

Effective: May 8, 2012

**Administrative Policy
CREDIT CARD TRANSACTIONS**

Approved: May 8, 2012
President's Cabinet

Overview

This procedure details the specific steps that departments within Millersville University must take in order to be authorized to accept credit card payments and ensure compliance with PCI (Payment Card Industry) standards and Red Flag Policies.

All Millersville University, credit card transactions must be processed off site through a third party vendor who is PCI compliant and approved by Millersville University. The university will not house credit card information in written or electronic format unless on a temporary basis. Any credit card information temporarily stored on campus should be secured until destroyed (shredded).

Credit card information will no longer be accepted by the Bursar's office via Report of Collection Forms. Several PCI and Red Flags compliant options for transacting business with credit have been approved and implemented across campus. In order to gain such approval, a department must contact the Bursar's office at least two months prior to implementation and follow the procedures listed later in this document.

Any department accepting online credit card payments will be expected to use the convenience fee model that requires the user to pay the credit card fees. Please refer to the procedure section of this document for exceptions and alternative means for accepting credit card transactions.

Objectives

Ensure that Millersville meets PCI and Red Flag legal standards when accepting credit card transactions.

Definitions

PCI - Standards are designed to assure that all companies that process, store or transmit credit card information maintain a secure environment.

Red Flag Rule – Federal law that requires a written identity theft prevention program designed to detect the warning signs of red flags or identity theft in day-to-day operations. By identifying red flags in advance, businesses will be better equipped to spot suspicious patterns that may arise and take steps to mitigate the possibility of a red flag escalating into an episode of identity theft.

Convenience Fee – A fee charged for a bona fide convenience for providing a payment method outside of a merchant’s normal business practice.

Procedure

1. An interested department will contact the Bursar’s office to request approval to accept credit card transactions. The Bursar’s office gathers pertinent information such as department project lead, purpose, date requested, etc., for discussion with the Associate Vice President for Finance and Administration.
2. The Associate Vice President for Finance and Administration decides on next steps based on a variety of factors including:
 - a. Necessity for control of cash
 - b. One time vs. recurring need
 - c. Workload involved
 - d. Anticipated revenue
 - e. Customer convenience
3. Vice President for Finance and Administration will have final approval on all new requests to accept credit card transactions.
4. Please note that if online processing is offered by a department and phone or in person credit card transactions are also accepted, then charging a convenience fee is not allowed. Any fees assessed to Millersville University for “non convenience fee” transactions will be charged back to the department accepting the credit card payments.
5. Credit cards will not be accepted via the mail. Mail sent from the university will not request credit card information. Instead, instructions regarding payment by credit card should direct the customer to a secure URL (uniform resource locator) or web site for completion of the credit card transactions. Exceptions to this will be approved only by the Vice President for Finance and Administration.
6. If approved, the Bursar’s office reviews the request and forwards information to Accounting and Information Technology.
 - a. Accounting determines the account string for creation of the detail code.
 - b. Information Technology confirms the necessary support and time frame for implementation.
7. The Bursar’s office will forward the request for new service to Official Payments or other designated merchant with start-up date. Department leads will be responsible for testing, verification of necessary wiring and requests for equipment. Once testing is complete and successful, the department lead will report back to the Bursar’s office to establish the official go-live date.
8. The Bursar’s office will maintain a spreadsheet of existing credit card operations on campus.