PCI compliance at U-M

What does PCI compliance mean?

Payment **C**ard **I**ndustry Data Security Standard (PCI DSS) compliance is a critical and mandatory aspect of securely accepting credit cards. Visa, MasterCard, Amex, and Discover collaborated to create common industry security requirements that each merchant must comply with to **safeguard sensitive credit card data**.

This applies to all payment methods, including retail, mail/telephone order, and e-commerce.

What type of merchant are you?

Depending on the type of credit card merchant you are (e.g., online, terminal, PC, etc.,), a specific version of the PCI questionnaire may have to be completed.*

Which one do you have to complete?

*Contact merchantservices@umich.edu for the version that applies to your area.

The 3-step PCI - compliance process

All U-M merchants must complete the following steps each year:

1. **Complete Merchant Certification Course in My LINC**
   A report showing who has taken the TME102 training can be found at:
   (Business Objects>Public Folders>UM Maintained> Financials>FN03>FN03 Journal Detail Merchant Management Report)

2. **Review the Merchant Services Policy**
   The signed copy should be reviewed to verify that signatories are still appropriate. A new form can be found at: *finance.umich.edu/system/files/MerchantPolicy_0.pdf*

3. **Complete the PCI Compliance Self-Assessment Questionnaire**
   Complete the questionnaire that is applicable to your unit's type of merchant(s) on the Trustwave website by the annual deadline. Trustwave is an online portal that manages self-assessment questionnaires for university merchants.

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What's the risk?

There are over 500 merchants across the university processing credit card transactions .

- PCI compliance violations by even one merchant could result in fines/penalties or even the university losing the right to process credit card transactions.

- A personal credit card breach could jeopardize the confidence of key constituents like donors, customers, patients, employees, parents, and students.

Credit card data lost, stolen, or suspect fraud?
Contact the Treasurer's Office immediately at:
merchantservices@umich.edu
or (734)763-1299

PCI Compliance Resources:
finance.umich.edu/treasury/merchant-services/pci-resources

Common merchant pitfalls

- Out-of-date merchant contacts in M-Pathways

- Improper—or out-of-date—training for individuals who handle credit card data

- Departments or units not monitoring refund activity (e.g., duplicates, incorrect amounts, refunds to personal cards, etc.)

- PCI questionnaire(s) not completed by annual deadline

Is your merchant information up to date?
Merchants are responsible for maintaining the merchant-authorized user list in M-Pathways. Instructions can be found at:
maislinc.umich.edu/mais/pdf/GL_CR_Deposit_Merchant_SS.pdf

Merchant Services FAQs:
finance.umich.edu/faq/treasurers-office/merchant-services

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