TEXAS TECH UNIVERSITY HEALTH SCIENCES CENTER

Operating Policy and Procedure

HSC OP: 50.37, Payment Card Processing by TTUHSC Departments

PURPOSE: The purpose

i. PCI-DSS Self-Assessment Questionnaire – A PCI-DSS Self-Assessment Questionnaire (SAQ) is a validation tool intended to assist with self-evaluating compliance with PCI-DSS.

j. Third Party Processor – Occasionally, TTUHSC departments identify unique business needs that require credit card processing with vendors other than Fiserv Inc. and TouchNet. These vendors are referred to as third party processors.

2. General Policy

    a. Approved Methods of Processing

        i. Point of sale terminals or mobile devices issued through approved System credit card processor (Fiserv).

        ii. e-Commerce Applications (online/web based) utilizing approved System e-Commerce Payment processing solution (TouchNet).

        iii. PCI-DSS compliant third-party solutions only with approved exception request.

3. Establishing and Maintaining Payment Card Services

    a. Establishing Payment Card Services

        i. Point of Sale Processing – Point of sale merchants should utilize equipment issued through the TTUS approved credit card processor (Fiserv) unless otherwise approved.

            1) Submit a New Request via the [Merchant Account Application](#) and select a "New Terminal" or 'New Mobile" option in the app.

            2) New merchant requests are routed for approvals and setup within the [Merchant Account Application](#).

            3) Once approved, Accounting Services is responsible for ordering the initial credit card terminal or mobile device.

            4) The department/clinic is responsible for setting up the machine and contacting the credit card processor's Help Desk for operating instructions.

        ii. e-Commerce Applications (online/web based) – All e-Commerce applications should utilize the TTUS approved eCommerce payment processing solution (TouchNet) unless otherwise approved.

            1) Submit a New Request via the [Merchant Account Application](#) and select a "New eCommerce" option in the app.

            2) New merchant requests are routed for approvals and setup within the [Merchant Account Application](#).

        iii. PCI-DSS compliant third-party solutions – In some cases, TTUHSC departments identify unique business needs that require credit card processing with vendors other than Fiserv Inc. and TouchNet. These solutions are referred to as third party solutions and require special approval to ensure compliance with procurement, information technology, security and compliance policies and procedures related to credit card acceptance and payment processing.

            1) Vendor selection for Third Party solutions should follow normal procurement policies and procedures.

       7) Ensures contacts and terminal/device/eCommerce merchant users complete required annual PCI training.

       8) Completes annual the annual Self-Assessment Questionnaire (SAQ).

ii. Secondary Contact

       1) Assists PCM with entering and maintaining merchant information in the [Merchant Account Application](#).

iii. Finance Contact

       1) Oversees financial reconciliation of payment card transactions

iv. Merchant Users

       1) Any employee who processes payment cards (which includes terminals, eCommerce, or mobile) .or,

       2) *(text illegible due to overlapping print)*

       3) Supervisors of the above employees or,

       4) Others

credit card disputes and customer charge-backs.

k. Supplying Accounting Services with any documentation related to discrepancies found during the reconciliation process and promptly notifying Accounting Services with any changes to the primary contact.

l. For point of sale terminals, the department is responsible for contacting the credit card processor's help desk for ordering replacement machines, correcting any problems associated with the credit card terminals, and ordering supplies when necessary.

m. Contacting Accounting Services to relocate its purchased payment card processing equipment or dispose of the equipment in accordance with the PCI-DSS standard and relevant TTUHSC OP's when the merchant discontinues the acceptance of payment cards. All purchased terminals should be properly disposed of by returning the equipment to the Credit Card Processor for payment card data removal and disposal of the equipment. Under no circumstances should terminals be sold in surplus. Accounting Services must be notified of any equipment transfers between departments, prior to the transfer taking place, to ensure the equipment is properly programmed. This paragraph applies only to those Merchant IDS that have been established through the payment card processor covered under the system wide credit card agreement.

n. Maintaining a record retention and disposal policy that keeps information storage to a minimum. Follow HSC OP 10.09, Attachment A Records Retention Schedule, Item 4.2.002: the current fiscal year plus 3 years (FE + 3).

o. Ensuring that information will be used for business and regulatory purposes only.

p. Ensuring that applicable employees have read and understood this policy and those policies referenced herein.

q. Ensuring that it complies with Payment Card Industry Data Security Standards and applicable HSC Operating Policies and Procedures, including but not limited to:

   - HSC OP 10.09, Records Retention Schedule
   - HSC OP 52.09, Confidential Information
   - HSC OP 52.10, Identity Theft Prevention, Detection and Mitigation Program
   - HSC OP 56.01, Acceptable Use of Information Technology Resources
   - HSC OP 56.04, Electronic Transmission of Personally Identifiable Information (PII) and Protected Health Information (PHI)

7. Contact Information

a. The credit card processor's help desk phone number can be located on the side of each point of sale terminal along with the merchant ID associated with the terminal.

b. Accounting Services can be contacted at merchantID@ttuhsc.edu.