

Payment Cards Processing at UNL

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University of Nebraska — Lincoln
Bursar's Office

V3.0 Increases Work Effort for E-Commerce Merchants

Many of our FY 2013-14 SAQ A merchants will fall under the new SAQ A-EP for FY 2014-15 . This is a significant change. SAQ A has 15 questions while SAQ A-EP has a ***whopping 138 questions.***

Since the start of PCI, services such as Payflow Link and Authorize.net have been appealing as they minimized our PCI scope. Merchants using them were an SAQ A which meant minimal network oversight because all handling of cardholder data was offsite at the third party payment processor. SAQ A-EP changes that so now, when your e-commerce website does not receive cardholder data but does redirect consumers to a PCIDSS validated third party payment processor, it brings into scope your site network even though the card numbers are not entered there. The impact – your site security must be **greatly** enhanced to be compliant.

What's next? #1 —Review your activity. Are the benefits of accepting payment cards still outweighing the daily reporting/reconciling burden and the cost of the payment channel? **#2 — Explore your options.** Could your activity be conducted through another merchant on campus? [Marketplace](#) is specifically designed to market a variety of products/services. A number of merchants have gone to this type of processing to eliminate their PCI burden and for other appealing reasons. There may also be other options on campus depending on your type of activity. **#3 — Begin compliance measures.** Review the documentation provided and prepare for what's to come. We will be disseminating information to merchants on an on-going basis. We are also planning group and possibly individual meetings.

Merchant Profile Forms Due by December 10th

The merchant profiles have been revised to assist in gathering additional information regarding your departmental setup and contacts. V3.0 is going to require a more stringent oversight of credit card processes. We will be emailing the new forms soon and ask that they be completed and returned by Wednesday, December 10th.

The information you supply will help us determine which SAQ is appropriate for your merchant account(s) in the new version. It will also assist in reaching out to groups of merchants based on their SAQ type. A more rigorous structure will need to be put in place to monitor all changes made by merchants, and this will be the starting point for putting that structure in place.

There are three forms and you need to complete one for each merchant number:

- FORM A - for merchants which use a stand-alone terminal for payment processing i.e. Verifone Vx570 or Ingenico ICT250.
- FORM B - for merchants utilizing a point of sale register system for payment processing.
- FORM C - for E-Commerce sites or other types of payment processing.

Welcome to our new
merchant

[CEHS Pixel Lab](#)

PIXEL LAB

Version 3.0???

Is it really that big
of a deal?

The short answer -
YES!!!

Contrary to what
was first believed,
there are many
changes needed for
UNL to maintain its
compliance.

So start looking at
this information now.
Be sure to read each
PCI email and attend
meetings in order to
stay up to date and
informed.

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

121 Canfield Administration Bldg
Lincoln, NE 68588-0412

Phone: 402-472-1734
Fax: 402-472-2959
E-mail: bursar@unl.edu



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.

Terminals Used for Payment Processing & PCI

Do you use a stand-alone terminal connected through a phone line for payment card processing? Then this article is for you.

One of the chief causes of a recent major breach was tampering with the terminals in place at a merchant's stores. In response, PCI DSS Requirement 9.9 in version 3.0 has been expanded to address the physical security of these terminals.



What do you need to do to comply?

- Include in your Procedures document a listing of the terminals you have. This list should include the Make, Model, Serial Number, and location of each device.
i.e.

<u>Make</u>	<u>Model #</u>	<u>SN#</u>	<u>Location</u>
VeriFone	Vx570	214-397-584	Front Desk
- Keep this list up to date. Your Procedures document should be a fluid document that is updated as changes occur. Each version should be saved as documentation of the history of your processes.
- Periodically inspect terminals to look for any tampering or substitution. A few things to look for: verify the Serial Number, inspect the machine for anything attached to it or a broken/altered casing. Take action if anything does look suspicious. Include this in your Procedures and document it is done regularly.
- Train employees to look for suspicious activity and report anything unusual to your supervisor/manager. Include this in your training materials and document this in your Procedures.
- Train employees on who should be allowed to install, replace, or work on terminals. Include this in your training materials and document this in your Procedures.

Visa has additional information and suggestions regarding this topic in their document "Protect Your Merchant Terminals from Illegal Tampering". It is included as an attachment along with this newsletter.

Prepare for Holiday Season

The holidays are quickly approaching. Be prepared for all that can bring to your business. This may mean an increase in activity, an increase in fraud, temporary staffing, or issues revolving around the holiday closedown.

It may be the opportune time to ramp up your website, displays, and social media. Take time to reassess and promote your products in a new and inventive way.

You may need to stock up on inventory. An increase in sales may mean a need for further staffing and additional time allocated to customer service.

For brick and mortar stores, terminals are generally set to automatically settle nightly, but they must be connected to the phone line and power in order for this to work. If you will be closing for extra days, you need to either manually settle the batch before leaving or leave the terminal in place over the break.

For online merchants, you may be out of the office but the orders may still be rolling in. Monitoring of the system needs to be in place over the holiday break.

Plan ahead and be ready for the holidays ahead.

