

Payment Cards Processing at UNL

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University of Nebraska –Lincoln
Bursar's Office

VoIP and PCI Compliance

What is VoIP? VoIP stands for “Voice over Internet Protocol”. It is a technology for communicating using “Internet protocol” instead of traditional landline phones. Some VoIP services need only a regular phone connection, while others allow you to make telephone calls using an Internet connection instead.

VoIP converts the voice signal from your telephone

into a digital signal that can travel over the internet. Depending on the type of VoIP service, you can make a VoIP call from a computer, a special VoIP phone, or a traditional phone with or without an adapter.

Source: “Voice Over Internet Protocol (VoIP): FCC Consumer Facts”

What are the PCI Implications of VoIP? We are researching this further and will be providing more

guidance regarding this topic. At first glance, it appears that a VoIP phone has to be treated in the same manner as a computer used to process cardholder data.

However, we will be talking with Information Services to gain a better understanding of what telecommunications options are available at UNL and what need to do to ensure our continued compliance.

Phone Payment Situations Can Become PCI Issues

Everything we do when processing credit cards must consider PCI implications. Here are a few situations which you may not have thought about:

Voice Recordings Do you receive payment card details over the phone? Are your calls recorded? Can your customer leave a voicemail? If a customer leaves payment card data in a voicemail or the call is recorded, that becomes in scope for PCI.

Voice Recordings that go to Email Do you receive voicemails by email? If payment card data is left on the voicemail, that email is now in scope for PCI.

Our recommendation? Be careful when providing a phone number for payments by phone. Do not provide a number for a line with voicemail. A message indicating the business hours to call back and speak to a person would be better. Also, do not record the calls on this line. Eliminate the issues that come along with these situations.

For more information, visit “**Protecting Telephone-based Payment Card Data**” at:

https://www.pcisecuritystandards.org/security_standards/documents.php?

Welcome to our newest merchant,

NCTA Bookstore



TERMINAL

FOREWARNING

Do you have a Verifone Omni 3730LE? These terminals are compliant through the end of 2014.



What does that mean to you? You will have to replace the terminal by the end of 2014.

Please take this into consideration when replacing terminals and budgeting for the upcoming years.

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The Office of the Bursar is responsible for administering the University of Nebraska-Lincoln money handling policies and procedures. Don't ever hesitate to contact us with any receipting questions you may have.

Payment Card Merchant Meeting

A big thank you to all who attended the merchant meeting November 8th. We had a great turnout with over 50 individuals in attendance. The PowerPoint and additional spreadsheet were forwarded to the entire group after the presentation. Please let us know if you have any questions.

Discover — A number of merchants took advantage of Discover as an additional payment option. We have submitted a listing to TSYS Merchant Solutions and will contact you with instructions when the changes are completed on their end. Anyone still wanting to add, please let Jennifer Hellwege know.

Signage — We've ordered new signage for those merchants adding Discover and will distributed that when it is received. Please let Jennifer know if you are in need of anything else in this regard.

Contact Changes — We had a number of people inform us of updated contact information due to

our correspondence from this meeting. With so many merchants and parties involved, this can be a challenge to maintain. Thank you for contacting us. Please continue to do so as changes occur.

Awareness Training — Mike will keep us informed as this becomes available.

Follow Up — We will be meeting with some individual merchants in the spring to further discuss their set up/processes. Through this, we

hope to gain a better understanding of each merchant, what lies ahead for them, and address concerns or potential issues that might exist.

First National Bank Letter

A number of you have asked about a letter received from First National Bank regarding "your Performance One Interest Bearing Account (IBA)". This letter was mistakenly sent to merchants. It is not applicable to individual merchants.



Vx570 Terminal Downloads

Another change that you will see with the new terminal downloads is that we are no longer required to get a signature for anything under \$25. You won't even see a signature line for those transactions.

This used to be an option we could request, and that meant a higher rate to us. Now it is standard and the rates are the same. Some mer-

chants have already seen this change, but we just became aware of it. So, we wanted to pass that information on to everyone.

TSYS Merchant Solutions indicated that you will never receive a chargeback for no signature on these transactions.

