

Payment Card Control and Security Procedures for Cardholder Data (CHD) (as defined in Policy 2110)

September 2020

ACCEPTANCE:

- **DO** accept CHD through an online process *approved* by Fiscal Services and IT Security
- **DO** accept CHD on a payment card reader *approved* by Fiscal Services and IT Security
- **DO** accept CHD on an authorization form sent through a stand-alone fax machine in a secure location
- **DO** accept CHD on an authorization form sent through the U.S. Mail
- **DO** accept CHD on the phone, *only* if direct entry into approved POS device *and* by authorized staff who have completed PCI DSS training*
- **DO** permit access to CHD *only* for employees with legitimate need-to-know
- **DO** accept CHD only on active readers reported on the PCI Council's Approved PTS Device List
- **DO** accept CHD only thru payment applications that comply with the PA-DSS
- **DO** ensure PCI DSS compliance of service providers with whom CHD is shared, or that could affect CHD security

- **DON'T** accept CHD by email
- **DON'T** accept CHD as an attachment to an email
- **DON'T** type CHD on a computer keyboard or laptop
- **DON'T** accept CHD on a fax machine located in an unsecure area or connected to the network
- **DON'T** send CHD through campus mail
- **DON'T** accept CHD on voice mail; direct callers not to leave card info on recorded message
- **DON'T** retain card validation code/value printed on the card (CVC2, CVV2, CID). If collecting for card verification purposes, it 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*")
- **DON'T** input CHD into an e-commerce platform on customer's behalf

STORAGE:

- **DO** keep paper CHD locked in a safe or secure filing cabinet until processed

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

DISPOSAL:

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

- **DON'T** dispose of CHD in any other way

ARCHIVING THE TRANSACTION RECORD – NO CHD 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 payment cards in accordance with them.

Printed Name

Date

Signature

A Record of your acknowledgement must be retained in the department and renewed on an annual basis.