchant Application
Complete and Submit	Department Merchant Procedures		Department Merchant Procedures	Department Merchant Procedures
Complete and Submit	Privacy and Refund Policy: Based on the College/department's practices, however, requires approval from Office of Integrity and Compliance prior to posting on your website.	Establish a refund policy	Privacy and Refund Policy: Based on the College/department's practices, however, requires approval from Office of Integrity and Compliance prior to posting on your website.	Refund Policy: Based on the College/department's practices, however, requires approval from Office of Integrity and Compliance prior to posting on your website.
Set-up time	<u>6 - 8 weeks</u>	<u>2 weeks</u>	<u>6 - 8 weeks</u>	<u>Varies</u>
Technology Requirements				
Personnel	A webmaster that is responsible for continuously maintaining the website. If the Department does not have the capabilities to support this, they must contact Enterprise Web Services (EWS) for a quote.		A webmaster that is responsible for continuously maintaining the website. If the Department does not have the capabilities to support this, they must contact Enterprise Web Services (EWS) for a quote.	
Bank of America Requirements				Schematic (Payment flow diagram) from the company. Verification that the third party vendor is PCI DSS compliant. PCI Certificate is generally requested.
	Approved privacy and refund policy listed on the website	Establish a refund policy	Approved privacy and refund policy listed on the website	Approved privacy and refund policy listed on the website
	Customer service number listed on website.		Customer service number listed on website.	Customer service number listed on website.
Employee Requirements:				
The e-form process must be completed prior to handling sensitive credit card information.	Merchant Employee e-form	Merchant Employee e-form	Merchant Employee e-form	Merchant Employee e-form
Department Requirements:	Designate and maintain a minimum of two journal contacts (Main & Back-Up). Departments are required to record the journal entry within 2 business days after the sale and/or refund has occurred.	Designate and maintain a minimum of two departmental contacts that will have Eventbrite access.	Designate and maintain a minimum of two journal contacts (Main & Back-Up). Departments are required to record the journal entry within 2 business days after the sale and/or refund has occurred.	Designate and maintain a minimum of two journal contacts (Main & Back-Up). Departments are required to record the journal entry within 2 business days after the sale and/or refund has occurred.
	Auxiliary activity number	Auxiliary activity number	Auxiliary activity number	Auxiliary activity number
	Device and application training provided by Bluefin.		Internet by CyberSource Business Edition Software, the training will be on-line. This is mainly for the IT person and financial person pulling reports call 1-866-501-7958.	Provided by the approved third-party.
	Completion of the Annual PCI DSS Merchant Questionnaire		CyberSource Demo Completion of the Annual PCI DSS Merchant Questionnaire	Completion of the Annual PCI DSS Merchant Questionnaire

Comparison Table of Validated P2PE Solutions

	Stand-Alone Device	Stand-Alone Device	POS Integrated Swipe Device	Integrated Mobile POS Device
Device:	PAX S500	PAX A920	ID Tech SRED Key	Wisepad 2 and PayConex Plus Application or QuickSwipe Application
Network Connection Type:	Ethernet	WIFI	via USB to Workstation (PC)	Bluetooth
Description and processing method(s) of device:	Countertop payment terminal featuring a touch screen with e-Signature functionality. Payments can be taken in-person and/or via telephone.	Portable payment terminal featuring a touch screen with e-Signature functionality. Payments can be taken in-person and/or via telephone.	Connects to a personal computer via a USB port. A hosted payment page (HPP) can be created to use the device to process payments and/or the payments can be processed directly thru the PayConex gateway.	Connects to a smart device via Bluetooth or micro USB. The Quick Swipe application has the functionality to add different items and customize it to your department's business needs (include tax) or you can use the PayConex Plus application that is a simple cash register.
One-time Fees:				
Purchase Price:	\$339.00	\$435.00	\$260.00	\$185.00
Key Injection fee:	\$35.00	\$35.00	\$35.00	\$35.00
Recurring Fees:				
Monthly fee:	\$25.00	\$25.00	\$25.00	\$25.00
PCI Compliance fee	Varies	Varies	Varies	Varies
UTS Fees	Refer to the DoIT	none	none	none
P2PE Transaction fee:	\$0.10	\$0.10	\$0.10	\$0.10
PayConex gateway fee per transaction:	\$0.05	\$0.05	\$0.05	\$0.05
Payment Card Fees:	Per Authorization fee: 0.03	Per Authorization fee: 0.03	Per Authorization fee: 0.03	Per Authorization fee: 0.03
	American Express: under state contract , flat rate of 2.15% per transaction.	American Express: under state contract , flat rate of 2.15% per transaction.	American Express: under state contract , flat rate of 2.15% per transaction.	American Express: under state contract , flat rate of 2.15% per transaction.
	Visa/MasterCard/Discover rates vary based on the type of credit card from .70% to 3.25% + \$0.04 per transaction	Visa/MasterCard/Discover rates vary based on the type of credit card from .70% to 3.25% + \$0.04 per transaction	Visa/MasterCard/Discover rates vary based on the type of credit card from .70% to 3.25% + \$0.04 per transaction	Visa/MasterCard/Discover rates vary based on the type of credit card from .70% to 3.25% + \$0.04 per transaction
	Chargebacks per case: \$5.00	Chargebacks per case: \$5.00	Chargebacks per case: \$5.00	Chargebacks per case: \$5.00

Merchant Location Requirements and Information

Merchant Services and PCI DSS Compliance documentation can be found on the Office of the Controller's website

[Office of the Controller](#)

Initial Set-up Requirements:				
Review	Payment Card Processing Policy	Payment Card Processing Policy	Payment Card Processing Policy	Payment Card Processing Policy
Review	PCI DSS and Merchant Services Manual	PCI DSS and Merchant Services Manual	PCI DSS and Merchant Services Manual	PCI DSS and Merchant Services Manual
Complete and Submit	Merchant Application	Merchant Application	Merchant Application	Merchant Application
Complete and Submit	Department Merchant Procedures	Department Merchant Procedures	Department Merchant Procedures	Department Merchant Procedures
Complete and Submit	Establish a refund policy	Establish a refund policy	Establish a refund policy	Establish a refund policy
Set-up time	2- 4 weeks	2- 4 weeks	2- 4 weeks	2- 4 weeks
	Training provided by Bluefin	Training provided by Bluefin	Training provided by Bluefin	Training provided by Bluefin
Employee Requirements:				
The e-form process must be completed prior to handling sensitive credit card information.	Merchant Employee e-form	Merchant Employee e-form	Merchant Employee e-form	Merchant Employee e-form
Department Requirements:				
	Auxiliary activity number	Auxiliary activity number	Auxiliary activity number	Auxiliary activity number
	Establish and maintain departmental merchant procedures that align with your merchant process.	Establish and maintain departmental merchant procedures that align with your merchant process.	Establish and maintain departmental merchant procedures that align with your merchant process.	Establish and maintain departmental merchant procedures that align with your merchant process.
	Upload the Merchant Device Inventory Sheet and Tampering Checklist monthly	Upload the Merchant Device Inventory Sheet and Tampering Checklist monthly	Upload the Merchant Device Inventory Sheet and Tampering Checklist monthly	Upload the Merchant Device Inventory Sheet and Tampering Checklist monthly
	Maintain an internal list of merchant employees and submit appropriate documentation in a timely manner. merchant procedures that align with your merchant process.	Maintain an internal list of merchant employees and submit appropriate documentation in a timely manner. merchant procedures that align with your merchant process.	Maintain an internal list of merchant employees and submit appropriate documentation in a timely manner. merchant procedures that align with your merchant process.	Maintain an internal list of merchant employees and submit appropriate documentation in a timely manner. merchant procedures that align with your merchant process.
	Completion of the Annual PCI DSS Merchant Questionnaire	Completion of the Annual PCI DSS Merchant Questionnaire	Completion of the Annual PCI DSS Merchant Questionnaire	Completion of the Annual PCI DSS Merchant Questionnaire