

**eMarket User & Storefront Request Guide**

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Transact & eMarkets FAQs

A) Introduction to Transact:

Transact is a versatile third-party platform that provides UMass Boston with various e-commerce services. This system is designed to assist individuals who need to make payments for services offered by departments that want to operate online storefronts. The Transact system not only improves the user experience but also introduces new e-commerce opportunities for the University.

B) Introduction to eMarkets:

An eMarket is an online storefront that enables departments to collect payments for their approved products and services. The eCommerce team at UMass Boston collaborates with each department to develop an online storefront tailored to their specific offerings, which can be outlined in the ‘Storefront Request Form.’ Once the storefront is approved and ready for use, departments will receive a link to access the eMarket for their purchases. All sites adhere to PCI compliance standards, ensuring secure transactions.

C) Sample Types of Products:

By implementing Transact, UMass Boston enhances departmental functions across the campus. This system enables departments to create eMarkets or online storefronts, allowing them to establish customized spaces for selling:

* Conference Fees
* Membership fees
* Event tickets
* Workshop Tickets
* Periodical Subscriptions

D) Roles:

Transact will be under the ownership of the Campus Banking unit and many functions will be centralized through the team. The extent of the role of the departments is in a supportive manner in order to mitigate potential issues. Below is an overview of the roles for each party.

Campus Banking

* Creation of Storefront
* Reconciliation of clearing account
* Troubleshooting Issues
* Annual SAQ
* Communication with Treasurer’s Office and departments

Department

* Storefront requests
* Reconciliation of payments collected
* Running payment reports
* Reading University PCI Guide
* Completion of PCI training

E) Requesting Storefront Process:

Before submitting a request for an eMarket, a user must consider what type of services they intend to sell, whether they want to have a limited quantity, and what type of information they are going to require from their customers. If a department is interested in requesting a storefront, they must complete a Storefront Request Form located on the Campus Banking web page. Below are fields to be filled out with additional information:

|  |  |
| --- | --- |
| **Fields To Fill Out:** | **Purpose:** |
| Date | Date of request |
| Contact Information | Main point of contact for Campus Banking for storefront |
| Add Other User | Other potential users to be given access to Transact. If there are other users to be added other than the requestor, please fill out “User Modification Form” in addition to the storefront request form. |
| Storefront Information | Detailed information regarding item to be sold |
| Chartfield Information | Where items sold will be recorded in GL |

After the form has been filled out, it needs to be signed by the department’s director or asst. director, otherwise, the request will be outright rejected.

Once signed, the request will be sent to [Campus.Banking@umb.edu](mailto:Campus.Banking@umb.edu) where a Campus Banking employee will respond confirming receipt, and the request will be approved or denied.

F) Timeline:

Campus Banking will arrange an initial meeting with the department, if needed, to review the request, discuss the details of the item to be sold, and determine if it can be supported by Transact. Based on this evaluation, a decision will be made on whether to proceed with the request.

If there are issues, Campus Banking will reach out to the contact provided. Otherwise, the team will work with the controller’s office to confirm the revenue codes provided and continue with creating the storefront in the Train module where it will be configured and tested. In the meantime, Campus Banking will reach out to the Treasurer’s Office to send the training link for PCI and card holder security to the department. Once the storefront is configured, the team will reach out to the department to set up a meeting where the Campus Banking team will give a walkthrough of the storefront, present a sample transaction in the Test environment, answer other questions the department may have and make last minute modifications.

When both parties are satisfied, Campus Banking will mirror the storefront setup to the Production site where it will be able to take live payments. Both the Transact login and storefront link will be provided to each department when the request is completed. The department will then work with their dedicated web page editor for their department to post the storefront link to their web page.

All pages on the University website are subject to quarterly vulnerability scans to meet PCI requirements for hosting links to payment services.

Plan accordingly, as the creation of a new eMarket storefront may require **15-30 business days to build and implement**, depending on complexity and testing to ensure payments will process correctly.

Existing eMarket storefronts may require **7-14 days** for modification and execution.

Note: For multiple items to be sold, please fill out the necessary sections on a separate form to be attached, as specified.

G) General Ledger Recording:

At the back-end process, Transact will generate a batch file at the end of the business day, containing all the transactions where it will be moved within secure channels and finally processed by UITS in Peoplesoft within the same day.

Any potential errors throughout this process will be troubleshot by Campus Banking.

H) Transact Reporting:

As part of the storefront configuration, the Campus Banking team will modify and create a unique report for the departments containing payment details for their stores. Typically, it will contain the below. For additional information that need to be captured, please let the Campus Banking team know.

* Transaction Date
* Item Code (unique ID for each item sold)
* Operator (Main user)
* G/L Code
* Amount
* Information Fields Collected from Payor

The reports’ function will be easily accessible and is located on the top of the page. The button appears as below:



Also, Campus Banking can set up group reporting where an automated report can be sent at a set time daily. If this is something you’d like, please inform the Campus Banking team, as well.

A Transact report generation job aid is available on the Campus Banking UMB website as a resource, as well.

I) Reconciliation:

Each department has a duty to ensure that the transactions appearing in the Transact report matches the entries into the general ledger into the revenue accounts listed. Any discrepancies discovered must be researched and reported to Campus Banking.

To generate a ledger report, search for Review Ledger Information, enter in the chartfield and conduct a search for the transactions and details for the time period selected. The totals of this report must match the Transact report generated.

The most effective way to reconcile payments would be to access the reporting function within the Transact site and search for Daily Paid Item Report and compare it with the report from the general ledger.

A reconciliation job aid will also be available on the Campus Banking UMB website as a resource, as well.

At the end of the month, a Campus Banking staff member will perform a reconciliation for that month’s transactions for all payments. Any unreconciled items will be communicated to the department and rectified.

J) Voids/Refunds/Chargebacks:

Voiding same day transactions prior to 4:00 PM are allowed, please notify Campus Banking of the requests as soon as possible. Otherwise, the transaction can be processed as a refund.

For refunds, please fill out a Refund Request form found on the Campus Banking UMB site and send an email to Campus Banking with the attachment, and it will be forwarded to the Treasurer’s Office to be processed.

UMass Treasurer’s Office will receive chargeback notifications which will be communicated with each department and determined whether to dispute or accept the charge.

K) Fees:

Departments are responsible for credit card fees incurred with their storefronts. These fees are calculated at the end of each month and allocated to each department’s expense accounts.

|  |  |
| --- | --- |
| Types of Fees | **Details** |
| Transaction Fees | $0.061 per transaction |
| Processing Fees | Average 3% per transaction |
| Interchange Fees | Average 3% per transaction |

L) PCI DSS Compliance:

UMass Boston is committed to protecting sensitive cardholder information. We adhere to the standards described in the Payment Card Industry Data Security Standards (PCI DSS). The University and its individual merchant account holders are responsible for the security of cardholder data. Any person who has access to this data must complete annual PCI Awareness training and comply with PCI-DSS and University requirements.

For additional information regarding PCI DSS please click on the following link:

[PCI Security Standards Council](https://www.pcisecuritystandards.org/)

[PCI Security](https://listings.pcisecuritystandards.org/pci_security/)

M) Storefront Glossary:

Operator: Main user assigned to each storefront

Logo: Image display on the top of the storefront under the navigation bar

Banner: Image display on the middle of the storefront under the logo

Item Code: Unique identifier assigned to each item for sale. A GL chartfield is also attached to each item code.

Notification: Operators can be notified via email of any successful or failed transactions for their purpose.

N) Transact & eMarket FAQs:

1. **What types of payment methods can be used?**

Major credit card brands are only accepted (Visa, Mastercard, Discover, Amex).

1. **Do Transact eMarkets have any interactions with student accounts?**

Transact eMarkets have no interactions with student accounts as it is aimed to be used only for revenues collected by departments.

1. **Who else can have access to Transact?**

Only one main point of contact is who is listed in the request form given access to Transact, however, additional users can be given access by submitting a User Modification Form to Campus Banking.

1. **How do I make changes to an existing storefront?**

To request changes to an existing storefront, please fill out the [Storefront Request Form](https://www.umb.edu/media/umassboston/editor-uploads/campus-life/Storefront-Request-Form.pdf) and select the ‘Modify Existing’ option, include the URL and other areas that you would like to have modified. Please refer to the timeline section for modification of storefronts.

1. **How do I know what I’m trying to sell is supported by Transact?**

Please reach out to Campus Banking to discuss viability.

1. **Can we sell merchandise?**

Currently, sale of merchandise is not allowed. However, it may be revisited later. If you are interested in sale of merchandise, please contact Campus Banking on future changes.

1. **Who do I reach out to for any questions regarding Transact & eMarkets?**

For any questions or queries, please contact [Campus.Banking@umb.edu](mailto:Campus.Banking@umb.edu).

1. **Is the storefront mobile compatible?**

The storefront link can be accessed through a mobile device.

1. **Where can I post the storefront URL Link?**

Please add the URL link to your UMB web page where payer can be directed to for use and for added security.