

Payment Cards Processing at UNL

VOLUME 4, ISSUE 1

FEBRUARY, 2010

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

FY 2009-10 Self-Assessment is Nearing

*The "Official
3rd Quarter
2009-10 PCI Scan"
is scheduled for:
March 17, 2010*



REMINDER

Effective July 1, 2012 businesses must use third-party payment applications validated as compliant with the Payment Application Data Security Standards and listed on the PCI SSC web site as PA-DSS compliant. Check your application at:

[https://
www.pcisecuritystandards.org/security_standards/vpa/](https://www.pcisecuritystandards.org/security_standards/vpa/)

It's that time of year. The PCI DSS Self-Assessment Questionnaire (SAQ) we will complete for FY 2009-10 is Version 1.2. It is the same version as last year and contains the four types based on your business: SAQ A, B, C or D. We will need to complete UNL's SAQ for this fiscal year by June 30th. What does this mean for merchants?

Every merchant will need to complete an SAQ and submit it to the Bursar's Office by

May 15th

This date is set to ensure that we have sufficient time to consolidate the information and obtain the needed signatures, etc. to submit the forms to First National Merchant Solutions (FNMS).

The SAQ's are available on the PCI DSS web site at:

[https://
www.pcisecuritystandards.org/saq/instructions_dss.shtml](https://www.pcisecuritystandards.org/saq/instructions_dss.shtml)

You will find an SAQ for each of the merchant types. You

will need to click on the "A", "B", "C", or "D" on the right side to access your appropriate SAQ. The document you will get is the Self-Assessment Questionnaire and the Attestation of Compliance (AOC) combined into one document.

You will need to complete the form in its entirety. Before reading further, retrieve the correct document for your merchant type. The following is to assist you in its completion:

Informational Pages

The pages prior to the AOC (the "I" pages) are informational only and do not have any fields that need to be completed.

Attestation of Compliance

- Complete the AOC only after finishing the SAQ. You will need the results of the SAQ.
- Part 1—These are all Not Applicable.
- Part 2—Company Name is University of Nebraska

—Lincoln.

All remaining fields (i.e. DBA(S), Contact Name should be completed with your individual departmental merchant information.

- Part 2a—Check those that apply and list all locations you conduct your business.
- Part 2b—Question 1 answer as appropriate for your merchant account. Question 2 check "No".
- Part 2c (SAQ B, C, and D)—Answer as appropriate for your merchant account.
- Part 2c (SAQ A) or Part 2d (SAQ B & C)—All items must be checked in order for you to qualify to complete this particular AOC. If you are unable to answer "yes" to any of the statements, another SAQ/AOC must be completed.
- Part 3—Check "Compliant" or "Non-Compliant" as determined by the answers in your SAQ. ANY "NO" response on the SAQ will

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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.

FY 2009-10 Self-Assessment is Nearing (cont.)

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result in a "Non-compliant" here.

- Part 3a—All must be checked in order to submit your AOC.
- Part 3b—Have the appropriate Department personnel sign and complete this section.
- Part 4—Check "Yes" or "No" as determined by the answers to your SAQ. Any "No"s must also include "Remediation Date and Actions" information.

Self-Assessment Questionnaire

- Complete the SAQ before the AOC. The results of the SAQ

determine your answers to the AOC. The SAQ starts on page 4, 5, or 7 depending on which type of merchant you are.

- All questions must be answered on the SAQ.
- If a question does not apply to your situation, answer "N/A" in the Special column. All "N/A"s must then include a brief explanation in Appendix D.
- If a question is answered "Yes" and a Compensating Control is noted in the Special Column, an explanation of the control must

be included in Appendix C with all of the criteria answered for each compensating control.

Contact the Bursar's Office with any questions you have:

Jennifer Hellwege 472-9004
Lyda Snodgrass 472-9003

For technical aspects of the SAQ contact Information Services:

Zac Reimer 304-2438

Financial Penalties for PCI Non-Compliance are Getting Closer—\$500 a Month per Merchant is Possible

Chargeback Considerations

Keeping chargebacks to a minimum is important to all of our collections and costs. Although chargebacks do not occur frequently here at UNL, their numbers are on the rise. Some items to consider are:

- **Provide Contact Information** -Make sure your customers know how to and can easily get in contact with you about any problems or concerns they might have. Provide an email address and phone number on your receipt or website.
- **Be Responsive** -Respond to all of your customer's inquiries quickly. This will increase customer satisfaction and prevent frustrations from evolving into a chargeback situation.
- **Provide Return/Refund Policy** -Clearly state your return/refund policy so your customers aren't surprised later.