Prior to accepting credit/debit card transactions, UND departments must submit all requests to accept credit card transactions to the UND Treasury department and PCI DSS Committee. PCI DSS Committee approval must be obtained in advance of signing an agreement with a vendor for a product or software system with the functionality to store, process, and/or transmit cardholder data or are involved in the security of the cardholder data. The PCI DSS Committee reviews for PCI DSS compliance, to include a review for validated service providers, validated payment applications, network requirements, and determines if Bank of North Dakota (BND) approval is required. BND approval may be needed to be in compliance with North Dakota Century Code (NDCC).

When departments are completing the Contract Request form through Procurement Services, there is a question that asks whether the vendor/system accepts credit/debit cards. If the vendor/system has the functionality to store, process, and/or transmit cardholder data or are involved in the security of the cardholder data, this question should be answered as “YES”. If yes, Procurement forwards the information to UND Treasury/PCI DSS Committee. As requests are submitted to the committee, the committee reviews and approves or denies the request. If additional information is requested by the committee, UND Treasury communicates the request to the department and assists the department in collecting the additional information.

Methods of acceptance includes:

- Credit card terminal, including analog or IP terminals, P2PE terminals and mobile terminals
- On-line payment site via Marketplace uStores or uPay
- Third Party system that accepts credit/debit card transactions

If the request is approved, UND Treasury works with the department:

- to obtain Bank of North Dakota approval (if necessary)
- to purchase necessary equipment from Bank of North Dakota
- to perform testing of the new system to ensure transactions are posting correctly to the general ledger
- to provide credit card training to all departmental employees working with cardholder data
- to complete an SAQ prior to the department accepting credit/debit card transactions or shortly after implementation, and annually for compliance requirements.

In the near future, an electronic request process will be implemented. This new process will streamline the submission and approval process.