

## **ACCEPTING CREDIT CARDS AT UND**

**05.25.2022**

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 or purchasing a product/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 Non-Standard IT Request on the UND Marketplace (Jaggaer), there is a question that asks:

*Will the software/product have the functionality to accept credit/debit card payments from a private individual or external agency/business for the collection of departmental revenue?*

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, additional approval will need to be obtained from the PCI DSS Committee. Please contact the UND Director of Treasury for procedures for obtaining PCI DSS Committee approval.

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 requests 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 Nelnet Storefront, Commerce Manager, or Checkout
- Third Party system that has the functionality to accepts credit/debit card transactions.

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

- to obtain Bank of North Dakota approvals (if necessary)
- to purchase necessary equipment (credit card terminals) 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.

Request for Credit Card Acceptance forms are located at: <https://campus.und.edu/finance/forms.html#treasury>

If you have any questions, please contact UND Treasury, at [und.treasury@und.edu](mailto:und.treasury@und.edu).