# OMS EXAMPLE – Credit Card Handling

**Department Name:** University of Washington

**Standard Title:** Department Credit Card Handling Policy

## Purpose

This standard establishes credit card handling policies/procedures for [YOUR DEPARTMENT NAME] (DEPARTMENT).

NOTE: This can be broken up into different polices if the Department wishes.

## Scope

This standard applies to all employees involved with the payment card process with [DEPARTMENT NAME].

## Training

1. All employees involved in any aspect of the payment card process are required to complete the Office of Merchant Services (OMS) annual PCI Compliance Training upon hire and annually. Immediate supervisors of these employees are also recommended to take the training.
	1. An employee’s manager will enroll them into the training.
	2. The training is provided through the University Bridge training system.

## Credit Card Acceptance

1. The DEPARTMENT accepts payment cards via e-commerce, phone, mail, and in-person. NOTE: Remove any methods you DO NOT USE.
	1. Payments are not accepted through email or fax. If you receive a payment through this method, inform the customer you cannot accept the payment for their own security and please use an alternative method.
		1. If a fax, crosscut shred the fax and clear the fax machine memory.
		2. If an email, delete the email and then empty the deleted items folder.
	2. All credit card data must be entered into a Merchant Services approved Point to Point Encrypted Terminal (P2PE).
2. Accepting payments via phone:
	1. DO NOT WRITE DOWN THE CREDIT CARD NUMBER
	2. Follow the steps indicated by the payment card terminal to enter the payment card manually.
	3. Email or mail the receipt to the customer.
3. Accepting payments via mail:
	1. Follow the steps indicated by the payment card terminal to enter the payment card manually.
		1. IMMEDIATELY AFTERWARDS, CUT THE BOTTOM PORTION CONTANING THE CREDIT CARD INFORMATION OFF THE FORM AND CROSSCUT SHRED THE CREDIT CARD INFORMATION OR OTHERWISE REDACT THE CREDIT CARD INFORMATION. DO NOT RETAIN THE CREDIT CARD INFORMATION.
4. Accepting payments in person:
	1. Follow the steps indicated by the payment card terminal to enter in the amount owed.
		1. Hand the terminal to the customer so they may insert their chip card or use tap (APPLE/ANDROID) PAY
	2. Provide the customer their receipt.
	3. Signatures are not required by the card brands.
5. Merchant will establish a quarterly process for verifying stored cardholder data that exceeds defined retention requirements is properly disposed of. UW policy is that all cardholder data is immediately destroyed after authorization.
6. Accepting payments via website:
	1. DO NOT ENTER CREDIT CARD NUMBERS ON BEHALF OF THE CUSTOMER
	2. If necessary, direct customers to use their smart devices, personal computers, or any public use computer to access the eCommerce site. Never direct customers to use departmental computers or set up computers specifically for customers to make payments.

## Refund Policy

1. The Department will provide a refund to the customer within 90 days of purchase. To process the refund, follow the steps on the payment card terminal.
	1. The customer will need to provide the same payment card used for purchase. Refunds to a different payment card are not allowed.
	2. If the card is not available or cancelled, a refund may be issued as a check through UW Procurement.

NOTE: Adjust as needed, including the number of days or “No refunds are permitted”.

## Down Time Policy

1. In the event that the credit card reader devices are down or unavailable, payments will be

NOTE: State here whether you will postpone accepting payments, payments will be collected via other compliant means or customers would be sent to a different place to make payments

### Links

* [Office of Merchant Services](https://finance.uw.edu/merchant-services/)

https://finance.uw.edu/merchant-services/

* [OMS Glossary](https://finance.uw.edu/merchant-services/resources/glossary)

<https://finance.uw.edu/merchant-services/resources/glossary>

* [Payment Card Acceptance Administrative Policy Statement](http://www.washington.edu/admin/rules/policies/APS/35.01.html):

http://www.washington.edu/admin/rules/policies/APS/35.01.html

* [Payment Card Industry Data Security Standard](https://www.pcisecuritystandards.org/documents/PCI_DSS_v3-2-1.pdf):

https://www.pcisecuritystandards.org/documents/PCI\_DSS\_v3-2-1.pdf

### Administrative Information

**Version:** 1.1

**Superseded Standards:** None

**Date Established:** Aug 7, 2019

**Date Effective:** Apr 4, 2022

**Next Review Date:** Apr 1, 2026

**Contact:** [Office of Merchant Services](https://finance.uw.edu/merchant-services/) – pcihelp@uw.edu

https://finance.uw.edu/merchant-services/

**Change Log:**

| Date | Version |  |
| --- | --- | --- |
| 4/4/2022 | v1.2 | Annual review updates |
| 1/26/2023 | v1.3 | Added data retention information |
| 3/08/2024 | v1.4 | General updates Added eCommerce language |