NORTHWESTERN
UNIVERSITY

Merchant Card Fee Schedule

Revised: 01/12/2015

MERCHANT CARD FEE SCHEDULE

INFORMATION RELATING TO
THE NU MERCHANT CARD PROCESSING POLICY

Merchant Card Fees

These fees are charged back to the department for all merchant card transactions.

Visa/MasterCard

Visa/MasterCard Discount Rate	2.06%
Visa/MasterCard Check Card Discount Rate	1.67%
Visa Transaction Fee	$0.10
MasterCard Transaction Fee	$0.10

Discover

Discover Discount Rate	2.06%
Discover Transaction Fee	$0.10

American Express

Discount Rate – Education (including tuition and non-tuition programs)	2.10%
Discount Rate – Education Donations	2.25%
*Educational Services	*2.80%
*For Educational Services, there is a 50 basis point discount for individual transactions over $10,000, lowering the rate to 2.30%	
American Express Transaction Fee	N/A

PCI Compliance 3rd Party Qualified Security Assessor (QSA) Services Annual Fees

Per the Merchant Card Processing Policy and the related PCI Compliance Program, all merchants must complete self-assessment questionnaires through Trustwave's TrustKeeper website (https://www.trustkeeper.net). Some merchants may also require network scans, which should also be done by Trustwave. These services are billed with fees per merchant as well as an overall fee for the University that is split amongst all participating merchants.

Questionnaire Only (SAQ Types A & B)	$30 per merchant
Questionnaire and Scanning (SAQ Types A-EP, B-IP, C, C-VT, D and P2PE-HW)	$300 per merchant
Validation services fee (split among all merchants)	Approx. $200 per merchant (varies)

PayPal Payflow

PayPal is the University's approved e-commerce payment processor.

Compare and contrast both services: https://www.paypal.com/ca/cgi-bin/webscr?cmd=_payflow-feature-comparison-outside

NOTE *– Some e-Commerce software applications support integration of one version of the service over the other – it is part of the NU Merchant's due diligence to understand which PayPal service is to be integrated with applications which they select for use.*

Payflow Link

Payflow LINK is a PCI compliant solution and is hosted by PayPal. Therefore the Merchant will never touch the credit card info on their website.

Payflow LINK uses HTML and redirects the customer to a secure checkout page hosted by PayPal. This template page can be altered a bit in appearance for the checkout process. Once the transaction is completed, then the customer would be redirected back to the original website to a designated web page.

One time set up fee	$179.00
Monthly fee (1-500 transactions)	$ 19.95
Fee for each transaction over 500	$ 0.10

Payflow Pro

Payflow PRO would require the Merchant's site to <u>FIRST</u> be secure, and <u>NEXT</u> to encrypt any credit card info collected and pass it to PayPal.

Payflow PRO is a software-based solution that uses API-calls to submit the transaction detail from the Merchant website directly to PayPal. The customer will never leave the website and no redirect takes place. The checkout page/process can be fully customized as it will reside on the Merchant's end.

One time set up fee	$249.00
Monthly fee (1-1000 transactions)	$ 59.95
Fee for each transaction over 1000	$ 0.10

Merchant Card Terminal Equipment

Merchant card processing terminals should be purchased through e-Commerce Operations. New terminals cost between $400 and $800 per unit, plus S&H. Models may vary based on availability. To order a new terminal, please send an email to Ccard@northwestern.edu with the subject line "New Terminal Request". In the body of the email, include the 3-digit merchant location number, quantity of terminals needed, and the chart string(s) to charge the terminal(s) to.

All supply orders are free for Northwestern.

PAPER ROLLS

When the Merchant location is low on paper, the Merchant authorized contact can call the First Data Merchant Services supply desk at **(800) 430-0263** for more information. *Please have Merchant ID (MID), NU or NWU location name, location code and address info ready.*

Prices are subject to change without notice.

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