Credit Card Processing
Protected Cardholder Data (PCD)
PCD = Anything more than the last 4 digits of the card number

June 2015

ACCEPTANCE:
- **DO** accept PCD through an online process approved by Fiscal Services and IT Security
- **DO** accept PCD on a credit card reader approved by Fiscal Services
- **DO** accept PCD on an authorization form sent through a stand-alone fax machine in a secure location
- **DO** accept PCD on an authorization form sent through the U.S. Mail
- **DO** accept PCD on the phone, *only* by staff who have completed a background check & PCI-DSS training*
- **DO** permit access to PCD *only* for employees with legitimate need-to-know

- **DON’T** accept PCD by email
- **DON’T** accept PCD as an attachment to an email
- **DON’T** type PCD on a computer keyboard or laptop
- **DON’T** accept PCD on a fax machine located in an unsecure area or connected to the network
- **DON’T** send PCD through campus mail
- **DON’T** accept PCD on voice mail; direct callers not to leave card info on recorded message
- **DON’T** store security code from the back of the card (CVC2, CVV2, CIS). If collecting for card verification purposes, the security code must be destroyed once the transaction is authorized
- **DON’T** direct customer to a specific computer or location to pay (can say “choose any internet-enabled device”)

STORAGE:
- **DO** keep paper PCD locked in a safe or secure filing cabinet only until processed

- **DON’T** store PCD using any electronic method, including database, secure file or spreadsheet
- **DON’T** leave unprocessed PCD in an unsecure location

DISPOSAL:
- **DO** properly destroy PCD: *immediately* after processing, use a cross-cut shredder or small hole punch

- **DON’T** dispose of PCD in any other way

ARCHIVING THE TRANSACTION RECORD – NO PCD PRESENT:
- **DO** store the last 4 digits of the card number, signature, transaction ID and dollar amount for the record retention period (3 years after fiscal year for Banner orgs and 10 years for funds)

I certify that I have read these guidelines and will process all credit cards in accordance with them.

_______________________________________________________________________

Printed Name                    Date                    Signature

*Presentation by CampusGuard on June 25, 2015*