

MISSISSIPPI STATE UNIVERSITY CREDIT/DEBIT CARD PROCESSING

PURPOSE:

Mississippi State University entities processing credit card payments must take appropriate measures to prevent loss or disclosure of customer information including credit card numbers. Failure to comply with requirements imposed by the Visa Cardholder Information Security Plan (CISP) and MasterCard Site Data Protection Program (SDP) may result in financial loss for many customers, fines imposed on the university, suspension of credit card processing privileges and damage to the reputation of the unit and the university. To better comply with the requirements of the Payment Card Industry (PCI) standards, Mississippi State University has contracted with a third party credit card processor to provide a safe, secure and PCI compliant environment in which to process credit/debit card payments. The third party solution provides a registered product that is divided into two separate systems: one is used to process Student Accounts Receivable payments and the other to process credit/debit card payments for other departments, divisions and entities on and off campus. The purpose of this policy is to provide requirements and guidance for all credit/debit card processing activities for Mississippi State University.

SCOPE:

This policy applies to:

- All units and employees of Mississippi State University who accept credit/debit card payments for University business or handle any credit card information for any purpose.
- All external organizations under contract to provide outsourced services for credit/debit card processing for University business.
- Any other person or organization using the MSU technology infrastructure for credit/debit card acceptance.

POLICY:

a. All credit/debit card processing for on or off campus units must be processed through the third party solution unless an exception is approved by the Controller and Treasurer. The approval process for all credit/debit card processing activities will be as follows:

- The Controller and Treasurer must approve all credit/debit card processing activities at Mississippi State University before a unit can be set up and trained on the third party solution. This requirement applies regardless of the transaction method used (e.g. e-Commerce, Point of Sale (POS) device or personal computers).
- All technology implementations (including approval of authorized payment gateways) that involve credit/debit card processing must be approved by the Controller and Treasurer. -

b. Units approved for credit/debit card processing activities must maintain the following standards:

- All employees involved in accepting or handling credit card information for any purpose must attend appropriate training as determined by the Controller and Treasurer.
- Paper documents containing credit/debit card numbers must not be stored or maintained. If these documents are present they must be destroyed (preferably by shredding) immediately after use.- Access to credit/debit card processing systems and related information must be restricted to authorized personnel.
- Sensitive cardholder data (account number, etc.) may not be stored in any form on MSU computers or networks.

c. Periodic audits will be performed on each unit responsible for credit/debit card processing to ensure compliance with this policy and the associated procedures.

d. All credit/debit card processing must maintain compliance with Visa and MasterCard's *Payment Card Industry Data Security Standard (PCIDSS)*. The Office of the Controller and Treasurer maintains the contractual relationship with the third party solution to insure MSU's continued compliance. Information regarding these standards may be reviewed at <https://sdp.mastercardintl.com>.

REVIEW:

This policy will be reviewed every four years or as needed by the Controller and Treasurer with any modifications submitted to the Vice President for Budget and Planning.

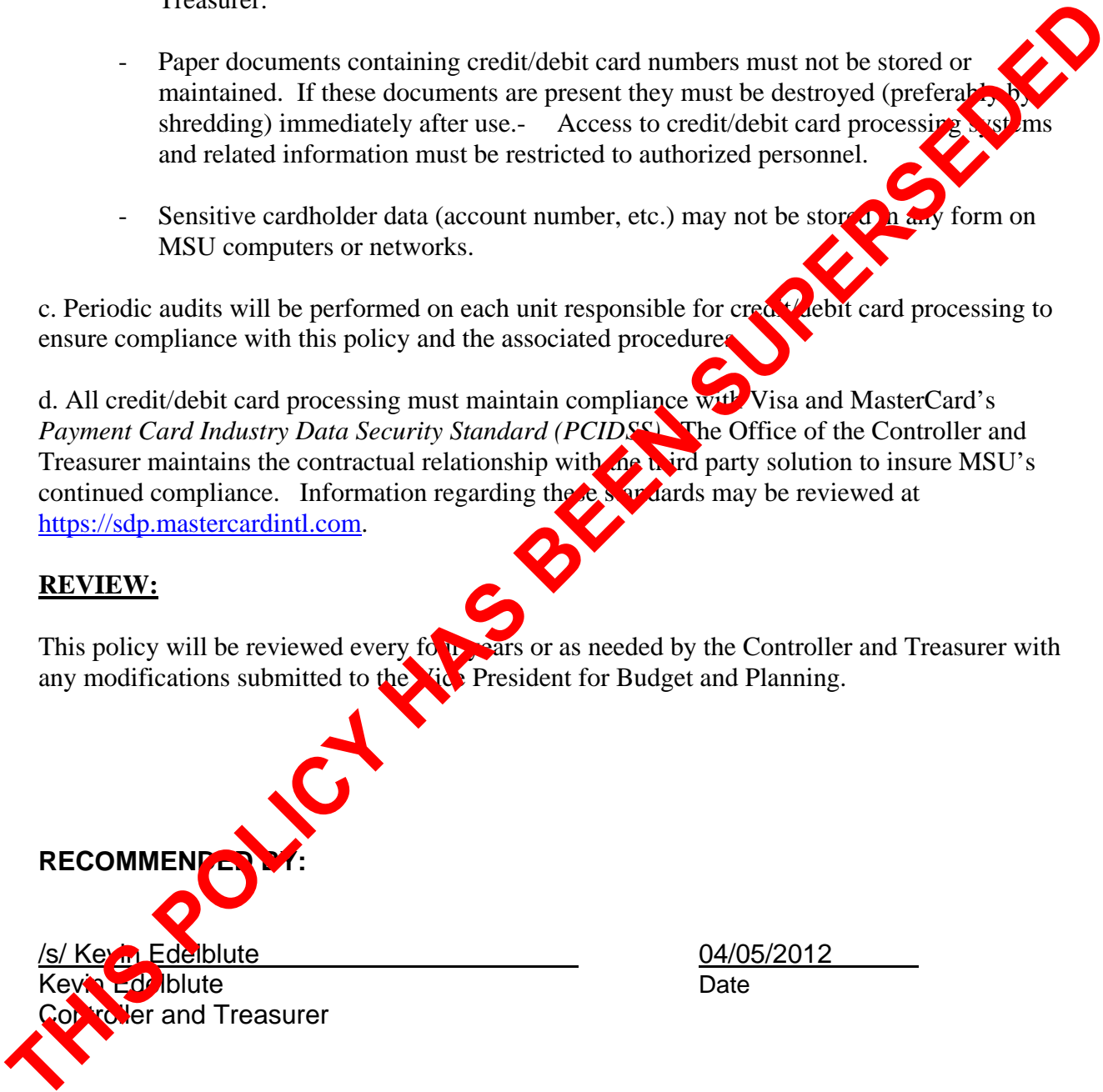
RECOMMENDED BY:

/s/ Kevin Edelblute
Kevin Edelblute
Controller and Treasurer

04/05/2012
Date

/s/ Wayne Bland
Wayne Bland
Associate Vice President for Budget & Planning

04/05/2012
Date



/s/ Don Zant
Don Zant
Vice President for Budget and Planning

04/11/2012
Date

/s/ Lesia Bryant
Lesia Bryant
Director of Internal Audit

04/24/2012
Date

/s/ Joan Lucas
Joan Lucas
General Counsel
APPROVED BY:

04/27/2012
Date

/s/ Mark Keenum
Mark E. Keenum
President

04/30/2012
Date

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02/01/12

THIS POLICY HAS BEEN SUPERSEDED