Credit Card Policy and Procedures

All Fitness and Recreation staff share in the responsibility to our customers to ensure the appropriate procedures and controls are followed in order to protect their credit card information. Credit cards are only to be utilized for products and services provided through Fitness and Recreation.¹

Policy and Procedures

All new employees who will be using the credit card terminal as part of their job will:

- Receive credit card security training as part of their new employee orientation.
- Undergo a background check. Any past activity that would subject sensitive systems and data to risk due to an employee’s past behavior will be cause to terminate the employment relationship between the employee and Fitness and Recreation.
- Be required to acknowledge in writing they have read and understand Fitness and Recreation’s Credit Card Policies and Procedures.

All employees who use the credit card terminals as part of their job will:

- Receive annual credit card security training.
- Undergo periodic background checks (at least once a year). Any past activity that would subject sensitive systems and data to risk due to an employee’s past behavior may be cause to terminate the employment relationship between the employee and Fitness and Recreation.
- Be required to acknowledge in writing they have read and understand Fitness and Recreation’s Credit Card Policies and Procedures annually.
- Supervise anyone (including OU personnel who do not work for Fitness and Recreation and Fitness and Recreation personnel that do not have consent to use the credit card terminal) in areas where credit card information and the credit card terminal are stored.
- Ensure the security curtains are down and the doors are locked when the front desk is unstaffed.

In order to protect our customer’s credit card information, the following policies and procedures should be followed.

Only Fitness and Recreation professional staff, student cashiers and student supervisors are permitted to use the credit card terminal.

Acquisition of Credit Card Numbers

- Do not acquire or disclose any cardholder’s credit card information without the cardholder’s consent, including but not limited to, the full or partial 16 digit card number, the CVV/CVC (three or four digit validation code), and the PIN (personal identification number).
- Professional staff only- only physically write down credit card information if it is absolutely necessary. Do not leave paper with credit card information physically unsecured.
- Professional staff only- shred handwritten credit card information in a cross cutter shredder immediately after use. Card data will be kept only to complete the payment transaction and will not be stored after processing the transaction.
- Do not transmit Social Security numbers, the full or partial 16 digit credit card number, the CVV/CVC (three or four digit validation code), or the PIN (personal identification number) via email, fax, text, chat and instant messaging.
• If credit card number is received via email, delete the email immediately. Do not forward this information via email. Delete the credit card number before replying to the email.

• A credit card terminal settlement report will be run every night and the report will be delivered to the Fitness and Recreation accountant by a member of professional staff the following business day.

Transportation of Credit Card Numbers

Under no circumstance will the transportation of credit card numbers be allowed or tolerated.

Storage of Credit Card Numbers

Under no circumstance will the storage of credit card numbers be allowed or tolerated.

Loss or Theft of Credit Card Numbers

• Report immediately to your supervisor and the Office of the Bursar’s PCI Compliance Liaison, Andi Peters (325-1469) if you suspect credit card information has been lost, stolen, exposed, or otherwise misused. Once notified, the Office of the Bursar’s PCI Compliance Liaison will immediately notify the Information Technology Department and the University Legal Department.

• Theft of sensitive information is strictly prohibited. Use of the credit card terminal that violates local, state or federal laws is strictly prohibited.

• Failure to comply with these credit card policies and guidelines may result in disciplinary action by Fitness and Recreation depending upon the type and severity of the violation, whether it causes any liability or loss to OU and Fitness and Recreation, and/or the presence of any repeated violation(s). Each situation will be judged on a case-by-case basis. Sanctions may include warnings, additional security awareness training, or immediate termination of employment and/or referral for criminal or civil prosecution.

Credit Card Terminal Instructions

Prior to processing a Sale:

1. Check the name on the credit card with the name on the picture ID.
2. If there is a signature on the back of the card, check that with the signature on the picture ID.
3. Check the credit card to ensure the following:
   a. Does the account number on the front of the card match the number on the back of the card?
   b. Is the card still valid? The card cannot be used after the last day of the expiration month embossed on the card.
   c. Does the signature panel on the card look normal? Check to be sure that it has not been taped over, mutilate, erased, or painted over.
   d. Does any part of the card look dull compared with the rest of the card?
   e. Is the magnetic stripe deliberately scratched or destroyed?

To process a Sale:

1. Press Sale or swipe card.
2. Swipe the credit card with the stripe facing the machine. (You can also manually enter the credit card number. If you do this, it will prompt you to enter the expiration date, customer’s billing zip code and CVV or CVP. Press the green button after entering each of these items.)
3. Key the amount owed into the credit card terminal.
4. Press the green button.
5. The credit card receipt will print. The first receipt is Fitness and Recreation’s receipt. Have the customer sign the receipt; make sure you get this receipt back. Give the second receipt to the customer with their credit card.

If the card is declined, try to process it again. If it is declined a second time, request an alternate payment method.

If the credit card terminal says there is a communication error, wait a second, then try to process the transaction again.

If you need to start the transaction over before it has been fully processed, hit the red button.

*I understand that as a credit card machine operator and front desk assistant, I will participate in an annual review each spring to assist Fitness and Recreation to identify threats and vulnerabilities in the credit card system.

My signature below indicates I have read, understood, and signed this agreement.

Name _____________________________ Signature ___________________________ Date ____________

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1 All information in this policy and procedure strictly adheres to the Payment Card Industry (PCI) Data Security Standard.