



1. Introduction

This standard establishes the handling practices for credit card data handled, stored, received, or accepted by the University of Notre Dame.

2. Standard

- 1) Credit card data storage and transmission on campus will comply with PCI standards.
 - a) Merchant account transactions
 - i) Merchant Card transactions will be handled through the University’s merchant bank
 - ii) Merchant Card processing devices will comply with PCI standards.
 - iii) Merchant Card account transaction data may not traverse University networks in an unencrypted form.
 - iv) Merchant Card account data will not be stored on university systems with the exception of personally owned credit cards as provided for in section c) below.
 - b) Pro-Cards and other University-owned Credit Cards
 - i) Complete credit card numbers must be encrypted when stored electronically.
 - ii) Complete credit card numbers may not be sent via email.
 - iii) Complete credit card numbers may not traverse University networks in unencrypted form.
 - iv) Truncation of card numbers is only permitted when in compliance with FACTA (the Fair and Accurate Credit Transaction Act of 2006), and may not include more than the last 5 digits of the card number.
 - v) Credit Card security code numbers may not be stored electronically.
 - vi) Credit Card PIN’s may not be stored electronically
- 2) Employee-owned Credit Cards
 - a) Any University employee storing or using personal credit card information on university computer systems, does so at their discretion and risk.

3. Definitions

Complete credit card number	The complete credit card number is the full PAN, or primary account number. This is the number printed on the front of the card.
Merchant account	A type of bank account that allows businesses to accept payment cards.
PCI	PCI-DSS, the current credit card security standard. https://www.pcisecuritystandards.org/
Truncated card number	The last 5 or fewer digits, as allowed by FACTA
University network	Networks that Notre Dame owns and maintains