University of Minnesota
Payment Card Program

Introduction

University of Minnesota departments that accept payment cards (credit or debit cards) as a form of payment for goods and services are contractually obligated to follow the Payment Card Industry Data Security Standard (PCI DSS). The PCI DSS is a multifaceted security standard developed and owned by the major payment card companies that includes requirements for security management, policies, procedures, network architecture, software design, and other critical protective measures. The standard comprises 12 requirements that are organized in 6 related groups or “control objectives” to protect cardholder data wherever it resides - ensuring that sensitive payment card information is handled safely and a high information security standard is maintained. A copy of the PCI DSS can be found on the Payment Card Industry Security Standards Council (PCI SSC) website.

In response to the University’s obligation to adhere to the PCI DSS, we have implemented a Payment Card Program designed to ensure that customer payment card information is handled safely and a high information security standard is maintained. The Controller’s Office has oversight for this program. Guidance and training documents are available at the Controller’s Office website or by contacting controller@umn.edu or (612) 624-1617.

Scope

The Payment Card Industry Data Security Standard (PCI DSS) applies to any department or unit accepting credit or debit cards (payment cards) as a method of payment from customers.

Related Policies and Procedures

The University has adopted comprehensive policies and procedures to protect the security of customer cardholder data in its care. The University maintains a cardholder data protection training program for all employees who have access to a customer’s cardholder data, or may affect the security of our customer’s cardholder data. The Payment Card Program incorporates the training program, the exemplar policies enumerated below, and other institutional policies and practices that may be required under federal and state laws and regulations.

- Policy: Accepting Revenue Via Payment Cards
- Procedure: Obtaining Approval to Accept Payment Cards
- Procedure: Managing Payment Card Accounts
- Procedure: Requesting Changes to Payment Card Accounts
- Procedure: Closing Payment Card Accounts
- Policy: Information Security
Elements of the University of Minnesota Payment Card Program

1. Payment Card Program Coordinator.
The University has designated the PCI DSS Compliance Analyst as its Payment Card Program Coordinator (Coordinator). As part of the Payment Card Program, each merchant area will also designate a Payment Card Account Manager, responsible for their area’s compliance with the program. The Coordinator may also designate others to oversee particular elements of the program.

2. Program Evaluation.
The Coordinator will work with college or major administrative units that accept payment cards as a form of payment, to ensure data is stored, transmitted, and/or processed in a secure and compliant manner. Coordinator will also test and monitor units to verify compliance with PCI DSS requirements.

3. Service Providers.
The Coordinator will work with the Office of General Counsel (OGC) to develop and incorporate standard contractual provisions for service providers that store, transmit, or process cardholder data, or could affect the security of a transaction. In conjunction with OGC and Purchasing Services, the Coordinator will assist in instituting methods to select and retain only those service providers capable of maintaining appropriate safeguards for customer cardholder data to which they will have access.

4. Adjustments to Program.
The Coordinator will evaluate and adjust the Payment Card Program as needed, based on risk identification and assessment activities and when material changes to the University’s operations or other circumstances may have a material impact on the program.

Program Oversight Responsibilities

The Controller’s Office is responsible for oversight of the Payment Card Program. The Controller’s Office will:

- Arrange for appropriate communication of the Program details to colleges and major administrative units.
- Provide basic training materials for colleges and major administrative units to use to train employees.
- Provide optional templates to assist colleges and major administrative units in completing processes and procedures.
- Maintain copies of annual compliance certification forms from colleges or major administrative units.
- Provide oversight of third-party service providers.
- Annually review the program for potential changes.