

BAYLOR UNIVERSITY

Payment Card Procedural Requirements: Card Not Present Transactions

ON-LINE TRANSACTIONS

1. All on-line payment card processing must be coordinated through Information Technology Services (ITS) and utilize a solution approved by the Payment Card Oversight (PCO) Committee.
2. Web forms used to collect information for internet sales must include the following:
 - a. Description of the goods/services offered
 - b. Description of cancellation/return policy
 - c. Customer service contact
 - d. Links to Baylor's Web Site Privacy Statement and PCI policy
3. Payment card information must not be entered on behalf of a customer into an on-line form unless a terminal approved by the PCO Committee is used. Such devices must be used only for approved applications (those relating to the acceptance of payment cards).

MAIL ORDER TRANSACTIONS

4. Mail order forms must clearly identify the following:
 - a. Merchant name
 - b. Merchant address
 - c. Description of goods/services offered
 - d. Transaction amount
5. Mail order forms must collect at least the following information:
 - a. Cardholder name
 - b. Billing address
 - c. Shipping address (if different)
 - d. Card type (MC/VI/AMEX/DISC)
 - e. Account number
 - f. Expiration date
6. Mail order forms must not request the cardholder's 3 or 4-digit card verification code (CVC2, CVV2, CID).

7. Items 5. d.- f. should be requested in a detachable section at the bottom of the form. This section must be removed and destroyed using a cross-cut shredder as soon as possible after the transaction is complete and the cardholder information is no longer needed.

8. The Authorization Approval Code must be recorded and retained on the mail order form.

TRANSACTIONS PROCESSED BY STUDENT FINANCIAL ACCOUNTS

9. Documents containing cardholder information must be securely stored in a locked location when not in use. Any documents containing cardholder data must be destroyed as soon as possible after the transaction is complete and the cardholder information is no longer needed.

10. Cardholder data must be handwritten – never recorded or stored electronically – and securely delivered in person to the Student Financial Accounts Office as quickly as possible for processing.