

Business Standards for Payment Card Environments at Miami University with FAQ

1. Departments that accept payment card transactions must follow the Credit Card Security Policies and Procedures published at <http://www.units.muohio.edu/bur/documents/creditcardpolicies.pdf>
2. Departments may accept payment card information only through systems and technologies that have been approved by Treasury Services and the Information Security Office. Technologies such as e-mail, chat, wireless, memory sticks, personal workstations and laptops are generally not approved.
3. Departments must maintain PCI-DSS compliant technologies and processes by adhering to General Standards for Payment Card Environments at Miami University which are found at http://www.units.muohio.edu/mcs/information_security/standards/PCIStandards.pdf
4. Departments that process payment card transactions must appoint an Application Owner for each application that is used to accept payment card transactions and to communicate this appointment in writing to Treasury Services.
5. The Application Owner is responsible to
 - a. Manage the payment card environment for which they are responsible
 - b. Reconcile the operating accounts where payment card revenue is deposited
 - c. Receive communications from Treasury Services, the Information Security Office or the bank
6. The Application Owner is also responsible to see that the above standards are implemented for their application including but not limited to the following:
 - a. Maintain a current list of card processing personnel
 - b. Remove or add computer account access as card processing personnel change
 - c. Enlist card processing personnel in annual security awareness training
 - d. Ensure that responsibility for servers and application management is properly understood, particularly where multiple individuals such as departmental staff, IT Services staff, and service providers are involved.
 - e. Manage the relationship with service providers

PCI Card Reader Procedures and Guidelines at Miami: Frequently Asked Questions

1. May I loan or borrow a card reader for my event or conference, when we wish to accept card payments?

Groups using card readers must be associated with Miami University. Due to accounting practices and contracts with our banks, the university cannot loan a reader to any entity outside of Miami University. There could be fines to the university if we violate our contracts by inappropriate loaning of readers.

Example: A student organization wants to accept payment card data over the web for activities like a 10k run, but they are not properly associated with the university. They may not use our card readers to do so.

Example: A company selling books and CD's at a Miami University conference may not use our card readers to do so.

Typically, readers have been borrowed from the Shriver Business Office. This office notifies Treasury Services which department has borrowed the reader and the time period or gross \$ charged on that reader while being borrowed. Departments can expect that they will be charged a fee expense that is 2% of gross charges; this is done via journal voucher by Treasury Services or transfer by General Accounting.

Departments that borrow a reader must make a corresponding deposit to departmental revenue account(s) by making a deposit through the Bursar's office. A generic deposit form is available on the Bursar's web site. Any further questions about how to fill the form out can be directed to Anne Palmer at 9-8709.

2. I have only a handful of transactions, may I bring them to Treasury Services for posting?

Posting departmental transactions to the card reader in Treasury Services is now discouraged because it creates paper records that must be maintained and archived. However, you may discuss your need with Melissa Metzger. A superior way to handle departmental conferences or events is to create a Cashnet storefront with the Bursar's Office. Payments are then entered into the web based storefront without first writing the payment card data on paper. Paper records should not contain the full card number but only the last four digits. Departments may wish also to capture name, address and phone number, in case it is necessary to contact the card owner for corrections.

3. What are my responsibilities with regard to payment cards?

Several documents outlining university policy, standards, and procedures for payment card processes are mentioned above. You must agree to follow these policies and procedures. These include statements about proper collection and storage of paper records, secure storage of the reader itself, and prohibition of devices such as PDA and memory fobs for storing and transmitting card data.

4. How do I begin accepting credit cards in my area/department for the first time?

New merchant ID's must be applied for through Treasury Services. Contact Melissa Metzger at 9-7020. She will guide you through the process.

5. If I am currently accepting credit cards and would like to purchase a card reader, how do I do that?

Reader purchases must be approved by Treasury Services. The hardware we use at Miami is recommended by our card processor and is typically purchased with a warranty included. Contact Melissa Metzger at the number above, she will guide you through the process.

6. What additional responsibilities are there for owners of card readers?

Owners of card readers must work with the card processing company First Data to maintain software and firmware upgrades to the reader as needed. Owners must also make regular and timely deposits to the Bursar's office for all credit card transactions processed.

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