## **Department of Business and Financial Services**





A payment gateway is a required service for online (web based) credit card processing. It passes sensitive card holder data securely between your website and our merchant processor and is therefore a critical component in the security of online credit card processing. All payment gateways must be approved and set up by Banking Services as they require back end connectivity through CSU's bank.

There are three blanket-approved payment gateway providers: Authorize.net, PayPal, and SIPA (other payment gateways may be approved based on business needs of the department). SIPA is the State's Internet Portal Authority (Colorado.gov) and is free of charge to the merchant; however, it passes a portal access fee along to the customer of \$0.75 + 2.25% of the sale. Departmental costs for the other two options are as follows:

	Authorize.Net	PayPal
One time initiation fees	,	
Setup fee	\$99.00	\$160.00
Fraud Detection Suite (required)	\$10.00	
Monthly fee		
Hosting fee	\$15.00	\$20.00
Fraud Detection Suite (required)	\$9.95	
Per transaction fee*		
Authorization fee	\$0.05	\$0.12

<sup>\*</sup> Per transaction fees are in addition to the credit card processing fees currently charged by CSU's merchant bank

As a department processing web based credit card transactions, a decision must be made about which provider best suites your business needs from both financial and web development perspectives. If you have any questions, contact the Banking Services (BFS Bursar@mail.colostate.edu).

Please select from the options below and return this from to Banking Services @ 6024 Campus Delivery

Authorize.Net	PayPal	SIPA	Other (attach rationale for Alternate Gateway)
Department		_	Merchant ID / Name
Authorized accounti	ng contact		Signature / Date
December 1917	.1		Charles / Date
Departmental IT contact			Signature / Date