



Washoe County - Credit Card Acceptance and Security Guidelines

Introduction

Washoe County recommends that all departments accepting credit cards for payment follow the guidelines set forth in this document. Departments with new project implementations or business processes involving customer credit card payments should contact the Treasurer's Office to ensure credit card compliance guidelines are met. The Treasurer's Office along with Technology Services comprises the E-Payment Team and can provide business analysis and expertise with an eye toward security, streamlining and process improvements where needed.

Purpose

The purpose of this document is to provide Washoe County departments guidelines related to the correct handling of credit cards for payment of goods and services in Washoe County. It is essential that Washoe County as a whole complies with the Payment Card Industry Standard (PCI DSS) requiring entities accepting credit cards to implement a data security process to protect cardholder information. Washoe County is continually conducting review and making an effort to secure customer credit card data.

Scope

This document applies to all Washoe County employees whether full-time, part-time, and temporary staff, contractors, consultants and other people working for Washoe County.

Contacts

When a department wants to accept or review their credit cards processes, the department should contact the Credit Card Team. The email address is: **E-Payment Team; epayment@washoecounty.us**. This team is comprised of Treasurer's Office and Department of Technology Services staff. The team works with departments to determine the optimal solution for credit card processing and validate compliance measures with industry best practices for credit card payment transactions conducted through data capture, point of sale machines, credit card terminals or web based payment.

Guidelines

The guidelines defined in this document serve as the standard to ensure protection and security of all personal credit cards. It is the responsibility of Washoe County employees to protect and secure all personal credit card data regardless of the type of data, physical or electronic.

Any Washoe County projects that involve acceptance of credit cards as payments will:

- Identify the types of credit cards to accept
- Consult with the Treasurer's Office and Department of Technology Services for credit card security and compliance measures by emailing epayment@washoecounty.us
- Utilize e-payment vendors acknowledged as PCI compliant

Acceptable Credit Cards:

Washoe County accepts Visa, MasterCard, American Express (AMEX) and Discover.

Guidelines to follow for taking credit Cards at Washoe County:

- Secure cardholder data at all times.
- Cardholder account and personal information are confidential. That information should only be released to the merchant bank or processor.
- Ensure that the card and cardholder are legitimate.
- Check identification of the cardholder prior to using the credit card for any transaction.
- Credit card information is required to be transmitted in a secure method.
- Emails containing credit card data should always be encrypted
- If there is an urgent need to transfer credit card data through email, only the last four digits can be included in the email.
- Fax transmission of credit card data is strongly discouraged. If urgently needed, transmissions should be strictly limited to fax machines that are secured and authorized to specific individuals only.
- All hardcopy with credit card information must be shredded prior to disposal.
- All credit card transactions must be processed immediately.
- Keep payment cards in employee's possession while transaction is being processed.
- Ensure that the transaction is not later than the date printed on the card.
- The transaction receipt must only print the last 4 digits of the account number.
- The following information on the credit card should be also shredded when included on any hardcopies, and should never be stored:
 - The card validation code of a credit card is never stored in any form.
 - Credit card account number should always be masked and only the last four digits will be displayed.

- All credit card and electronic payment data no longer deemed necessary or appropriate to store is destroyed or rendered unreadable.
- Credit card or electronic payment data is never downloaded onto any electronic devices such as but not limited to: USB flash drives, laptop computers, personal digital assistants and others.
- Any credit card receipts or documents of any kind must only display the last four digits of credit card data.
- No Washoe County employee who obtains access to credit card or other personal payment information may sell, purchase, provide or exchange said information in any form to any third party other than Washoe County's acquiring bank, depository bank, Visa, MasterCard or other credit card company, or pursuant to a government request.
- All requests to provide information to any outside party must be reviewed and approved in advance by the E-Payment team.
- Report suspicious or security incidents to the Department Supervisor and the E-Payment team promptly.
- Ensure that physical and electronic access to cardholder data is controlled and properly restricted to authorized personnel.
- Establish appropriate segregation of duties between personnel handling credit card processing, the processing of refunds, and the reconciliation function.