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

This form must be retained in the department and renewed on an annual basis.

*Presentation by CampusGuard on June 25, 2015