E-commerce Cost Guide

University Accounting Services tries to keep the cost of card processing as affordable as possible while also supporting a variety of payment gateways.

There are at least two costs to consider when calculating the cost of e-commerce. The first is the card fee assessed by the card networks (Visa, MasterCard, etc). Although the actual rates are far more complex, over the course of 12 months you should find that they average out to approximately 2.1% of the transaction amount.

The second cost is the payment gateway fee. A payment gateway is a "middleman" that facilitates transactions between your shopping cart and the card processor. You will find the per-transaction costs for the university's supported payment gateways in the table below.

Gateway	PCI	Per transaction Cost[1]	ACH[2]
Texas A&M Marketplace[3]	SAQ A[4]	$0.35	Yes
Flywire Secure Checkout	SAQ A	$0.30	Yes
PayPal Payflow Pro	SAQ A[5]	$0.25	No
Bluefin Payconex[6]	SAQ A	$0.35	Yes (+fee)

The pricing in this document is considered confidential information and is not to be shared with outside entities.

A third consideration could be the cost of operating a shopping cart, either from a third party or custom-built and maintained. The first row in the table above appears to be the most expensive per-transaction fee, but includes the cost of access to the Texas A&M Marketplace shopping cart as well as the payment gateway. The other rows seem less expensive, but when shopping cart costs are factored in the total cost of doing business climbs much higher.

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[1] The per-transaction costs listed in this column include a $0.15/transaction e-commerce fee to University Accounting Services for ongoing maintenance and support of your e-commerce account and FAMIS feed.

[2] The acceptance of ACH is optional and available upon request.

[3] The listed rate includes use of the Flywire's Marketplace shopping cart as well as the gateway fee.

[4] Marketplace stores qualify for an abbreviated, 1-page PCI acknowledgement.

[5] The code bases for Payflow and Authorize are robust enough to be used in multiple ways. Consult with our e-commerce team to ensure the right options are used to stay within SAQ A.

[6] University Accounting Services does not have a Bluefin Payconex feed for FAMIS. All transactions must be manually posted to FAMIS, daily.

Email: marketplace@tamu.edu
Web: https://uas.tamu.edu/card-acceptance/e-commerce.html