



# TECHNOLOGY TOOLS

GETTING STARTED WITH ONLINE SALES

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The background is a dark blue gradient. In the corners, there are white line-art graphics resembling circuit traces or data paths, with small circles at the end of the lines.

# PCI COMPLIANCE

# PCI COMPLIANCE

## **Q: What is PCI?**

**A:** The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that ALL companies that accept, process, store or transmit credit card information maintain a secure environment.

# PCI COMPLIANCE

## **Q: What is PCI Compliance?**

**A:** Payment card industry (PCI) compliance refers to the technical and operational standards that businesses must follow to ensure that credit card data provided by cardholders is protected. PCI compliance is enforced by the PCI Standards Council, and all businesses that store, process or transmit credit card data electronically are required to follow the compliance guidelines.

# PCI COMPLIANCE

**Q: To whom does the PCI DSS apply?**

**A:** The PCI DSS applies to ANY organization, regardless of size or number of transactions, that accepts, transmits or stores any cardholder data.

# PCI COMPLIANCE

**Q: My organization doesn't store credit card data so PCI compliance doesn't apply to us, right?**

**A:** If you accept credit or debit cards as a form of payment, then PCI compliance applies to you. The storage of card data is risky, so if you don't store card data, then becoming secure and compliant may be easier.

# PCI COMPLIANCE

**Q: Do organizations using third-party processors have to be PCI DSS compliant?**

**A:** Yes. Merely using a third-party company does not exclude a company from PCI DSS compliance. It may cut down on their risk exposure and consequently reduce the effort to validate compliance. However, it does not mean they can ignore the PCI DSS.

# PCI SAQ

A **PCI** Self-Assessment Questionnaire (**PCI SAQ**) is a merchant's statement of **PCI** compliance. It's a way to show that you're taking the security measures needed to keep cardholder data secure at your business. Each **SAQ** includes a list of security standards that businesses must review and follow.

## 3.1 SAQ Routing: E-Commerce Merchant



Processing Method	Description	ASV Scan	SAQ
Shopping Cart - Entire Internet Presence Outsourced	Select this method if your customers enter their credit card information into a website to make online purchases, payments or donations. All e-commerce pages, including all payment acceptance and processing, are delivered directly from a third party, PCI-validated service provider.	No	A
Shopping Cart - Payment Page Entirely Outsourced	During the payment process, the consumer's browser is redirected to a checkout/payment page (URL or iFrame) that is entirely controlled by a PCI-compliant third party service provider.	No	A
Shopping Cart - Payment Page Partially Outsourced	During the payment process, the consumer's browser is redirected to a checkout/payment page (URL or iFrame) that is controlled by a PCI-compliant third party service provider, BUT some elements (javascript, CSS, etc.) are passed from the merchant page to the third party payment page.	Yes	A-EP
Shopping Cart - Payment Page Direct Post	During the payment process, the checkout/payment page directly posts payment information from the merchant's website to a third party service provider, but the page resides on the merchant website.	Yes	A-EP
Shopping Cart - Payment Page Not Outsourced	During the payment process, the consumer enters credit card information on a checkout/payment page that is part of the merchant's website.	Yes	D-Merch



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# PCI COMPLIANCE

**Q: Are debit card transactions in scope for PCI?**

**A:** In-scope cards include any debit, credit, and pre-paid cards branded with one of the five card association/brand logos that participate in the PCI SSC – American Express, Discover, JCB, MasterCard, and Visa International.

# PCI COMPLIANCE

**Q: What is defined as 'cardholder data'?**

**A:** The PCI Security Standards Council (SSC) defines 'cardholder data' as the full Primary Account Number (PAN) or the full PAN along with any of the following elements:

- Cardholder name
- Expiration date
- Service code

Sensitive Authentication Data, which must also be protected, includes full magnetic stripe data, CAV2, CVC2, CVV2, CID, PINs, PIN blocks and more.

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# FINANCIAL INFORMATION

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**Q: What is a credit card surcharge?**

**A:** The practice of always charging customers a fee for credit card payments, no matter how the transaction takes place, is called a surcharge.

# FINANCIAL INFORMATION

**Q: What is a convenience fee?**

**A:** Convenience fees are charges levied for the privilege of paying for a product or service using an alternative payment, or a payment method that is not standard for the merchant.

For example, normal transactions are conducted in person; an alternate payment option is online.

*Technically, you are not charging for the use of a credit card, but for the privilege of using the pay online option.*

# FINANCIAL INFORMATION

**Q: Can I charge a convenience fee?**

**A:** Yes.

**Q: Can I charge a credit card surcharge?**

**A:** Maybe...

# FINANCIAL INFORMATION

## **Credit or Debit Card Surcharges Statutes**

Prior to 2018, eleven states—California, Colorado, Connecticut, Florida, Kansas, Maine, Massachusetts, New York, Oklahoma and Texas—and Puerto Rico had laws that prohibited merchants from charging consumers with surcharges on credit card transactions.

The laws in multiple states were challenged in court.

# FINANCIAL INFORMATION

- In 2018, a Federal Court declared the Texas law preventing credit card surcharges “unconstitutional”. *Rowell v. Paxton*
- The Texas ruling follows the defeat of no-surcharge laws in Florida and California, but it is a unique milestone: Texas is the first state in which a surcharge ban that was previously upheld has now been struck down under a Supreme Court precedent (*Expressions Hair Design*).

# FINANCIAL INFORMATION

- A merchant is allowed to show at least two prices: what it costs with a **credit card**, and what it costs with a cash or debit **card** payment.
- The **surcharge** must reflect what the actual swipe fee is – the maximum allowed is 4 percent.
- Merchants must clearly disclose the surcharge before the sale.
- Surcharging is legal only on purchases where both the seller and the purchaser are in states that allow for the practice.

# CHAPTER 604A OF THE TEXAS BUSINESS AND COMMERCE CODE

Sec. 604A.002. IMPOSITION OF SURCHARGE FOR USE OF DEBIT OR STORED VALUE CARD. (a) In a sale of goods or services, a merchant may not impose a surcharge on a buyer who uses a debit or stored value card instead of cash, a check, credit card, or a similar means of payment.

- (b) This section does not apply to:
  - (1) a state agency, county, local governmental entity, or other governmental entity that accepts a debit or stored value card for the payment of fees, taxes, or other charges; or
  - (2) a private school that accepts a debit card for the payment of fees or other charges, as provided by Section 111.002, Business & Commerce Code.

# CHAPTER 604A OF THE TEXAS BUSINESS AND COMMERCE CODE

- Sec. 604A.0021. IMPOSITION OF SURCHARGE FOR USE OF CREDIT CARD. (a) In a sale of goods or services, a seller may not impose a surcharge on a buyer who uses a credit card for an extension of credit instead of cash, a check, or a similar means of payment.
- (b) This section does not apply to:
  - (1) a state agency, county, local governmental entity, or other governmental entity that accepts a credit card for the payment of fees, taxes, or other charges; or
  - (2) a private school that accepts a credit card for the payment of fees or other charges, as provided by Section 111.002.
- (c) This section does not create a cause of action against an individual for violation of this section.

# FINANCIAL INFORMATION

- If the State Finance code prohibit sellers from charging a credit card surcharge or convenience fee to credit card customers, it may allow sellers to offer a discount for customers buying with cash.
- Sec. 604A.001. DEFINITIONS: (5) "Surcharge" means an increase in the price charged for goods or services imposed on a buyer who pays with a credit, debit, or stored value card that is not imposed on a buyer who pays by other means. The term does not include a discounted price charged for goods or services to a buyer who pays with cash.

# FINANCIAL INFORMATION

If you are adding a credit card surcharge or a convenience fee to your sales, it is imperative that you keep up with changes to the laws of your state.

# FINANCIAL INFORMATION

**Q: Are convenience fees or credit card surcharges taxable?**

**A: All fees charged in conjunction with a taxable item are taxable.**

→ *South Dakota v. Wayfair*, No. 17-494

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# PAYMENT SYSTEMS

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**Q: What are some Payment Systems?**

**A: Intuit GoPayment, Paypal, Square, Stripe.**

# PAYMENT SYSTEMS

Payment system components:

- Mobile Point-of-Sale
- Online

# PAYMENT SYSTEMS

When selecting a Payment System, consider:

- Cost of App
- Cost of Card Reader
- Pricing
  - Per Transaction
  - Subscription

# PAYPAL



Summary

Money

Activity

Reports

Tools

Tools

More

Business Setup

PayPal Here

Invoicing

Request Money

Resolution Center

Send Money

All Tools

# PAYPAL

## PayPal Tools & Resources

Discover apps to help run and grow your business

Discover

Favorites

Get paid

Make payments

Run your business

Integrate PayPal

Sell your products **NEW**

Build your website **NEW**

Learn and grow

Favorites [View all](#)



### Resolution Center

Review or resolve your open cases or report a problem.

[Open](#)



### Business Setup

Find everything you need to set up and manage your business.

[Open](#)



### Request Money

Request a payment from anyone with an email address.

[Open](#)

Popular with PayPal merchants



### PayPal buttons

Add payment buttons to your site to accept PayPal and major credit cards.

[Open](#)



### Multi-order shipping

Print, ship, and track packages faster. Manage and track shipments in one location.

[Open](#)



### Invoicing

Send invoices to get paid with PayPal and major credit cards. A small fee applies when you're paid.

[Open](#)

# PAYPAL

## Make a PayPal Button

### Which button would you like to add?

Select the one you need and we'll guide you through an easy set up.

NEW FEATURES

#### Smart Buttons

Smart Payment Buttons™ give customers the option to pay with PayPal, Venmo, PayPal Credit\*, and major credit cards on almost any device.

#### Buy Now

Make it easy to buy one or more of a single item.

(Includes inventory tracking and item description options.)

#### Add to Cart

Sell multiple items with one payment button.

(Includes a View Cart button.)

#### Donate

Accept donations and contributions on your site.

#### Subscribe

Set up recurring charges of the same amount for your goods and services.

(Includes an Unsubscribe button.)

#### Instalment Plan

Give customers the option to pay in installments for up to one year.

#### Automatic Billing

Bill customers for goods and services that change in price monthly.

# PAYPAL

## Edit your PayPal payment button

PayPal payment buttons are an easy way to accept payments. Check the [PayPal Payments Standard Overview](#) for more information.

Use this page to customize your button and create the HTML you'll need to copy and paste into your website. [Learn more](#).

[Having trouble viewing this page?](#)

**▼ Step 1: Choose a button type and enter your payment details**

Choose a button type:  [Which button should I choose?](#)

Now: [Go to My saved buttons](#) to create a new button similar to an existing one.

Item name:  Item ID (optional):  [What's this?](#)

**Customize button**

Add drop-down menu with price option [Example](#)

# Attendees: 1 Attendee, 2 Attendees, 3 Attendees, 4 Attendees

[Edit](#) | [Delete](#)

Add drop-down menu [Example](#)

Add text field [Example](#)

Attendee Name(s):

[Edit](#) | [Delete](#)

Cell Phone:

[Edit](#) | [Delete](#)

[▶ Customize text or appearance \(optional\)](#)

**Your customer's view**

# Attendees:

Attendee Name(s):

Cell Phone:

[Add to Cart](#)

**Shipping**

Use specific amount:  [USD Help](#)

**Tax**

Use tax rate:  %

**Merchant account ID:** [Learn more](#)

Use my secure merchant account ID

Use my primary email address: [Treasurer@AggieNetwork.com](#)

[▶ Step 2: Track inventory, profit & loss \(optional\)](#)

[▶ Step 3: Customize advanced features \(optional\)](#)

[Save Changes](#)

# PAYPAL

▼ **Winter Federation Dinner**  
(ID: RRD8RN4YXVVBL)  
Created 12/29/2019  
WFedD

# Attendees dropdown:

1 Attendee	\$36.00
2 Attendees	\$72.00
3 Attendees	\$108.00
4 Attendees	\$144.00

Attendee Name(s) textfield  
Cell Phone textfield

Action ▼

- Edit button
- View code
- Create similar button
- Delete button
- Create new button

[Manage che styles](#)

# PAYPAL

## Add your button code to your webpage

You just created customized HTML code for your button. The final step is to copy the code from this page and paste it into your website editor.

### Copy the button code:

1. Click **Select Code**.
2. Right-click and copy the selected code.

If you're working with a website developer, you can paste the button code into an email and send it to your developer now.

### Paste the button code in your website editor:

The code must be pasted in the "code" view, where you can view and edit HTML.

1. In your website editor or admin page, open the page where you want to add your button.
2. Look for an option to view or edit HTML.
3. Find the section of the page where you want your button to appear.
4. Right-click and paste your button code into the HTML.
5. Save and publish the page. (The preview function in your editor may not display the button code correctly.)
6. Test the button to make sure it links to a PayPal payment page.

Need more help? [Click here](#) for additional information.

**Website**

```
<form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
method="post">
<input type="hidden" name="cmd" value="_s-xclick">
<input type="hidden" name="hosted_button_id"
value="RRD8RN4YXVVBL">
<table>
<tr><td><input type="hidden" name="on0" value="# Attendees">#
Attendees</td></tr><tr><td><select name="os0">
```

**Buyer's View**

# Attendees  
1 Attendee \$36.00 USD

Attendee Name(s)  
Cell Phone

**Add to Cart**

[Select Code](#) [Go back to edit this button](#)

# SQUARE

See [Setting Up Online Sales with Square & Eventbrite](#) on the Tech Corner page of the [Federation of Aggie Moms website](#).

The image features a blue gradient background with white circuit-like lines in the corners. These lines consist of straight paths that branch out and terminate in small circles, resembling a stylized PCB or network diagram. The lines are positioned in the top-left, top-right, bottom-left, and bottom-right corners, framing the central text.

# APPENDIX

# TEXAS CODE

Tex. Business & Commerce Code Ann. §604A.001 *et seq.* (2015 Chapter 113)

(a) In a sale of goods or services, a merchant may not impose a surcharge on a buyer who uses a debit or stored value card instead of cash, a check, credit card, or a similar means of payment.

(b) This section does not apply to a state agency, county, local governmental entity, or other governmental entity that accepts a debit or stored value card for the payment of fees, taxes, or other charges.

# TEXAS CODE

Tex. Business & Commerce Code Ann. §604A.003 (2015 Chapter 113)

(a) A person who knowingly violates §604A.002 is liable to the state for a civil penalty in an amount not to exceed \$500 for each violation. The attorney general or the prosecuting attorney in the county in which the violation occurs may bring: (1) a suit to recover the civil penalty imposed under this section; and (2) an action in the name of the state to restrain or enjoin a person from violating this chapter.

(b) Before bringing the action, the attorney general or prosecuting attorney shall give the person notice of the person's noncompliance and liability for a civil penalty. The notice must: (1) contain guidance to assist the person in complying with this chapter; (2) advise the person of the prohibition under §604A.002; and (3) state that the person may be liable for a civil penalty for a subsequent violation of §604A.002.

(b-1) If the person complies with §604A.002 not later than the 30th day after the date of the notice under Subsection (b), the violation is cured and the person is not liable for the civil penalty. A person who has previously received notice of noncompliance under Subsection (b) is not entitled to notice of or the opportunity to cure a subsequent violation of §604A.002.

(c) The attorney general or the prosecuting attorney, as appropriate, is entitled to recover reasonable expenses incurred in obtaining injunctive relief, civil penalties, or both, under this section, including reasonable attorney's fees, court costs, and investigatory costs.

# TEXAS CODE

Tex. Finance Code Ann. §339.001 (1999)

(a) In a sale of goods or services, a seller may not impose a surcharge on a buyer who uses a credit card for an extension of credit instead of cash, a check, or a similar means of payment.

(b) This section does not apply to: (1) a state agency, county, local governmental entity, or other governmental entity that accepts a credit card for the payment of fees, taxes, or other charges; or (2) a private school that accepts a credit card for the payment of fees or other charges, as provided by §111.002, Business & Commerce Code.

(c) The consumer credit commissioner has exclusive jurisdiction to enforce this section.

(d) The Finance Commission of Texas may adopt rules relating to this section. Rules adopted pursuant to this section shall be consistent with federal laws and regulations governing credit card transactions described by this section.

(e) This section does not create a cause of action against an individual for violation of this section.

## REFERENCES

- <https://www.pcicomplianceguide.org/faq/>
- <https://www.pcicomplianceguide.org/5-best-practices-for-securing-your-small-biz/>
- <https://www.ncsl.org/research/financial-services-and-commerce/credit-or-debit-card-surcharges-statutes.aspx>
- <https://www.dallasnews.com/news/watchdog/2018/11/21/texas-law-banning-surcharges-for-credit-card-payments-was-overturned-now-youll-pay-more/>
- <https://www.digitaltransactions.net/commentary-how-a-new-ruling-sets-the-stage-for-surcharging-in-all-50-states/>
- <https://forwardpush.com/whats-the-difference-between-square-paypal-and-intuit-for-mobile-payments/>