

Processing Credit Cards at UO:

*Card Swipe Terminals and Virtual Merchant
Meeting Feb 13 and 17, 2012*

Agenda:

1. Facts
2. Risks
3. Rules
4. Transition from Virtual Merchant to a card swipe
5. Annual self assessment
6. Demo US Bank online transaction reporting
7. Knowledge sharing/Q & A

Presenters:

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1. Facts

- In 2011 84 UO departments/merchants accepted customer credit card payments

Processing Method	# Departments
Card Swipe Terminal	25
Virtual Merchant	16
Virtual Merchant API (online)	7
QuikPAY	30
Authorize.NET	3
Both Card Swipe and VM	2
Paciolan (online and POS)	1
Total	84

Notes:

1. UO has 58 unique MIDs.
2. Business Affairs uses QuikPAY for a variety of customer online payments:
 - Application fee,
 - University account,
 - Other student payments (transcripts, Introduction, housing)
 - 27 university departments used QuikPAY to process 12,000 payments (conference registrations, software, services)
3. Business Affairs can help you process customer online payments using QuikPAY. There is no cost other than bank transaction fees and your daily deposits are handled automatically by the University Cashier.
4. Third part processors other than QuikPAY and VM must be pre-authorized by the Oregon State Treasury.

UO Credit card sales in 2011

Doc #	DBA Name	Credit Card Sales	% of Total
5004	UO Athletics (Cas Ctr and Ticket Offices)	\$26,496,892.95	42%
5038	UO Athletics (Customer Online eVenue)	\$22,313,672.84	36%
5051	U Oregon Online Payment WEB	\$2,628,361.96	4%
5065	UO Conference Services WEB	\$1,941,727.29	3%
5050	U Oregon Application Fee WEB	\$1,197,050.00	2%
5053	UO Oregon Executive MBA	\$752,786.75	1%
5002	UO Collections Dept	\$565,378.64	1%
5070	UO Academic Extension (Continuing Ed WEB)	\$483,064.25	1%
5011	UO Housing (2)	\$472,495.16	1%
5030	UO Office of Public Safety	\$453,052.88	1%
5049	U Oregon Student Pmt WEB	\$441,838.21	1%
5076	UO Athletics Camps Web	\$410,931.00	1%
5021	UO Emu Ticket Office	\$364,491.79	1%
5047	U Oregon Student Acct WEB	\$309,254.12	0%
5085	UO Youth Enrich and Tag	\$277,590.50	0%
5083	UO Arena Food Services	\$236,405.87	0%
5075	UO PE & Rec	\$208,346.50	0%
5054	UO Lillis Café	\$198,324.54	0%
5057	UO Fishbowl (Mangiamo)	\$197,287.32	0%
5056	UO Buzz Coffee House	\$194,496.59	0%
5052	UO Union Market EMU	\$176,645.84	0%
85092 /5	Housing deposit (with service charge)	\$175,879.00	0%
5086	UO Moshofsky Food Srvs	\$172,644.98	0%
5058	UO Daily Grind	\$170,396.36	0%
5003	UO Academic Extension (Continuation Center)	\$160,881.08	0%
5036	UO Neuroscience/ZIRC/IMB	\$146,505.52	0%
5079	DPS WEB	\$144,034.00	0%
5082	CLT Data Systems (DIBELS)	\$121,558.00	0%
5024	UO Campus Cash	\$102,822.88	0%
5081	DPS Park (pay station)	\$102,095.10	0%
5040	UO Electronic Shop	\$101,062.00	0%
5077	UO COE Café	\$99,437.72	0%
5060	UO AAA Café	\$95,642.45	0%
5063	UO EMU Craft Center WEB	\$71,118.75	0%
5010	UO Oregon Bach Festival	\$54,335.72	0%
5062	UO EMU Ticket Office WEB	\$52,527.00	0%
5073	UO EMU Outdoor Program.	\$50,903.39	0%
5029	UO Career Center	\$43,878.35	0%

5006	UO Museum/Natural History	\$34,107.92	0%
5013	UO Athletics Concessions	\$32,843.62	0%
5025	UO HEDCO (Marriage & Family Therapy Clinic)	\$32,160.15	0%
5069	UO Loans	\$27,921.76	0%
5044	UO Jordan Schnitzer Museum of Art	\$27,572.01	0%
5015	UO TAG Office	\$20,318.00	0%
5016	UO Administration (Admissions)	\$18,850.00	0%
5068	UO School of Law WEB	\$17,383.01	0%
5066	UO Academic Extension (Continuation Center WEB SS)	\$17,105.00	0%
5072	UO Oregon CIS-Career Info System	\$16,762.08	0%
5007	UO Transcript	\$15,332.07	0%
85092 /4	AHA International (with service charge)	\$11,815.00	0%
5018	UO American English Institute	\$10,628.00	0%
85092 /3	Advanced Tuition Deposit (with service charge)	\$10,400.00	0%
5080	EMU Outdoor Office	\$8,472.55	0%
5084	UO Arena Parking Garage	\$8,410.00	0%
5022	UO Into Careers	\$6,006.35	0%
5023	UO Telecommunications Service	\$5,597.16	0%
5026	UO Library	\$4,818.13	0%
5061	UO School of Music & Dance	\$3,563.00	0%
5064	UO EMU Craft Center	\$150.00	0%
5087	UO Portland (new)		0%
Total		\$62,516,033.11	100%

2. Risks

A security breach and subsequent compromise of payment card data has far-reaching consequences for affected organizations, including:

1. Customer notification and press release,
2. Damage to reputation/brand,
3. Loss of customers,
4. Financial impact (cost of response effort including; notification, call center activity, consulting, PR, lost productivity, litigation, fines)

Breaches at UO and UO Foundation:

Date	Merchant	Application	Type of Breach	Exposure
Dec 2011	Athletics	Paciolan	PC malware/key logger	27 customer cards
Sep 2011	Alumni Assoc	Cybersource	PC malware/key logger	76 fraudulent refunds
May 2011	Athletics	Spreadsheet	PC malware/ info stealer	20 customer cards
May 2011	AAA	Email archive	Laptop stolen	2000 student IDs, 400 bank accounts, 20 credit cards, passwords
Feb 2011	Athletics	Paciolan	PC malware/key logger	105 customer cards

Privacy Breaches in the U.S.

- <https://www.privacyrights.org/data-breach>

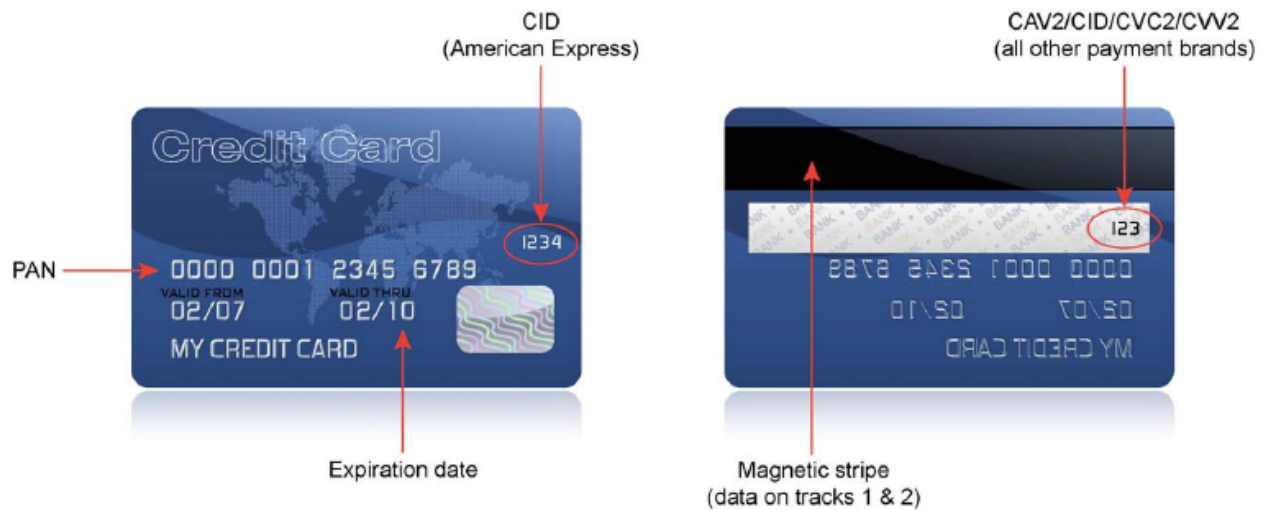
Note: Customer online payments are **lowest cost, lowest risk, most convenient** for the customer, and require the **least effort** from university staff.

For departments choosing QuikPAY, Business Affairs will deposit all proceeds automatically each day, and complete the annual self assessment (SAQ A).

3. Rules

- UO eCommerce Policy (new draft)
http://ba.uoregon.edu/sites/ba.uoregon.edu/files/ecommerce_policy.pdf
- PCI Security Standards Council
<https://www.pcisecuritystandards.org/merchants/index.php>

		Data Element	Storage Permitted	Render Stored Account Data Unreadable per Requirement 3.4
Account Data	Cardholder Data	Primary Account Number (PAN)	Yes	Yes
		Cardholder Name	Yes	No
		Service Code	Yes	No
		Expiration Date	Yes	No
	Sensitive Authentication Data ¹	Full Magnetic Stripe Data ²	No	Cannot store per Requirement 3.2
		CAV2/CVC2/CVV2/CID	No	Cannot store per Requirement 3.2
		PIN/PIN Block	No	Cannot store per Requirement 3.2



PCI Data Security Standard – High Level Overview

Build and Maintain a Secure Network	1. Install and maintain a firewall configuration to protect cardholder data 2. Do not use vendor-supplied defaults for system passwords and other security parameters
Protect Cardholder Data	3. Protect stored cardholder data 4. Encrypt transmission of cardholder data across open, public networks
Maintain a Vulnerability Management Program	5. Use and regularly update anti-virus software or programs 6. Develop and maintain secure systems and applications
Implement Strong Access Control Measures	7. Restrict access to cardholder data by business need to know 8. Assign a unique ID to each person with computer access 9. Restrict physical access to cardholder data
Regularly Monitor and Test Networks	10. Track and monitor all access to network resources and cardholder data 11. Regularly test security systems and processes.
Maintain an Information Security Policy	12. Maintain a policy that addresses information security for all personnel.

4. Transition from VM to Card Swipe

- Problems with VM (risk and compliance)
- Steps
 1. Consider customer online (QuikPAY) option.
 2. Select a Terminal:

Hypercom Optima T4210 Dial	\$338
VeriFone Vx 570 Ethernet & Dial	\$467
Verifone Vx 610 wireless (cell network \$19/mo and battery extra)	\$752

3. BAO will order a terminal for each department Feb 20
 4. Order analog phone line for modem from Telecom 541 346-3198 (\$24/month)
 5. Terminals will be programmed for MID and delivered to university Cashier
 6. Department staff pick up terminal and receive operating instructions
- No change to daily deposit procedure (Banner form TWADEPO) except payment reports



5. Annual Self Assessment

- Each year merchants must complete a self assessment to demonstrate that they are complying with the PCI DSS
- This year self assessments will be completed by each department using the MS Word templates and instructions on the BAO website.
- There are 5 different SAQs. Which one is right for you?
- How to complete you're self assessment (see BAO eCommerce website)



Payment Card Industry (PCI)

Data Security Standard

**Self-Assessment Questionnaire B
and Attestation of Compliance**

6. Demo US Bank Online Transaction Reporting

- Mike Syljuberget Head Cashier
- Departments can view their batches online using Merchant Connect
<https://www.merchantconnect.com/CWRWeb/displayMemberLogin.do>
- Settlement & Batch report, select a date range
- Batches are separated by Credit Card or All. Each batch displays the total number of transactions, total dollar amount of sales, credits, and the net of the batch.
- User can view details of each individual transaction including the amount, transaction date, settlement date, last 4 credit card numbers.
- Download to Excel or Word.



The Online Window to Your Payment Processing Account.

Welcome to MerchantConnect. This site contains all the information you need to manage your electronic payment activity.



It's fast. It's easy. It's secure. Connect today!

MY ACCOUNT

View or update information about your account. Find copies of statements, make changes to your account, and find out about valuable products and services to help your business.

➤ [Proceed to My Account](#)

MY REPORTS

View recent deposits and other information about your account activity, including batch details, chargeback and retrieval status and deposit history.

➤ [Proceed to My Reports](#)

SUPPORT

Find news and information to help manage payments at your business. Learn how to best qualify transactions, reduce risk, and manage chargebacks. You will also find reference guides to help operate your payment terminal.

➤ [Proceed to Support](#)



MERCHANT LOGIN

User ID:
Password:

[register](#) [forgot password?](#) [ocm demo](#)

Friday, February 10, 2012

■ MERCHANT NEWS

AVOID PHISHING SCAMS!

Phishing emails are sent from fraudsters, not us, but they appear to come from us. These emails are trying to access confidential information about you or your business. Elavon would never request that you provide your sensitive information, especially your Social Security Number or Tax ID Number, in response to an email. If you receive a suspicious email and it appears to come from Elavon, please take caution, don't click on any links in the email, and don't provide any information. Instead, type the product URL into your browser's address bar to securely access the Elavon web site. Also, please report any suspected phishing emails to us by emailing phishing@elavon.com or call 1.800.377.3962.

7. Knowledge Sharing/Q&A

- Deposits
 - Cashier reminder to deposit each batch total separately in TWADEPO and include batch number in description.
- Fraud Detection
- Physical security/password use
- Card Swipe questions or problems
- Returns and charge backs
- Best practices
 - Catering card swipe training document
http://ba.uoregon.edu/sites/ba.uoregon.edu/files/Catering_Card_Swipe_Training.pdf

