At Oregon State University, eCommerce refers to electronic payment processing primarily related to card transactions.

Credit Cards is the most typical payment type, but Debit Cards can also be used with our current provider(s).

There are 144 different merchants at OSU receiving and processing payments online, in-person, or over the phone.

Digital Payments such as mobile payment or digital wallets are not currently included in the scope of services. Students request these forms of payments frequently when inquiring/transacting in-person about their account balances.

What is eCommerce at OSU?
Oregon State Treasury

Cash Management Services Agreement

- Oregon State University has elected to use the merchant services processing agreement with the state.
- Oregon State Treasury acts as Merchant Services Support
  - Issuance of Merchant IDs
  - Validation of providers meeting data security standards
  - Merchant setup does not conflict with service agreement
- The merchant services processing agreement has an exclusivity clause that the ultimate processor must be Elavon (U.S. Bank).
High Level Credit Card Payment Process
Centralized Providers

- Internet Connection
- Web Payment Software (aka Payment Gateway)
- Merchant Bank's processor (aka Payment Processor)
- Merchant’s Bank

Decentralized Decisions

- Merchant’s Business
- Web Payment Software (aka Payment Gateway)
- Credit Card Network

Customer Decision

- Credit Card Issuing Bank
Web Payment Software / Payment Gateway
TouchNet provides marketplace and uStore online sales support as part of the contracted services.

Merchants have options for websites to use front-end application providers that have customer facing functionality that makes the search and purchase experience tailored to the services or goods offered. TouchNet Ready Partners are common for this type of connection.

Oregon State University

The TouchNet services agreement is a centralized contract that is required to be used by all web merchants. This is to ensure that all payments are directed to U.S. Bank as the ultimate payment processor.

The TouchNet services agreement will expire September 30, 2024 and will be 35 years old at that time.
The University intends to issue an RFP to evaluate and rebid services currently included in the TouchNet services contract, as required per Public Procurement guidelines.

To leverage this requirement as an opportunity, Oregon State University will evaluate the advantages and disadvantages of continuing to accept credit cards under the State of Oregon (OST) agreement with Elavon / U.S. Bank. This evaluation will result in a decision to remain with the state contract or to separate from OST and seek the University’s own contract with merchant service providers.

The University’s decision to continue processing credit cards under the State of Oregon agreement with Elavon could impact the scope of the proposed RFP project.
Leveraging the requirement as an opportunity
Current Milestone
Engage Consultant
Questions