

# Clayton State University

## Payment Card Industry Standards

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### Payment Card Industry Compliance

#### PCI DSS: Payment Card Industry Data Security Standards

The Payment Card Industry Data Security Standards is a set of comprehensive requirements for improving credit card payment account data security. The requirements were developed by the founders of the PCI Security Standards Council which include American Express, Visa International Inc., MasterCard Worldwide and Discover Financial Services.

Compliance with PCI DSS is not an option. The University must comply in order to continue to accept credit cards. Compliance protects the University from adverse financial consequences and ensures the University's excellent reputation.

PCI compliance is an ongoing requirement.

#### Facts about Payment Card Industry (PCI-DSS) Compliance

- Driven by the major credit card companies
- “Enforced” by merchant suppliers and gateway providers, as well as some banks
- Applies to all organizations that process, transmit and/or store credit card information
- Leverages general computer and information security best practices already applied in industry
- Can carry hefty penalties to organizations that decide to remain non-compliant
- Looks relatively simple on the surface but can be extremely complex

## **Reasoning behind PCI Compliance**

- Prevent data breaches
- Protect merchants and consumers
- Minimize liability

## **PCI at CSU - Best Practices**

- Do not store credit card data unless you absolutely have to – this applies to paper records, electronic records, and voice recording
- If you need to store credit card data, ensure there is a retention policy in place and that it is exercised across all methods of storage and disposal
- Do not send (or receive) credit card data via Email or any other unsecured method of transfer
- If choosing an application that processes credit card information, ensure that it is compliant with PCI PA-DSS standards
- Consult with your merchant services what options are available that would assist in achieving compliance or remaining PCI compliant

## **Training- Required**

**Each CSU Employee is responsible for complying with the university's policy and completing annual training.**

## **Resources**

- CSU PCI Compliance Policy (available on this website)
- PCI FAQ's for Faculty & Staff (available on this website)
- [PCI Document Library](#)
- [PCI-DSS Quick Reference Guide Version 3.0](#)  
[https://www.pcisecuritystandards.org/documents/PCIDSS\\_QRGv3.pdf](https://www.pcisecuritystandards.org/documents/PCIDSS_QRGv3.pdf)

Contact the Bursar's Office for additional information and guidance.