

3102.05 | Debit/Credit Card Payment Policy

Effective Date: 4/1/2011 | **Revised Date:** 7/1/2011

POLICY OBJECTIVE

It is the policy of the CSU that acceptance and processing of Debit/Credit Card payments adhere to prevailing rules, regulations, and laws pertinent to Debit/Credit Card payments processing. Each campus must prepare written procedures to implement this policy.

POLICY STATEMENT

The campus CFO or his/her designee must approve of all physical locations, websites, 3rd party processors, or any channel accepting credit card payments. Credit card payments will only be accepted at approved locations, using an approved CSU merchant card processor.

Cashiering sites accepting credit card payments should use only Point of Sale terminals or equipment supplied to the location by the campus' merchant card processor. All Point of Sale terminals and systems must be configured to prevent retention of the full magnetic strip, card validation code, PIN, or PIN Block cardholder data once a transaction has been authorized. If any account number, cardholder name, service code, or expiration date is retained, it must be encrypted and protected according to the standards outlined in the Payment Card Industry (PCI) Data Security Standards.

Manual requests to process a customer's credit or debit card must contain all of the following elements:

- a. Properly signed/executed authorization from the cardholder (unless processing over the telephone as provided for in NACHA guidance on TEL transactions),
- b. Credit/debit card account number with expiration date,
- c. The card holder's correct billing address,
- d. Authorization codes, if the cardholder is not physically present.

Should a manual initiating document be created in certain circumstances (via imprint or manual transcription of card information), such documents must be secured, and retained and/or disposed of according to the records retentions schedules.

All University deployed gateways must operate in conformity with prevailing PCI Data Security Standards (see Principles section below) and must be compatible with the University's merchant card processor.

Checks received and converted into an ACH transaction, or telephone authorizations for payment shall be processed in conformance to the National Automated Clearinghouse Association (NACHA) Operating Rules and compliant to relevant State and Federal rules and regulations (see Guidelines section below).

The University will not accept payment by email or fax transmission.