Credit Card Processing Methods – Quick Reference Chart

Departments may use this quick reference chart to help determine the most appropriate credit card processing method. **NOTE:** Departments are responsible for all costs associated with credit card processing, including but not limited to, setup fees, monthly maintenance fees, bank fees, credit card expense charge and per transaction fees. See Credit Card Expense Charge and Fees for more information and a list of current fees.

Payment Processing Method	Transaction Limit Per Event/Month	Credit Card Acceptance Type	Credit Card Acceptance Method	Related Fees
Fiscal Services (FSO)	50 transactions or less	• American Express® • Discover® • MasterCard® • Visa®	• In-person • By-mail	• Credit card Expense Charge (2.5%)
Dedicated credit card machine (Point of Sale – POS terminal)	Unlimited	• American Express® • Discover® • MasterCard® • Visa®	• In-person • By-mail	• Credit card expense charge dependent on type of card accepted and method of acceptance • Credit Card machine(s) • Monthly usage
Online with 3rd Party Vendor	Unlimited	• American Express® • Discover® • MasterCard® • Visa®	• Online	• Credit card expense charge dependent on type of card accepted and method of acceptance • One-time setup • Transaction • Monthly usage
UTSA Marketplace	Unlimited	• American Express® • Discover® • MasterCard® • Visa®	• Online	• Credit card expense charge dependent on type of card accepted and method of acceptance