LOYALIST Of Applied Arts
COLLEGE & Technology

PCI Compliance and Credit Cardholder Data

Who Must Use this Form

Any person who accepts credit card payments, direct reports of such persons, or relevant staff within the Finance and Information Technology departments must read this document and sign the acknowledgment at the bottom of the form. This includes new hires, employees transferring into a new position, or employees who were hired before the implementation of PCI standards (discussed below). Your signature at the bottom of this form indicates your understanding of your responsibilities, whether you directly or indirectly accept or handle credit card payments.

Background on PCI Compliance and Safeguarding Data

The credit card payment industry has established strict security guidelines which the College must adhere to known as "Payment Card Industry Data Security Standards" or "PCI-DSS".

A number of credit card companies have come together to establish standards to safeguard credit cardholder data. Security breaches of credit card data can result in financial losses and substantial fines, and potentially the denial of credit card processing services to the College. The level of adherence to these standards varies and is based on the size of an organization and the volume of credit card transactions.

PCI standards were first introduced to organizations such as banks. Over time, additional organizations have had to achieve different levels of PCI compliance.

Loyalist College must now prove and maintain its PCI compliance on an ongoing basis. Achieving and maintaining PCI compliance includes:

1. Maintaining our IT network security at a high level;
2. Secure processes for accepting credit card payments, and
3. Secure physical storage of any cardholder information.

Further detailed information is available at www.pci.securitystandards.org. The purpose of this document is to create awareness surrounding the business operations of accepting credit card payments.

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Accepting Credit Card Information and Methods of Payment

1. **A payment made by credit card will only be accepted if it is:**
    a.   **on-line (i.e. web based)**
    b. **over the telephone**
    c. **by secure fax**
    d. **via the secure Cash Drop Off Box or**
    e.   **in person.**

2. Payments by credit card must be entered into the applicable point of sale (POS) terminal or PIN pad directly. The resulting information that appears must be confirmed to ensure it has been entered completely and accurately, and the authorization confirmed. The POS terminals or PIN pads used to capture the credit card information are set up to only print a portion of the card number on the receipt and are PCI compliant.

    Under no circumstance is a staff member to enter credit card information into an unauthorized software application, such as Excel. Any department that has a need to retain a record of credit cardholder data must contact the Director, Financial Services to establish an acceptable practice.

3. If credit card information is received by e-mail, please contact the IT department Help Desk immediately so that it can remove any trace of the e-mail from the Loyalist network.

4. Fax machines used to receive credit card information should have password protection (i.e. to receive a fax you will have to log in to the fax machine). When a fax is received that includes credit card information, the credit card charge should be processed immediately and the portion of the fax that has the credit card information should be shredded immediately.

5. If credit card information is received via hardcopy mail or fax, the credit card charge should be processed immediately and the portion of the document that has credit card information should be shredded immediately.

Storage of Credit Card Information

Complete credit card information (full credit card number and expiry date), either current or historical, should not be physically stored in any location without the knowledge of the Finance Department. Please contact the Director, Financial Services for further direction to arrange for appropriate security and storage.

Acknowledgment of Safeguarding Credit Cardholder Data

I have carefully read the above information. I understand and accept my responsibilities for processing and safeguarding credit cardholder information for Loyalist College.

If I am a supervisor of other staff, it is my responsibility to provide to and then collect this form for each direct report who accepts credit card payments, whether they are permanently or temporarily accepting credit card payments under any circumstance. One copy of this form will be forwarded to Human Resources and one copy kept by me in the appropriate employee file.

_____

Name (Print)

_____

Signature

_____

Title

_____

Department

_____

Date