

Idaho State University eMarket Policy

OVERVIEW

Idaho State University recognizes that departments may need to accept payment for services rendered. The purpose of this policy is to establish procedures for accepting payment cards and provide general guidelines for the appropriate way to handle such funds. This policy is intended to minimize the risk of accepting payments and to provide the greatest value, security, and service to each University department within the rules, regulations and guidelines established by the Payment Card Industry (PCI).

This policy applies to all university departments that are involved in the acceptance of payment cards on behalf of Idaho State University. This includes employees, contractors, consultants, temporary employees and other workers in the university units. This policy also applies to external applications linked to an Idaho State University website which accept payment cards and external vendors who collect, process, or store payment card data on behalf of Idaho State University.

I. DEFINITIONS (as they are used in the following policy)

Cardholder

Customer to whom a card is issued or individual authorized to use the card.

Cardholder Data

Any personally identifiable data associated with the cardholder. This could be an account number, expiration date, Card Validation Code (CVC), Card Verification Value (CVV), or Card Identification Number (CID).

CASHNet

Software application used by Idaho State University for recording transactions related to cash, checks, ACH or payment cards.

CASHNet E-Market

CASHNet E-Market includes Storefront and Checkout solutions that can be used independently or together, allowing various campus-wide departments to seamlessly accept and authorize payments. Types of payments are defined by the individual department and can include one-time payments for events on campus and conference registration fees.

Charge backs

The deduction of a disputed sale previously credited to a university unit's account when the unit fails to prove that the customer authorized the credit card transaction.

Payment Cards

Credit cards or debit cards issued by a financial institution. Contact the E-Market Administrator for acceptable payment cards.

Payment Card Industry

Payment Card Industry (PCI) is a council formed by the credit card industry (VISA, MasterCard, Discover, and American Express) to establish Data Security Standards (DSS) for the industry. <https://www.pcisecuritystandards.org>.

Point-of-sale Terminal

A point-of-sale (POS) terminal is an electronic terminal and printer where the university unit swipes a credit card to obtain authorization for the transaction. A receipt is printed which the customer signs.

University Unit

A department, service center, student organization, or other university entity that accepts payments to conduct business.

II. E-MARKET POLICY

The purpose of this policy is to establish procedures for accepting online payments, including credit cards at Idaho State University that will minimize risk and provide the greatest value, security, and service to each university department within the rules, regulations and guidelines established by the Payment Card Industry (PCI)

III. WHO IS AFFECTED BY THIS POLICY

All university departments that are involved in the acceptance of online credit card payments on behalf of Idaho State University are affected by this policy. This includes employees, temporary employees and other workers in the university departments. This policy also applies to external applications linked to an Idaho State University website which accept payment cards.

IV. WHO SHOULD COMPLY WITH THIS POLICY?

Any university department that conducts business on behalf of Idaho State University through payment card transactions and any university department responsible for developing and/or maintaining the infrastructure surrounding accepting credit card payments (i.e. website, software programs, etc.)

V. CONTACTS

CASHNet Administrator 282-3375, 282-4866
Controller's Office 282-2511

VI. OVERVIEW OF POLICY

Credit cards may be accepted by university departments for various purposes, including the sale of goods or services, and donation of gifts. The Controller's Office may immediately remove any university department's ability to accept credit cards and if that unit's actions violate any part of this Policy or puts Idaho State University at risk. Please contact the Controller's Office if you have any questions regarding permitted transaction types.

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A. Acceptable Credit Cards

Idaho State University currently accepts VISA and MasterCard for non-tuition related transactions. Idaho State University has negotiated contracts for processing credit card transactions. Individual university departments must not attempt to negotiate individual contracts with these or other payment card companies.

B. Prohibited Credit Card Activities

Idaho State University prohibits certain credit card activities for departments that include, but are not limited to:

- Accepting credit cards for tuition and fees.
- Accepting credit cards for cash advances.
- Discounting a good or service based on the method of payment.
- Using a paper imprinting system.
- Storing in anyway credit card information in paper files, on network drives, or hard drives on university computers.

C. Credit Card Fees

Each credit card transaction will have a merchant fee charged by the credit card company. Each university department processing credit card transactions will be charged for all credit card fees associated with transactions originating from their department.

D. Refunds for Credit Card Transactions

When a good or service is purchased using a credit card, and a refund is necessary, the refund must be credited back to the account that was originally charged. Idaho State University prohibits refunds in excess of the original sale amount. Idaho State University also prohibits cash refunds. If a refund needs to be processed please contact Weston Whitworth at 282-3375.

E. Charge backs for Credit Card Transactions

Occasionally a customer will dispute a credit card transaction, ultimately leading to a chargeback. If not resolved, the transaction will be charged back against the university department's general ledger account.

H. Maintaining Security

- Every university department accepting credit card payments on behalf of Idaho State University is subject to the Payment Card Industry Data Security Standards (PCI DSS).
- Idaho State University does not allow credit card and checking account data transmission via fax, e-mail, unsealed envelopes through campus mail, or wireless networks, as these are not secure.

- Idaho State University requires that all external service providers be PCI compliant.
- Access to cardholder data and checking account information is restricted to those with a business need to know.
- For electronic media, cardholder data should not be stored in its entirety on servers, local hard drives, or external (removable) media including floppy discs, CDs, and thumb drives (also called flash drives).
- For paper media (e.g. paper receipts and forms), cardholder data should not be stored.

VIII. Procedures

Idaho State University requires the proper procedures be followed in order to grant the creation and use of an eMarket site. All required Idaho State University signatures are needed for approval prior to the start of an eMarket site. Please be sure to allow at least three (3) weeks for implementation of an eMarket site.

A. Obtaining Approval for an E-Market

Idaho State University requires all university units interested in using an eMarket site to obtain the proper approvals. A **“Request for E-Market Checkout” form, see Attachment A**, needs to be completely filled out prior to initiating a request. Please note that this form is for information purposes only to be used in determining the necessity of creating your E-Market request (See Attachment A). The E-Market Administrator has final approval to create or publish an E-Market Checkout. The form requires the following information be identified:

- Department information, including contact information.
- Questions answered regarding the need for an E-Market and the type of transactions you will be processing.
- Approval Signatures.
 - Person requesting the E-Market Checkout
 - Dean/Department Head
 - University Business Officer

B. Final Approval

The following approval is needed prior to the final implementation of an E-Market Checkout:

- E-Market Administrator

C. E-Market Checklist Form

The E-Market Checklist form is used by the E-Market Administrator to track progress throughout the creation of a new E-Market. The E-Market Administrator is required to update this form as each task is completed. A copy of the form should be filed with all documentation regarding the creation and implementation of an E-Market Checkout.

This statement of responsibility regarding the use of data contained within CASHNet system must be read and agreed to by the end user prior to the granting of access to this system.

By signing this form, I acknowledge that I have read and agreed to adhere to the CashNet eMarket policy.

- I understand that I will be violating university policies and state and federal law if I gain or help others gain unauthorized access to CASHNet system. I acknowledge that neither I nor anyone else possesses the authority to allow anyone to use my CASHNet Id or password.
- I understand that if I violate university policies and state and federal laws by gaining or helping others gain unauthorized access to this system, I will be subject to university disciplinary action and criminal prosecution to the full extent of the law.
- By logging on to these computer systems, I acknowledge my responsibility for strictly adhering to university policy and state and federal law. I am also aware that penalties exist for unauthorized access, unauthorized use, or unauthorized distribution of information from CASHNet system.
- I agree further not to attempt to circumvent the computer security system nor to attempt to use any transactions, software, computer files, or resources that I am not authorized to use. Any information downloaded from these systems and transported on portable devices (laptops, thumb drives, etc.) will be encrypted.

CASHNet User (Signature)

Date

Supervisor/Manager/Approver
(Signature)

Print Name

Date

Phone #

Return Completed Form to the Controller's Office - Stop 8219