



CREDIT/DEBIT CARD PROCEDURE

These procedures apply to all North Dakota State College of Science (NDSCS) staff, faculty, workstudies and organizations that handle credit card or debit card data on behalf of NDSCS.

PCI DSS Compliance:

Payment Card Industry Data Security Standards (PCI DSS) were developed by major credit card companies to set guidelines for businesses who process credit/debit card payments, in order to prevent fraud and increase data security. **Businesses who process, store and/or transmit credit card numbers must be PCI DSS compliant. If NDSCS does not comply the credit card industry may revoke NDSCS’s ability to process credit card payments.**

Storing and Tracking Data:

Credit/debit card numbers and verification numbers must be kept in a locked drawer or vault until they are able to be brought over to the Business Affairs Office. Departments must keep specific records of credit/debit card payments to include name, amount, and date of deposit along with the name of the person who delivered the deposit to the Business Affairs Office. This information must be kept in order to track the deposit in case any data was lost in transit. This information may be kept in a spreadsheet, word document or be handwritten. Credit/debit card data must be brought over to the Business Affairs Office in a secure envelope/bank bag by current staff, faculty, workstudies or organizations of NDSCS.

Cardholder Data:

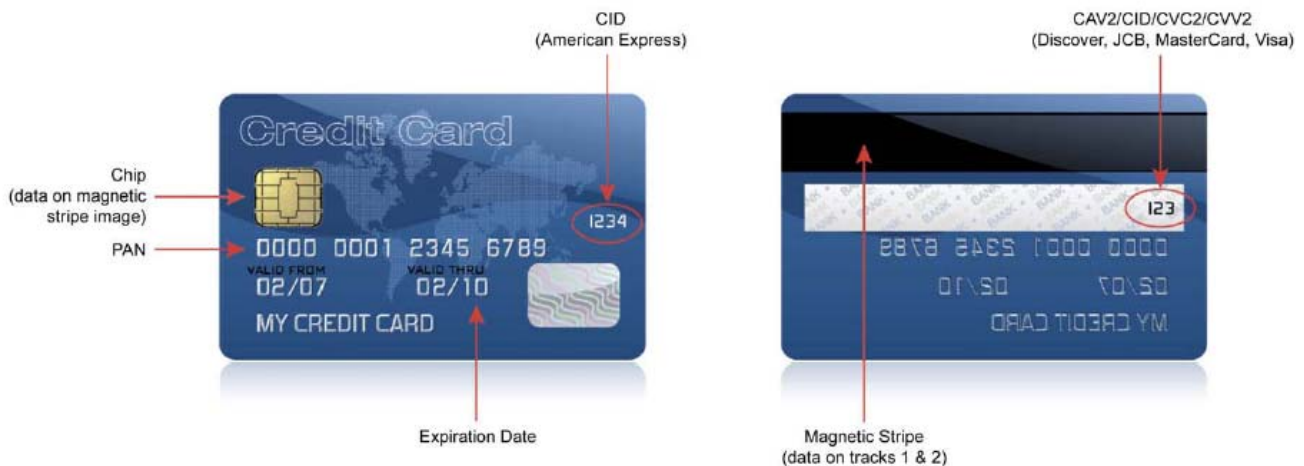
Needed for processing credit/debit cards:	
<ul style="list-style-type: none"> ○ Name ○ Primary Account Number (PAN) ○ Expiration Date ○ Verification number ○ Contact Information: address and phone number ○ Amount of Transaction 	
Must be KEPT in a locked location after processing	Must be DESTROYED shred or incinerate after processing
<ul style="list-style-type: none"> ○ Name ○ Last 4 digits of the PAN ○ Expiration Date ○ Contact information: address and phone number ○ Amount of Transaction 	<ul style="list-style-type: none"> ○ First 12 digits of the PAN ○ Verification number

(See page 2 for example)

Example:

<i>NDSCS</i>			
Student's Name:	<u>John Smith</u>	ID #:	<u>01234567</u> <small>(may not apply)</small>
Billing Address:	<u>123 4th St N</u> <small>Street Address</small>	<u>Wahpeton ND 58075</u> <small>City/State/Zip</small>	
Daytime phone #:	<u>701-642-1234</u>		
Amount of Transaction:	<u>\$500.00</u>	Term:	<u>1010</u> <small>(may not apply)</small>
Name on Credit Card:	<u>My Credit Card</u>		
Circle card type:	<input checked="" type="radio"/> Visa <input type="radio"/> MasterCard <input type="radio"/> Discover		
Exp Date:	<u>02/10</u>	Last 4 CC #'s:	<u>6789</u>

Credit Card #:	<u>0000-0001 -2345-6789</u>		
	Verification #:	<u>123</u>	<small>(last 3 numbers on back of card)</small>



No electronic data may be stored by NDSCS.

The use of e-mail, instant messaging and/or chat to send or solicit credit/debit card data is prohibited. The use of these messaging technologies to transmit data may result in criminal and/or disciplinary action, up to and including termination.

For more information regarding PCI DSS visit:

https://www.pcisecuritystandards.org/pdfs/pci_dss_saq_instr_guide.pdf

Please contact the Business Affairs Office at 701-671-2220 if you have any other questions.