EASTERN WEST VIRGINIA COMMUNITY & TECHNICAL COLLEGE
REGULATION No. – 7.13

TITLE: **Credit Card Regulation**

EFFECTIVE DATE: **JUNE 2, 2017; REVISED AUGUST 4, 2022**

General Summary Statement of Administrative Regulation purpose: All Eastern WV Community and Technical College staff share in the responsibility to our customers to ensure the appropriate procedures and controls are followed in order to protect their card credit information. Credit cards are only ~~the~~ utilized for products and services provided through Eastern WV Community and Technical College.

PROCEDURE: New employees who will be using the credit card terminal as part of their job will:

- Receive credit card security training as part of their new employee orientation.
- Be required to acknowledge in writing they have read and understand Eastern WV Community and Technical College Credit Card Policies and Procedures

All employees who use the credit card terminals as part of their job will:

- Receive annual credit card security training.
- Be required to acknowledge in writing they have read and understand Eastern WV Community and Technical College Credit Card Policies and Procedures annually.
- Supervise anyone in areas where credit card information and the credit card terminal are stored.
- Ensure the security of the credit card machine by locking the doors when the desk is unstaffed.
- Inspect the credit card machine monthly.

In order to protect our customer's credit card information, the following procedures will be used in regards to the credit card terminal.

Only Eastern WV Community and Technical College trained staff are permitted to use the credit card terminal.

Acquisition of Credit Card Numbers

- Do not acquire or disclose any cardholder's credit information without the cardholder's consent, including but not limited to, the full or partial 16-digit card number and the CVV/CVC (three- or four-digit validation code).
- Authorized professional staff should only-physically write down credit card information if it is necessary. Do not leave paper with credit card information physically unsecured.
- Authorized professional staff must shred handwritten credit card information in a cross-cutter shredder immediately after use. Card data will be kept only to complete the payment transaction and will not be stored after processing the transaction.
- Do not transmit Social Security numbers, the full or partial 16-digit credit card number, the CVV/CVC (three- or four-digit validation code), or the PIN (personal identification number) via email, fax, text, chat and instant messaging.

- If credit card number is received via email, delete the email immediately. Do not forward this information via email. Delete the credit card number before replying to the email.
- A credit card terminal settlement report will be run every night and a member of professional staff will deliver the report to the Eastern WV Community and Technical College accountant the following business day.

Transportation of Credit Card Numbers

Under no circumstance will the transportation of credit card numbers be allowed or tolerated.

Storage if Credit Card Numbers

Under no circumstance will the storage of credit card numbers be allowed or tolerated.

Loss or Theft of Credit Card Numbers

- Report immediately to your supervisor and the Business Office Administrator of if you suspect credit card information has been lost, stolen, exposed, or otherwise misused.
- Theft of sensitive information is strictly prohibited. Use of the credit card terminal that violates local, state or federal laws is strictly prohibited.
- Failure to comply with these credit card policies and guidelines may result in disciplinary action by Eastern WV Community and Technical College depending upon the type and severity of the violation, whether it causes any liability or Eastern WV Community and Technical College, and/or the presence of any repeated violation(s). Each situation will be judged on a case-by-case basis. Sanctions may include warnings, additional security awareness training, immediate termination of employment and/or referral for criminal or civil prosecution.

Credit Card Terminal Instructions

Prior to processing a Sale:

1. Check the name on the credit card with the name in the picture ID.
2. If there is a signature in the back if the card, check that with the signature on the picture ID.
3. Check the credit card to ensure the following:
   a. Does the account number on the front of the card match the number on the back of the card?
   b. Is the card still valid? The card cannot be used after the last day of the expiration month embossed on the card.
   c. Does the signature panel on the card look normal? Check to be sure that it has not been taped over, mutilate, erased, or painted over.
   d. Does any part of the card look dull compared with the rest of the card?
   e. Is the magnetic stripe deliberately scratched or destroyed?

Approved by IET 04-13-17; 8/4/22
Approved by President's Cabinet: 9/6/22
Reviewed by the Board of Governors: 9/21/22

To Process a Sale:

1. Press Sale or swipe card.
2. Swipe the credit card with the stripe facing the machine. (You can also manually enter the credit card number. If you do this, it will prompt you to enter the expiration date, customer's billing zip code and CVV or CVP. Press the green button after entering each of these items.)
3. Key the amount owed into the credit card terminal.
4. Press the green button.
5. The credit card receipt will print. The first receipt (Merchant Copy) is Eastern WV Community and Technical College's receipt. Give the second receipt (Customer Copy) to the customer with their credit card.

If the card is declined, try to process it again. If it is declined a second time, request an alternate payment method.

If the credit card terminal says there is a communication error, wait a second, then try to process the transaction again.

If you need to start the transaction over before it has been fully processed, hit the red button.

09/26/2022

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Dr. Thomas Striplin   Date