Payment Cards Processing at UNL

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University of Nebraska —Lincoln
Bursar's Office

SAQ Version 3.0 —ALL MERCHANTS ARE AFFECTED

SAQ Version 3.0 is the standard applicable for our current PCI compliance. There are a number of significant changes in the new SAQs. We have included several additional documents along with this newsletter for you to review.

REVIEW THE ATTACHMENTS NOW. DO NOT WAIT UNTIL SPRING WHEN THE COMPLIANCE DOCUMENTATION IS DUE.

— REMEMBER —
PCI compliance is an ongoing activity.

The first attachment you will see is titled "Understanding the SAQs for PCI DSS v3.0". This document outlines each of the SAQs and merchant eligibility for each. There are two new SAQs in Version 3.0, the A-EP and B-IP. The document explains the differences between the new SAQ's compared to the SAQ A and B. Please review this document to determine the appropriate SAQ(s) based upon your payment card activity.

PLEASE NOTE —Your eligibility may have changed from years past due to the new criteria of Version 3.0.

Also attached is each of the Version 3.0 SAQs. Once you have determined your SAQ(s) category, review the document(s) in full. Each requirement within the SAQ now has an "Expected Testing" column to inform you of correct compliance efforts for that item. Review each item and this expected testing column to be sure your processes are in compliance. This will identify any shortcomings so they can be implemented and put in place now, not later.

There are also more responses available for each requirement. There is a separate N/A response for answering those questions which are not applicable to your processes. Appendix C must still be completed to explain each N/A response given. A "No" response is NOT acceptable. If your response is a "No" then action must be taken immediately to bring your processes into compliance. If one merchant is out of compliance, it jeopardizes the compliance of the entire University.

Do not forward a completed SAQ to the Bursar's Office now for FY 2014-15. SAQ's will still be compiled in the spring. These efforts are only in preparation for this.

RFP with State in Process

The State of Nebraska released a new Request for Proposal (RFP) for Payment Card Processing Services on June 4th. The bids have been opened, and there were four proposals submitted.

The proposals are currently being reviewed. We will pass on additional information about the RFP as it becomes available. UNL is under the State's umbrella so the results may affect our Acquirer going forward.

Welcome to our new merchants!

Career Services

and the

Animal Science Meat Lab

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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.

Terms to Know in Payment Card Processing Security

Compromise — Also referred to as "data compromise," or "data breach." Intrusion into a computer system where unauthorized disclosure/theft, modification, or destruction of cardholder data is suspected.

HTTPS — Acronym for "hypertext transfer protocol over secure socket layer." Secure HTTP that provides authentication and encrypted communication on the World Wide Web designed for security-sensitive communication such as web-based logins.

Information Security —Protection of information to ensure confidentiality, integrity, and availability.

IP Address — Also referred to as "internet protocol address." Numeric code that uniquely identifies a particular computer (host) on the internet.

Network Security Scan — Process by which an entity's systems are remotely checked for vulnerabilities through use of manual or automated tools. Security scans that include probing internal and external systems and reporting on services exposed to the network. Scans may identify vulnerabilities in operating systems, services, and devices that could be used by malicious individuals.

P2PE — Acronym for "Point to Point Encryption."

PA-DSS— Acronym for "Payment Application Data Security Standard."

PAN — Acronym for "primary account number" and also referred to as "account number." Unique payment card number (typically for credit or debit cards) that identifies the issuer and the particular cardholder account.

PCI SSC — Acronym for "Payment Card Industry Security Standards Council."

PTS — Acronym for "PIN Transaction Security," PTS is a set of modular evaluations requirements managed by the PCI Security Standards Council, for PIN acceptance POI terminals. Please refer to www.pcisecuritystandards.org

SAQ — Acronym for "Self-Assessment Questionnaire." Reporting tool used to document self-assessment results from an entity's PCI DSS assessment.

Separation of Duties — Practice of dividing steps in a function among different individuals, so as to keep a single individual from being able to subvert the process.

Smart Card— Also referred to as "chip card" or "IC card (integrated circuit card)." A type of payment card that has integrated circuits embedded within. The circuits, also referred to as the "chip," contain payment card data including but not limited to data equivalent to the magnetic-stripe data.

Virtual Payment Terminal — A virtual payment terminal is web-browser-based access to an acquirer, processor or third party service provider website to authorize payment card transactions, where the merchant manually enters payment card data via a securely connected web browser. Unlike physical terminals, virtual payment terminals do not read data directly from a payment card. Because payment card transactions are entered manually, virtual payment terminals are typically used instead of physical terminals in merchant environments with low transaction volumes.

Vulnerability — Flaw or weakness which, if exploited, may result in an intentional or unintentional compromise of a system.

Wireless Networks — Network that connects computers without a physical connection to wires.