Payment Cards Processing at UNL

University of Nebraska —Lincoln Bursar's Office

Welcome to our newest merchants:

University Libraries

and

EdMedia eCommerce

Educational Media
IDEAS ACTIONS RESULTS

Welcome back to Mike Rutt!

We're thrilled to announce that Mike is back at UNL and joins Dan Buser and Ricky Keim on the PCI support team.

More on Mobile Payment Options

PCI Guru (pciguru.wordpress.com) published the following "mobile payments update" article August 30, 2013:

This past week, Bob Russo, General Manager of the PCI SSC, held Webcasts to discuss the changes coming to version 3 of the PCI DSS and PA-DSS. For the most part, these Webcasts were nothing special. Just a scripted regurgitation of what was published in the Version 3.0 Change Highlights document release earlier this month.

However, at around 35 minutes into the Webcast I attended, things got very interesting and an actual useful piece of information was shared. For it was at that point that Mr. Russo launched into a discussion about mobile payments and the use of consumer devices such as smartphones and tablets for the processing of card transactions. Mr. Russo stated:

"The fact is that many consumer mobile devices simply cannot provide the level of security needed to adequately protect payment card data. In other words, they cannot create a trusted environment equivalent to the PCI DSS compliant cardholder data environment."

Whoa! Now there is a piece of information I was not expecting. I looked at the slide and these are the bullets on the slide.

- PCI Standards focus on merchant acceptance
- Mobile payment acceptance still evolving
- Understand risk and use PCI SSC resources
- PCI SSC is working with industry
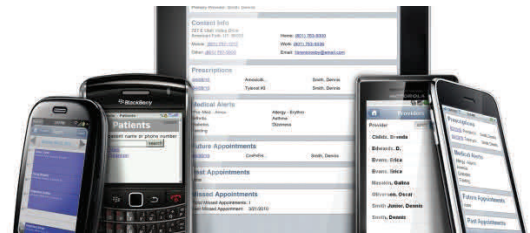
Mr. Russo went on to say:

"We encourage merchants to understand the risk of using mobile, work with their acquir-er and make their own decisions about mobile and whether they are willing to accept that risk."

"We're working with others in the industry including: standards bodies, vendors, banks and processors. But we are unwilling to lower the bar for security by writing a standard that current mobile devices could meet. If we wrote a secure standard for mobile now, no consumer devices would be able to meet it."

The bottom line in all of this is that all of you merchants using iPads, iPhones, Android phones and tablets and similar devices are using them at your own risk. They are not PCI compliant. Not only that, you should have cleared that decision with your acquiring bank so that they also accepted the risk that you were using mobile devices to accept payments...

...I am sure this will create many interesting discussions at the PCI Community Meeting that is just a few weeks out. So stay tuned.

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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.

Version 3.0 Hot Off the Presses

The Payment Card Industry Security Standards Council (PCI SSC) just issued Payment Card Industry Data Security Standard (PCI DSS) Version 3.0. The standards are available at the PCI SSC website:

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

We expect our compliance documentation for the 2013-14 fiscal year to still be in Version 2.0. The following fiscal year, 2014-15, we would then start using Version 3.0. This will be confirmed with TSYS Merchant Solutions and disseminated to all UNL merchants.

Our security team will be reviewing the new standards to ensure UNL maintains its compliance. But at this time, we have very little information on what changes might affect business processes for our merchants. We will keep you informed as the document is reviewed and any necessary changes or requirements are discovered. Please be sure your information technology team is aware of the new version and where it can be accessed for their review.

Holiday Season Approaching

With the holidays just around the corner, that can bring up several things for UNL merchants.

For those with terminals, don't forget terminals automatically settle nightly. The terminal must be connected to the phone line and power in order for this to occur. If you will be closing for extra days, you either need to manually settle the batch before leaving or leave the terminal in place over the break.

For those of you with online processing, even though you may be out of the office orders may still be rolling in. Monitoring of the system needs to be in place over the holiday break.

Another thing to consider is an increase in sales and subsequent customer service which might require greater staffing.

So plan ahead and be sure you're ready for the excitement and challenges that lie ahead...

RFP Delayed for Credit Card Payment Services

The State of Nebraska's Request for Proposal (RFP) released on June 3, 2013 was unsuccessful and all bids have been rejected. A new RFP for Credit Card Processing Services only is expected to go out next year. Being under the State's umbrella, this RFP includes the University's credit card processing services as well.

This means the contract with our current Acquirer, TSYS Merchant Solutions, has been extended.