The ability to accept credit cards for payment of goods and services at Bradley University is a privilege and requires adherence to Payment Card Industry (PCI) Security Standards Council. Approval to accept credit cards is granted by the Controller’s Office in conjunction with the Bradley University Committee for Credit Card Security (PCI Committee). Any College/Department/Center/Unit (C/D/C/U) that would like to accept credit cards must contact the Controller’s Office. The Controller’s Office will gather the necessary information to determine if the C/D/C/U can accept credit cards. After review of all information, the Controller’s Office will provide written notification of the decision to the C/D/C/U.

Information to be provided includes, but is not limited to:

1. The reason why credit card acceptance is necessary.
2. The method of acceptance (online, in person, by mail, by phone)
3. The business process to be utilized in the collection, transmission and/or processing of credit card information
4. Any software to be utilized in the collection, transmission and/or processing of credit card information
5. Any hardware to be utilized in the collection, transmission and/or processing of credit card information
6. Any service provider to be utilized in the collection, transmission and/or processing of credit card information

Service providers are defined by the PCI Security Standards Council as a “business entity that is not a payment brand, directly involved in the processing, storage, or transmission of cardholder data on behalf of another entity. This also includes companies that provide services that control or could impact the security of cardholder data. Examples include managed service providers that provide managed firewalls, IDS and other services as well as hosting providers and other entities. If an entity provides a service that involves only the provision of public network access—such as a telecommunications company providing just the communication link—the entity would not be considered a service provider for that service (although they may be considered a service provider for other services).”

If a C/D/C/U chooses to utilize a service provider in the collection, transmission and/or processing of credit card information, the service provider must be approved by the PCI Committee before a contract with the service provider can be executed. The approval process includes the verification that the service provider has the proper PCI certification. This certification will be kept on file with the PCI Committee and will be reviewed annually. Any contract with a service provider must include a written agreement with the service provider that acknowledges the provider’s responsibility for security of cardholder data, in accordance with PCI DSS 12.8.2.