



# Statewide Electronic Commerce Program

## SECP 101

Office of the State Controller  
February 2018

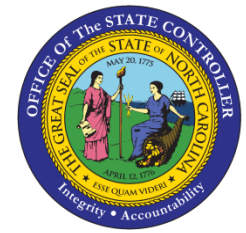
# Three Components of the SECP

Merchant Cards

Electronic Funds Transfer

Inter/Intra Governmental  
Transfers

Integrity • Accountability



# Merchant Cards

## Partnership between OSC and DST awarded contract to SunTrust Merchant Services

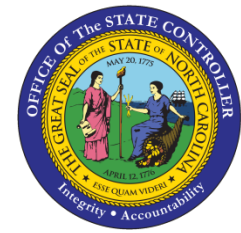
- Effective Date of February 1, 2015
- Five year contract with two additional 1 year renewal options

## Card Present and Card Not Present solutions

- Point of Sale Terminals
- Gateway options
- Use of 3<sup>rd</sup> party gateways

## Highly competitive processing rates

- MasterCard, Visa, Discover, Amex processing rate of \$.0185 per transaction



# Point of Sale Terminals

Wired with optional  
pin pad

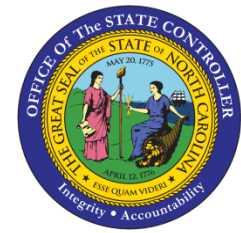


Wireless for  
added flexibility



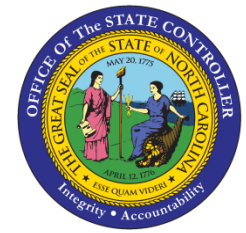
POS  
Software  
System

For a complete list of available hardware and prices visit  
[https://files.nc.gov/ncosc/documents/eCommerce/Merchant\\_Cards/POS%20Equipment\\_Prices%20Aug%202017.pdf](https://files.nc.gov/ncosc/documents/eCommerce/Merchant_Cards/POS%20Equipment_Prices%20Aug%202017.pdf)



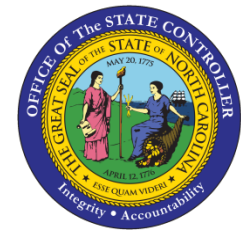
# PayPoint Gateway

- Portal Builder -- Provides the ability to easily create a webpage by utilizing templates
- Electronic Biller Presentment / Transaction Validation -- Allows the subscribing agency to update a database containing transactions (e.g., invoices) to accommodate the validation of a payment
- Multiple Payment Options -- Allows the site visitor to select one of two payment options – credit card/PINless debit or ACH bank draft
- Administrative Capabilities – PayPoint provides a robust administrative screen that allows the agency to research payments in real time, record customer service notes, run reports, make payments and issue refunds or partial refunds



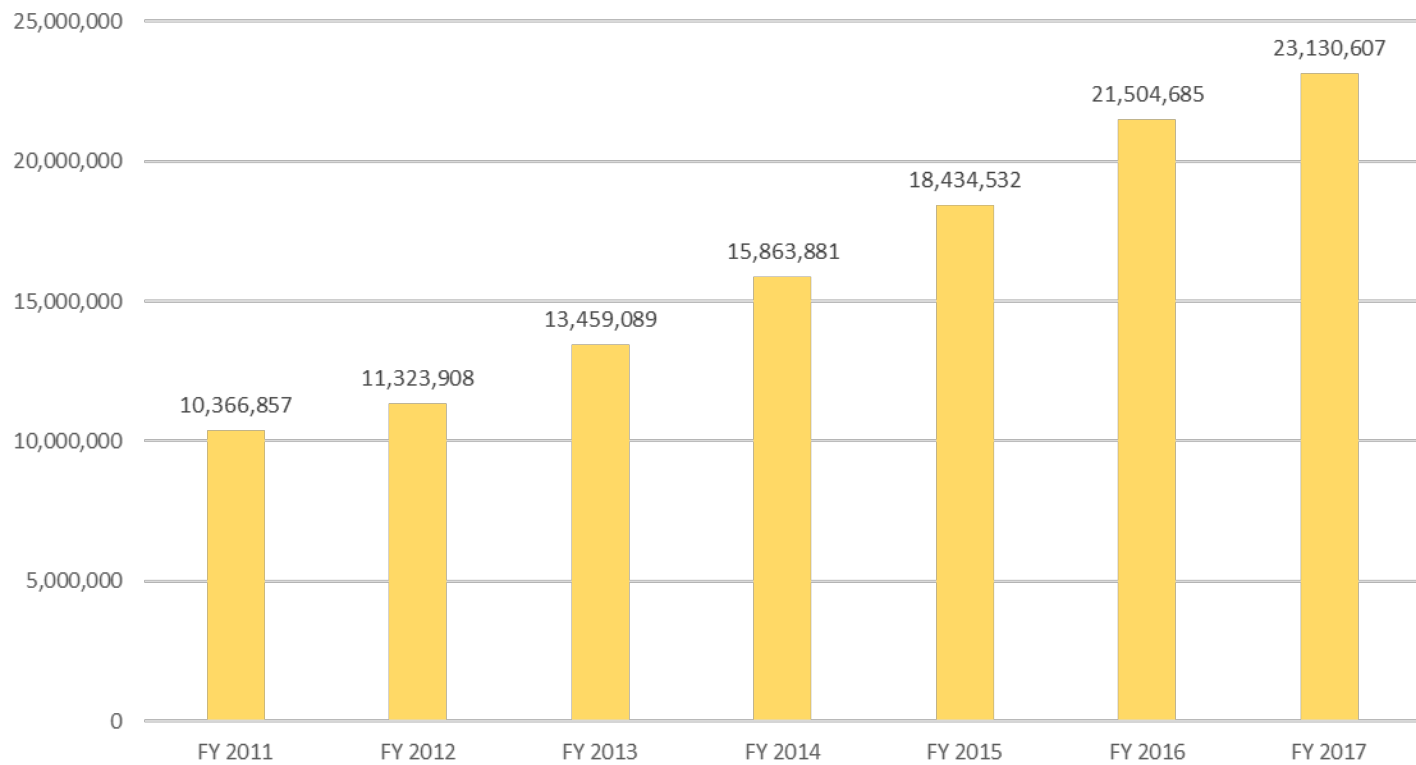
# Merchant Card Fees

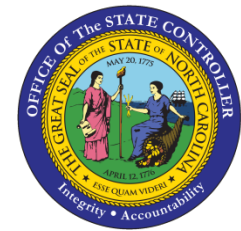
- Pass Through Costs
  - Interchange rates passed from the card brands (MasterCard, Visa, Amex, Discover)
- Processing Fees
  - \$.0185 per transaction charged by SunTrust Merchant Services
- Gateway Fees
  - \$.0175 per transaction for Payeezy Gateway
  - \$.08 per transaction for PayPoint card transaction
  - \$.10 per transaction for PayPoint ACH transaction
  - No startup fees
- Additional Services (optional)
  - TransArmor (Encryption & Tokenization)
  - Hosted Recurring Payments



# Merchant Cards

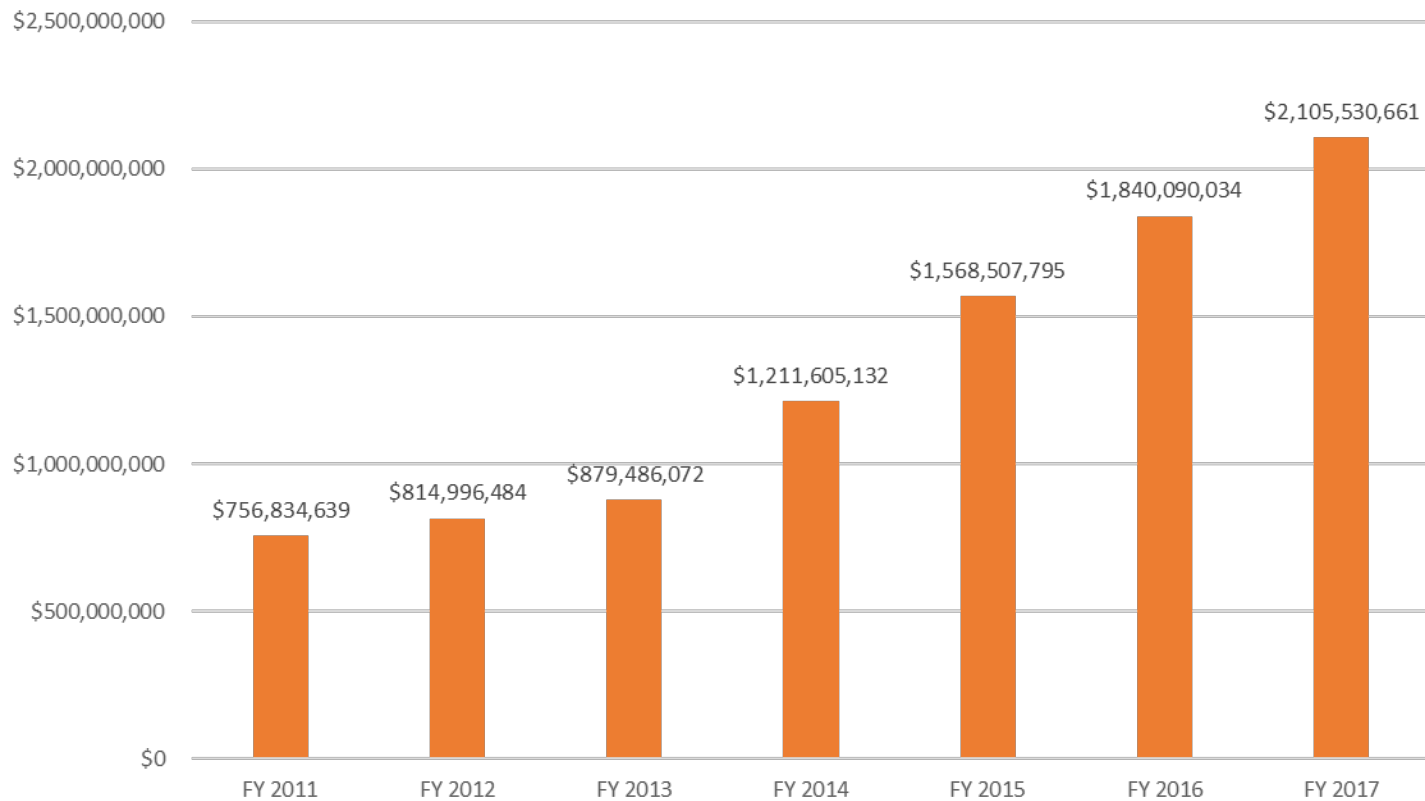
## Merchant Card Transactions



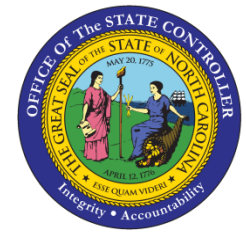


# Merchant Cards

## State of NC Merchant Card Sales







# Electronic Funds Transfer

Partnership between OSC and DST awarded contract to Bank of America

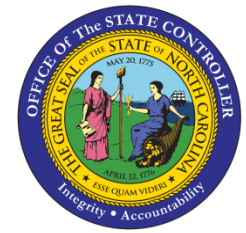
- Effective June 24, 2013
- Five year contract with two additional 1 year renewal options

Used for Inbound and Outbound transactions

- Payroll
- Vendor Payments
- Collections
- Tax Payments

Funding completed through DST or bank transfer

- Bank fees paid by DST for payroll account
- No need to worry about having a local branch



# Electronic Funds Transfer

Amendment  
1  
Signed Nov  
2014

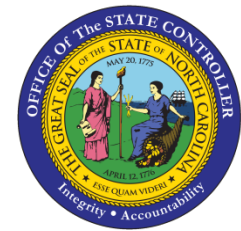
Return Accounts

UPIC (Uniform  
Payment ID  
Code)

EDI (Electronic  
Data Interchange)

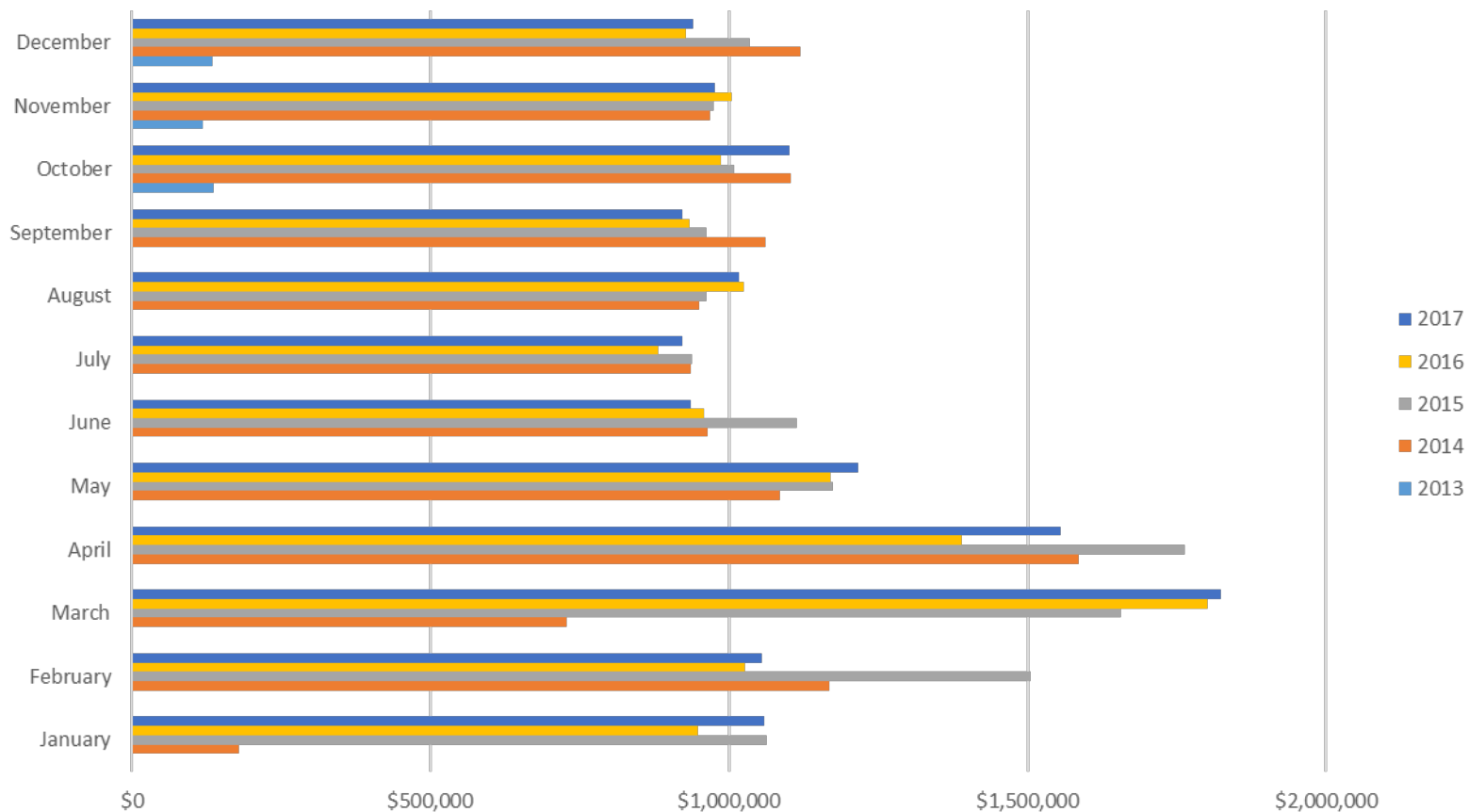
Amendment  
2  
Signed Jan  
2015

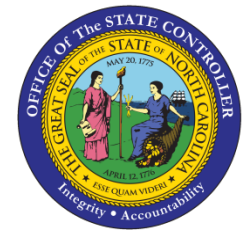
Prepaid Cards



# Electronic Funds Transfer

EFT ACH Originated Items





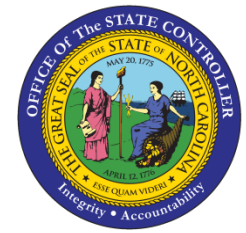
# PCI Compliance

- Contract with Coalfire signed in December 2014 to manage Compliance Validation Service
  - All MSA participants must be enrolled
  - Self-Assessment Questionnaire
  - Vulnerability Scanning
- No Costs for Enrollment in Coalfire
- Non-MSA Participants can enroll in Coalfire Services

For more info, visit

[http://www.osc.nc.gov/programs/risk\\_mitigation\\_pci.html](http://www.osc.nc.gov/programs/risk_mitigation_pci.html)

Or email [osc.pcicompliance@osc.nc.gov](mailto:osc.pcicompliance@osc.nc.gov)



## Additional Information

Visit OSC  
SECP  
Webpage

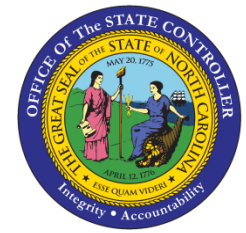
- Review Merchant Card and EFT Information at [www.osc.nc.gov/SECP](http://www.osc.nc.gov/SECP)

Contact  
OSC to  
discuss

- Schedule a meeting to discuss options and best solution

Complete  
Forms

- All forms completed through DocuSign



## Contact Information

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