CREDIT

	August 11, 2009
Revision Date	November 12, 2024

SCOPE

This policy applies to all University employees who are involved in accepting or processing credit/debit/pre-paid card payments for McGill and those involved in providing infrastructure to support such services. It is the responsibility of employees to ensure that other involved parties (e.g. students, volunteers, third party vendors) comply with this Policy. Entities who are at arm's length from McGill but use McGill's name must comply with this Policy. Non-compliance could result in McGill's name, reputation and certification being compromised. For the purposes of this Policy, "employee" collectively refers to academics, researchers, and administrative staff.

Only units recognized and accepted by the University (Financial Services) are deemed as "merchants" and can proceed to process credit/debit/pre-paid card payments. All merchants, regardless of processing method, must comply with this policy.

E-Commerce merchants
The cardholder makes an online purchase or donation, and is prompted to enter their credit card number, expiration date and card verification code or value.

Point of sale (POS) merchants
The point of sale 'store' uses a terminal from the University's contracted payment processing vendors. The cardholder is physically present when making the purchase and their card is swiped or entered through the point of sale terminal. The payment is considered p allyseedppPall(e)3y0 (e)n13 r14 (c)8f

PR2.9.

Responsibility for responding to the PCI DSS Annual Self-Assessment Questionnaire on behalf of the entire University resides with Financial Services and Information Technology Services. The Questionnaire will be submitted to and reviewed by the PCI Compliance Steering Committee.

PR2.10.

Responsibility to ensure that University contractual agreements, where applicable, stipulate adherence to PCI Compliance resides with Procurement Services.

PR2.11.

Responsibility for document destruction lies with McGill University Archives and with the unit or person responsible for the secure retention of the data. Cardholder information should be kept separately from the rest of the information as to ease and assist in compliance with the security, retention and disposition requirements.

PR3. Creation of Merchants

PR3.1.

Complete the "Merchant Questionnaire" and send it to the attention of the Banking Services Supervisor, Financial Services to banking@mcgill.ca.

PR3.2.

Financial Services will review the Merchant Questionnaire (including tax implications).

PR3.3.

Financial Services will send the merchant a survey to be completed. The completed survey will be forwarded to the PCI Compliance Steering Committee and will be used to determine the appropriate PCI DSS Annual Self-Assessment Questionnaire to be completed by the merchant.

PR3.4.

Financial Services will coordinate and provide written approval and instructions to the new merchant with the University contracted payment processing vendors.

PR3.5.

Units must comply with the Financial Transactions Feed Policy, which governs how data is transferred into our Financial Information System (FIS).

PR4. Glossary of Terms

PR4.1. Card Verification Code or Value

Three-digit value printed to the right of the credit card number in the signature panel area on the back of the card. For American Express cards, the code is a four-digit unembossed number printed above the card number on the face of all payment cards. ThT all .1 (me)-1 (n)6 (t)-4 (c)14 (ard)-4 (h)-4 (e)9 (f)--1 (V)5ul

PR4.9. PCI

Payment Card Industry, a security council founded by the five major credit card providers (American Express, Visa Inc., MasterCard Worldwide, Discover Financial Services and JCB International).

PR4.10. PCI-DSS

Payment Card Industry Data Security Standards.

PR4.11. Secured Storage

Any documentation containing cardholder data must be securely stored. That is to say, using a safe or lock/key, with restricted access on a business need-to-know basis.

PR5. Links to Related Documents

PR5.1.

IT Policies

PR5.2.

PCI Standards Overview

PR5.3.

PCI DSS Document Library

PR5.4.

PCI Software Security Framework

PR5.5.

Merchant Tool kit

PR5.6.

Sales Tax Assessment Matrix on Domestic Conventions