Payment Card Processing Procedures

REQUIREMENTS:

1. Contact the Controller’s Office at 7-2052 to obtain information regarding the acceptance of payment cards.

2. Understand the terms and requirements as described in FIU’s Payment Card Processing Policy, Number 1110.025

3. Maintain your operation compliant at all times with the Payment Card Industry Data Security Standards (PCI DSS)

4. Always mask PAN (Primary Account Number) when displayed; the first six and last four digits are the maximum number of digits you may display.

5. Never store the 3 digit authorization code (primarily found on the back of the card).

6. If interested in an online merchant account: An approved privacy policy and refund policy must be listed in your FIU webpage. To help guide you on the approval process you may contact The Office of the General Counsel

FORMS:

1. To request merchant services: Application for Payment Card Merchants – Complete this form and submit to the Office of the Controller, CSC 311, for approval. Once approved, proceed with the completion of the other required forms.

2. To request background checks: Background Check Request Form – Complete a form for each employee that will have access to sensitive payment card information. Submit to Human Resources, PC 234.

3. Every employee must submit: Employee Statement of Understanding – Complete a form for each employee that will have access to sensitive payment card information. Obtain employee’s signature and submit to the Office of the Controller, CSC 311.

4. If duties change or to remove access: Employee Change Form for Merchant Locations – Complete this form to maintain employee information current and submit to the Office of the Controller, CSC 311.

5. Cancelling merchant services: Cancellation of Merchant Services Form – Complete this form to stop processing payment card transactions and close your merchant account. Submit to Office of the Controller, CSC 311.
TRAINING:

1. **Red Flag Training**: Register by signing in to the following website under University Compliance Office.

2. **Payment Card Journal Entries Training**: register for this training by contacting General Accounting at Ext. 7-2052.

3. **Payment Card Processing Training - Electronic Terminals**: If your location has selected to process payments using an electronic credit card terminal, the training will be provided by the processing bank. Please call the toll free number provided with the equipment and schedule your training session. Merchant Activation Group from Bank of America, Merchant Services 1-800-430-7162

4. **Payment Card Processing Training – Internet**: If your location has selected to process payments over the internet using Cybersource Business Edition Software, the training will be done on line. Please visit for any pre-sales support needs, including setting up a test account, access to support documentation, online tutorials and recorded demonstrations.

5. **Payment Card Processing Training – Approved 3rd Party Vendor**: If your location has selected an approved 3rd Party Vendor, training will only be provided by the vendor you have selected according to the agreement.

CONTACTS:

**INITIAL SET-UP, FORMS AND GENERAL INFORMATION**

- **Merchant Solutions**
  Office of the Controller, CSC 311
  (305) 348-2052
  (305) 348-1909 (fax)

**JOURNAL TRAINING AND ACCOUNTING**

- **Merchant Solutions**
  Office of the Controller, General Accounting, CSC 311
  (305) 348-2052
  (305) 348-1909 (fax)

**OTHER PERTINENT CONTACTS**

- IT and Security training **Red Flags Training**
- Electronic terminal training: Merchant Activation Group from Bank of America Merchant Services 1-800-430-7162
- **CYBERSOURCE**: pre-sale and support on-line tutorials and recorded demonstrations
- **CYBERSOURCE** for existing merchants with support needs 1-866-501-7958
- FIU Office of the General Counsel 305-348-2103