

Payment Card Industry-Data Security Standards (PCI-DSS)

Compliance Deadline July 1, 2010

The payment card industry (American Express, Discover, MasterCard, and Visa) created a set of security standards to protect their customers from increasing identity theft and security breaches. This set of security standards is called Payment Card Industry (PCI) compliance. Morehouse College is required to be PCI compliant because it accepts processes, transmits or stores credit card information. If Morehouse College contracts with a vendor or service provider to accept, process, transmits or store credit card information, the vendor also is required to be PCI compliant.

You may be aware of the privacy concerns surrounding the business practice of storing credit card information electronically, particularly on personal computers, servers and other storage devices. This privacy concern also applies to storing credit card information in any form, including paper files. Whenever someone clicks a “Pay” button on the College’s website, the payment information is processed in-house or by a 3rd-party credit card processing *service provider*, transmitting the money directly into the College’s bank account.

The PCI DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data.

During our normal business transactions, many departments access credit card information electronically, particularly on personal computers, servers and other storage devices. Each such transaction represents a **potential** financial liability to the College if a customer’s card information is compromised in any way. If your department or operation is considering the purchase of a system that will accept process, transmit or store credit card information, such as credit card payment on a Web site or other similar processes, it must first be cleared through the Office of the Chief Financial Officer.

While we are working diligently to ensure compliance with security standards, we need your assistance in adjusting our business practices. **Effective immediately, we ask that you no longer accept any credit card payments or store related information.** Realizing that you must be able to conduct normal business activities, we have created the following processes for receiving payments:

Protect Cardholder Data.

- ❖ Stop accepting credit card payments until PCI Compliance is complete.
- ❖ Destroy any portion of existing forms or documents that house credit card data.
- ❖ Update all forms to remove credit card information.

Implement Strong Access Control Measures.

- ❖ Encourage constituents to pay by check or money order.
- ❖ Utilize the **Cashier’s Office** for processing and receiving payments when check payments are not possible.
- ❖ On a form that will be provided, please transmit all checks to the **Cashier’s Office** for receipting.
- ❖ The **Cashier’s Office** has established a secured fax **(404) 653-7740** for payments. Contact Deb Harper at (404) 653-3131 or Dorothy Kinnebrew at (404) 688-8806 for additional information on this payment option.

We appreciate your cooperation and ask that you give this correspondence your highest priority. We will keep you informed as we continue our journey to PCI Compliance. If you have any questions or concerns, please feel free to contact Student Financial Services at (404) 215-2654 or mjackson@morehouse.edu.