

Payment Cards Processing at UNL

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**University of Nebraska – Lincoln
Bursar's Office**

V3.0 for Merchants with Other than just Swipe Terminals

If you *only* use stand-alone terminals connected through a phone line for payment card processing, then you can disregard this article. *Everyone else, this is for you.* V3.0 clarified and expanded on requirements surrounding anti-virus and logging. The IS Security Team will put in place the solutions addressing these two issues, but will need you to contact them with your system information to implement them. **Each merchant will need to contact:**

Dan Buser
402-472-5379
or dbuser3@unl.edu



Anything other than a stand-alone swipe terminal will need to be included in these new processes. You will need to document these additional security measures in your Departmental Procedures document. These maybe the same systems that are being scanned for your merchant account(s). The IS Security team will configure what is necessary and work with you to determine what is needed for this process. We would like to see this completed by the end of January but don't delay.

For the anti-virus piece, IS will send you an installer to put in place what is needed on your machines. For the logging, IS has utilized Splunk to meet the requirements of 3.0. It will maintain the necessary logs once it is configured with your data.

Updated System Configuration Change Request

Whenever any network change occurs to a system that involves payment card activity, the change must be requested and approved via a System Configuration Change Request Form. The form has recently been updated to better capture the information needed for this process. It is available at our website at:

<http://bursar.unl.edu/policies/forms>



This form MUST be utilized by departments to ensure all security measures are in place for systems related to credit card processing. Anything outside of monthly software patches should be approved. Examples are:

- Firewall changes
- Changes to or new IP's
- Change in version of software
- Change in service provider

This list is not inclusive of all situations where a form should be completed. If you are unsure, error on the conservative side, and submit a form.

Welcome to our new merchant!

4H Online



We're excited to announce that

Cheryl O'Dell

has joined our PCI Security Team.

Cheryl comes to UNL from Emporia State University in Emporia, KS. She served as Information Security Officer her last eight years at ESU and was responsible for PCI compliance the last three years. Cheryl moved to UNL in January of 2014. She is a Sr. Information Security Analyst with IS.

Cheryl's contact information is:

472-7851
cherylo@unl.edu

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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.

And More on V3.0...



If you haven't figured it out by now, V3.0 PCI requirements have substantially changed the payment card processing world. The Self-Assessment Questionnaires (SAQ) are quite different and more explicitly state what compliance really means. There is definitely some benefit to this, but it also may bring to light some areas which have not yet been addressed by our processes.

Let's first look at the SAQ's under each version and compare them from a higher level:

<u>PCI Version</u>	<u>SAQ Type</u>	<u>A</u>	<u>A-EP</u>	<u>B</u>	<u>B-IP</u>	<u>C</u>	<u>C-VT</u>	<u>D</u>
V2.0 Requirements		13	n/a	29	n/a	80	51	284
V3.0 Requirements		15	138	41	85	141	74	333

As you can see, the number of requirements under each SAQ type has increased. Also, some merchants that had previously fallen under one SAQ type are now under a different SAQ type (i.e. A is now an A-EP) which can significantly increase the requirements.

Have you determined which SAQ is applicable to your business under V3.0? Take a look at the "Before You Begin" page of the SAQ, located on page *iii*. It is helpful in assuring that the correct SAQ has been selected and subsequently the requirements necessary are attained in your security efforts.

The SAQ's are in a more logical order under V3.0. Section 1 is the Assessment Information where you include basic information about your merchant and helps you determine you are completing the correct SAQ type. Part 1a of Section 1 is not applicable to UNL merchants.

Section 2 is the Self-Assessment Questionnaire and includes the individual requirements applicable to the specific SAQ type. The Expected Testing column is new in V3.0 and details what needs to happen to meet that specific requirement. Also new in V3.0 are two responses, "Yes with CCW" and "N/A". A response of "Yes with CCW" requires an explanation on Appendix B "Compensating Controls Worksheet". A response of "N/A" requires an explanation on Appendix C "Explanation of Non-Applicability".

Lastly, Section 3 is the Validation and Attestation Details where you state whether you are compliant and attest to that determination. Part 3c is not applicable to UNL merchants. We are not collecting any SAQs at this time. This information is only in preparation of that happening in the spring.

**Don't Forget:
Merchant Profiles are Due
Wednesday, December 10th**

You do not need to submit you procedures document along with the Profile. We will be collecting those later.

Thank you to everyone that has already submitted their form(s)!

