Self-Assessment Questionnaire (SAQ) and Compliance Documents
Frequently Asked Questions

Q: If I am the Payment Card Manager of multiple accounts, will I have to complete multiple SAQs?

A: Yes. If you are the Payment Card Manager responsible for multiple accounts with different payment processes (online, terminal, POS, etc.), each of your distinct processes have been assigned a different SAQ. The SAQs assigned to you in the portal are the SAQs which includes all the questions you must answer for all the accounts you are responsible for. For example, if you are responsible for one swipe terminal account and one online account, you will need to complete an SAQ B for your swipe terminal process, and an SAQ A for your online process. Keep in mind there may be exceptions to this rule, so contact Accounts Receivable Services at pmtcard@umn.edu if you have any questions.

Q: When I log into the CampusGuard Portal to complete my SAQ(s), all I see is last year's SAQ. How should I complete this year's SAQ(s)?

A: When you log into the CampusGuard Portal, you should see the SAQ (or SAQs) that you are responsible to complete. If the SAQ has been completed in the past, you will click on the "Continue" button to start completing your SAQ. If the SAQ has not been completed in the past, or this is a new version of the SAQ, you will click on the "Start" button to start completing your SAQ. If the SAQ has been completed in the past, you will need to review the responses to the questions, making sure that these responses are still correct. Make sure you read all the questions, keeping in mind that any changes to your payment card environment could now affect the answers to these questions. Contact Accounts Receivable Services at pmtcard@umn.edu if you have any questions on how to complete your SAQ.

Q: Are there any documents out there that can help me complete my SAQ?

A: To help you complete your SAQ(s), there are many documents available for your reference:

- *If you are completing an SAQ A questionnaire this year, the University has uploaded a guidance document in Google Drive. This document is titled "SAQ A Guidance Document (2017)" and contains tips and guidance specific to the University of Minnesota. This document can be found at: https://drive.google.com/a/umn.edu/file/d/0B0GYL0aY9KpBckhmZ2phZlk1VGs/view?usp=sharing.*

- *If you are completing an SAQ B questionnaire this year, the University has uploaded a guidance document in Google Drive. This document is titled "SAQ B Guidance Document (2017)" and contains tips and guidance specific to the University of Minnesota. This document can be found at: https://drive.google.com/a/umn.edu/file/d/0B0GYL0aY9KpBaWZvS1ZWZEVLTjA/view?usp=sharing.*

- *The Payment Card Industry Security Standards Council (PCI SSC) website has a helpful document titled the "Payment Card Industry (PCI) Data Security Standard Self-Assessment Questionnaire Instructions and Guidelines". This document can be found at: https://www.pcisecuritystandards.org/documents/SAQ-InstrGuidelines-v3_2.pdf.*

- *The Payment Card Industry Security Standards Council's (PCI SSC) website has the "Payment Card Industry (PCI) Data Security Standard Requirements and Security Assessment Procedures" document detailing each PCI DSS requirement, testing procedure, and guidance. This document can be found at: https://www.pcisecuritystandards.org/documents/PCI_DSS_v3-2.pdf.*

- *In the General Documents section of the CampusGuard website, you can find a CampusGuard created guidance document to assist you with completion of an SAQ A or SAQ B. This document is titled "CampusGuard – SAQ A and SAQ B – Guidance, Tips, and Common Findings & Responses – PCI DSS v3.2.pdf".*

- *If you have specific questions as you complete your SAQ in the CampusGuard portal, you can e-mail CampusGuard using the Request Help (?) icons that are available for each question.*

Q: What are the Compliance Documents that I need to complete?

A: To maintain compliance with University policy and PCI DSS, each payment card account has to complete a set of compliance documents upon opening an account and annually thereafter. Below is a listing of the documents that need to be completed. If these documents have been completed in the past, you will need to review each document, ensure they are accurate and up-to-date, and then make sure today's date is included on the document. Once each of the documents have been completed, they should be uploaded to the CampusGuard Document Locker at: https://www.campusguard.com/loginsso. To maintain an accurate annual record of your compliance documentation, do not delete your old documents in the CampusGuard Document Locker, and do not save updated documents with the same file name as older documents (as they will overwrite the older documents if they contain the same document file name). Here are the Compliance Documents that need to be completed:

1. *Payment Card Account Department Payment Card Manager Form (UM 1624)*
   The Department Payment Card Manager Form is a University form certifying that the Payment Card Manager is knowledgeable about the payment card acceptance process in the unit, responsible for required compliance documentation and ensuring that all PCI DSS requirements are met, and is the first point of contact for all questions concerning the payment card account(s).
2. *Payment Card Account Employee Non-Disclosure Form (UM 1623)*
   The Employee Non-Disclosure Form is a University form certifying that the signer has been identified as an employee involved in the payment transaction process who may have access to confidential information related to payment cards. The signer agrees to only use the cardholder information for the intended business purpose of the department, to use their best effort to prevent and protect any part of the cardholder information from disclosure to anyone that does not have a business need for it, and to prevent the release of cardholder information into the public domain or into the possession of unauthorized persons.
3. *Payment Card Account Incident Response and Continuity Plan (UM 1634)*
   The Incident Response and Continuity Plan is a document indicating your department's security incident response plan for security incidents involving payment cards. It is required that this plan be reviewed, revised, and tested annually.
4. *Payment Card Operational Procedures*
   The Payment Card Operational Procedures is a document explaining the specific payment card transaction process for your area, required training of employees processing payment cards in your area, security of payment card devices in your area, data retention and disposal, and other information pertinent to your area's payment card processing. Make sure the date of review is shown on this document.
5. *Cardholder Data Flow Chart*
   The Cardholder Data Flow Chart is a document showing where payment card data is stored, processed, or transmitted within your environment, as well as identifying all supporting and connected systems and devices. Make sure the date of review is shown on this document.

6. *Payment Card Account Inventory List*

The Payment Card Inventory List is a document listing all payment card devices within your environment. This inventory list should, at a minimum, list the owner, provide contact information, and explain the purpose of the devices. If your area utilizes an internet payment gateway such as Authorize.net, your inventory list should include information on the University or Third-Party server hosting the website which redirects the customer to the payment page website. Make sure the date of review is shown on this document.

7. *Payment Card Manager Compliance Certification Form*

The Payment Card Manager Compliance Certification Form is a checklist certifying that the Payment Card Manager has completed all the required annual compliance documents and forms, and that these documents have been uploaded to the CampusGuard Document Locker.

Samples and templates to help you complete your compliance documents can be found in the "Payment Card Account Forms & Documents" section of the Payment Card Processing website at: http://finsys.umn.edu/business-processes/AR10.html.

Q: I can't locate a copy of last year's SAQ and Compliance Documents. Where can I find a copy of these documents?

A: Copies of your SAQ and Compliance Documents from last year should have been saved it to your CampusGuard Document Locker.

Q: If I answer an SAQ question as "Not Applicable (NA)", I think I am supposed to explain why that question is not applicable. How do I do this?

A: For all the questions in your SAQ that you have answered as being "Not Applicable (N/A)", you are required to explain why that question is not applicable to your process. This explanation can be written in the section of your SAQ titled "Appendix C: Explanation of Non-Applicability".

Q: If I answer an SAQ question as "No" in my SAQ, does that mean I am not in compliance with PCI DSS?

A: Yes. If you answer a question as "No", that means your area is not in compliance with that specific PCI DSS requirement. In this instance, you should first contact Accounts Receivable Services (ARS) at pmtcard@umn.edu before you answer the question as "No".

Q: I don't understand a question in the SAQ, so is it OK if I answer "Don't Know"?

A: No. If you don't understand the question in the SAQ, contact Accounts Receivable Services (ARS) at pmtcard@umn.edu before you answer the question as "Don't Know".

Q: After I've completed my SAQ and Compliance Documents, is there anyone that reviews this documentation?

A: Yes. After you have completed your SAQ and Compliance Documents, they will be reviewed by Accounts Receivable Services (ARS) and University Information Security (UIS). If there are any questions on your documentation, you will be contacted for further clarification.

Q: After I've completed my SAQ, will the SAQ be locked down so I can no longer make changes?

A: No. The online SAQ in the CampusGuard Portal will not be locked down. This document will remain open and can be updated as needed as the year goes on.

Q: I need help logging into my CampusGuard Portal. Who can I contact?

A: If you need assistance logging into the CampusGuard Portal website, please click https://www.campusguard.com/session/help/ to send an e-mail to CampusGuard.

Q: I am no longer the Payment Card Manager, do I still need to complete the SAQ(s) and Compliance Documents?

A: If you are no longer the Payment Card Manager on this account, and need to transfer responsibility to a new individual, please contact Accounts Receivable Services at pmtcard@umn.edu.

Q: We no longer need this payment card account, do I still need to complete the SAQ(s) and Compliance Documents?

A: If you wish to close a payment card account, please contact Accounts Receivable Services at pmtcard@umn.edu.