MEMORANDUM

DATE: November 2012

TO: Oakland University Faculty and Staff

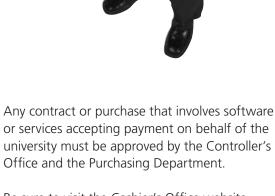**FROM:** Issued jointly by the Controller's Office, Purchasing, Risk Management and University Technology Services

SUBJECT: Credit Card and Debit Card Processing Information Security, PCI (Payment Card Industry) & PA-DSS (Payment Application Data Security Standard) Compliance

If your department currently accepts or plans on accepting credit or debit card payment for any university purpose, it is important that you understand the rules for compliance. The payment card industry (American Express, Discover Financial Services, JCB, MasterCard Worldwide, and Visa International) created a set of security standards to protect their customers from increasing identity theft and security breaches. The original set of security standards was called Payment Card Industry (PCI) Compliance. The newest set of standards issued for payment applications such as the credit card machines and online payment processing is called Payment Application Data Security Standard (PA-DSS). Oakland University and vendors accepting payments for the university are required to be PCI and PA-DSS compliant because the university accepts credit cards and other types of payment cards for payment.

If your department or operation is considering the purchase of a system that will accept, process, transmit or store credit card information, such as online credit card payments or a similar process, you first need to review critical university policies:

■ #212 Bankcard Information Security Requirements
oakland.edu/policies/212/

■ #860 Information Security
oakland.edu/policies/860/

■ #870 Software Regulations
oakland.edu/policies/870/

Any contract or purchase that involves software or services accepting payment on behalf of the university must be approved by the Controller's Office and the Purchasing Department.

Be sure to visit the Cashier's Office website (**oakland.edu/cashiers**), where you will find links to resources that provide the regulations regarding payment processing, links to resources provided by Oakland's bank and payment processor, and links to information a department needs to begin accepting payments securely through the university's online MarketPlace (**oakland.edu/marketplaceinfo**).

Questions about payment processing should be directed to Linda Switzer at **switzer@oakland.edu**.

Technology questions should be directed to Terrie Rowe at **rowe@oakland.edu**.