FINANCIAL ACCOUNTING
UNIVERSITY *of* WASHINGTON
Merchant Services

OMS GUIDANCE – BECOMING A MERCHANT

Applicability: University of Washington

Guidance Title: OMS Guidance – Becoming a Merchant

PURPOSE

This process provides direction on how to become a University Merchant for accepting payment cards. The procedures and guidelines in this document are in support of Payment Card Industry Data Security Standards (PCI-DSS) and Administrative Policy Statement (APS) 35.1

SCOPE

This process applies to any University merchant wishing to accept payment cards.

BECOMING A MERCHANT

To accept payment cards, a University entity must first apply with the Office of Merchant Services (OMS) for a University/State contracted payment processor Merchant ID (MID). Prior to applying, a prospective merchant must review PCI DSS rules and familiarize themselves with the Merchant Responsibility requirements. The prospective University merchant should have the following information collected prior to applying:

- A Doing Business As (DBA) name for your merchant – See Appendix: DBA Naming Convention at the end of this document
- Name and contact information for the primary person that OMS will work with on all topics related to accepting payment cards, such as inventory, merchant issues, reconciliation, and OMS assessments
- Name and contact information for the fiscal contact if different from the primary contact. The business owner assumes all responsibility for ensuring OMS policies, procedures and standards are followed.
- The phone number, DBA, and physical address of the merchant. This information will be provided on all customer receipts.
- Description of the business purpose for accepting payment cards.
- The budget number and FAS revenue code for the prospective merchant.
    - Any fees, costs, or revenue related to payment card activity will be collected or credited to these codes.
    - If the purpose of the merchant is to facilitate the collection of donations, a gift budget must be used and requires review and approval from Advancement Operations – please contact Gift Services at 5-9860 or email giftdata@uw.edu
    - To identify your FAS revenue code, look up the revenue & source code list and use the account code that is closest to the primary source of revenue. Contact the Financial Reporting Group via email (is-fin@u.washington.edu) for questions about how best to record revenue.

- A list of products and services that will be offered including:
    - The estimated average dollar amount per sale
    - The estimated highest dollar amount per sale
    - The estimated number of highest dollar sales the prospective merchant will have annually
    - The estimated dollar amount of average monthly sales
    - The estimated dollar amount of annual sales
- Hours of operation
- Months of operation if seasonal
- Method of payment acceptance. Due to payment card requirements, you may have to open separate MIDS for each form of payment acceptance.
    - E-commerce
    - Card Present
    - Mail or Telephone
- For e-commerce, your request to be a merchant will be forwarded to our e-commerce team to begin our TouchNet evaluation process.
- For all prospective merchants accepting payment cards in-person (Point of Sale or Self-service Kiosk) or in card-not-present situations (mail, donation form, or phone), a P2PE payment card terminal must be used.
    - See Payment card acceptance procedure on the Merchant Services website for more information on terminals and payment methods.

LINKS

- OMS - Becoming a Merchant

    https://finance.uw.edu/merchant-services/becoming-merchant

- Office of Merchant Services

    https://finance.uw.edu/merchant-services/

- OMS Glossary

    https://finance.uw.edu/merchant-services/resources/glossary

- OMS Policies & Procedures

    https://finance.uw.edu/merchant-services/resources/policies-procedures

- Payment Card Acceptance Administrative Policy Statement:

    http://www.washington.edu/admin/rules/policies/APS/35.01.html

- Payment Card Industry Data Security Standard (PCI DSS) 3.2.1:

    https://www.pcisecuritystandards.org/documents/PCI_DSS_v3-2-1.pdf

- Financial Reporting – Revenue Codes

    https://finance.uw.edu/fr/references/revenue-codes

APPENDIX: DBA NAMING CONVENTION

In order to maintain consistency, a merchant will use the following convention when creating a DBA name:

- Maximum of 24 characters including spaces
- Numbers, spaces, hyphens, and capital letters only
- Begin your DBA with a location identifier from the following list
    - UWMC Locations:
        - UWMC
        - UWP
        - UWNC *(UW Neighborhood Clinic)*
        - HMC
        - NWHMC *(Northwest Hospital Medical Center)*
    - UWB *(UW Bothell)*
    - UWT *(UW Tacoma)*
    - All other locations on Campus
        - UW

Examples:

- UWMC PLAZA CAFE
- UWMC TRIANGLE GARAGE
- UWB COFFEE SHOP
- UW GATEHOUSE 2-1
- UW SOM SURGERY
- UW SOD *(School of Dentistry)*

ADMINISTRATIVE INFORMATION

Version: 1.1

Superseded Standards: None

Date Established: Jul 24, 2019

Date Effective: Apr 4, 2022

Next Review Date: Apr 4, 2023

Contact: Office of Merchant Services – pcihelp@uw.edu

                          https://finance.uw.edu/merchant-services/

Change Log:

Date	Version	
7/24/19	v1.0	First Publication
3/4/22	v1.1	Update to DBA requirements