1.0   Introduction

This procedure is intended to identify the annual campus Payment Card Acceptance (PCI) compliance procedure, including deadlines and required information to complete the annual PCI Self-Assessment Questionnaire (SAQ). The Payment Card Industry Data Security Standard (PCI DSS) is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design, and other critical protective measures. PCI DSS applies to all organizations that accept payment cards as a method of accepting financial gifts or in exchange for goods or services. PCI DSS also applies to all types of payment card activities transacted in-person, over the phone, via fax, mail, or the Internet.

2.0   Purpose

These procedures outline the steps for each campus PCI division to conduct an in-depth inventory of all Credit Card acceptance channels utilized by their respective departments. This inventory is a requirement of PCI, and the information gathered is necessary to complete the annually required PCI self-assessment questionnaire (SAQ).

3.0   Scope

Any department at Sacramento State wanting to accept credit cards for payment of goods or services must meet the requirements of the PCI Data Security Standard.

4.0   Procedure

4.1   Conduct Credit Card Process Inventory

Each division will conduct a credit card process inventory annually. The division executive sponsor, or appointed representative, will meet with each of their respective department members who handle credit card data to review all currently utilized credit card acceptance channels, and will ensure that all required documentation is in place and being maintained.

Each department must have the following up to date documentation:

- **Sacramento State Annual Credit Card Acceptance Acknowledgment** (*A02-Sacramento State Annual Credit Card Acceptance Acknowledgement*), signed annually by the department responsible administrator (MPP).
- **Current Sacramento State Credit Card Acceptance Business Process Inventory** (*A05 - Sacramento State Credit Card Business Process Inventory*) for each credit card acceptance channel, signed annually by the department responsible administrator (MPP).
- **Signed copy of the approved Credit Card Channel Request Form** for each channel (*03-Sacramento State Credit Card Channel Request*). Signed annually by the department responsible administrator (MPP).
- **Credit card payment flow diagram** or narrative for each department.
- **List of all employees that process credit cards** (A03- User Access Inventory – Template) for all department channels. User access information such as:
    - Name
    - Position/Title
    - CSUS ID #

- **List of all hardware and software used to process, store or transmit cardholder data**, which includes some the following, as applicable (A04 - Device Inventory – Template) such as:
    - Device type
    - Software/model etc.
    - Location (building/room/jack)
- **All business unit specific procedures involved in credit card acceptance**.

The division representative will gather all information above by September 30 each calendar year.

4.2   **Enter Inventory Information into VigiTrust**
Throughout the year, each division will keep their assessment information located in the VigiTrust risk management system. In order to access assessments, staff will need to request an account for the VigiTrust portal through the Information Security Office.

1. **Log in**
    - Launch the portal in a web browser https://vigione.com/vigitrust/login/index.php
    - Login to the portal with your unique VigiTrust credentials *(not linked to SacLink credentials)*

2. **Open your Assessment**
   - From the home page, click 'Assessments' and then 'Assessments Management'.
   - Assessment naming schema: <PCI Area>-<SAQ types covered>-<Assessment year>
     Example: Stateside-SAQ-B-2016
   - Click the assessment associated with the PCI Area on campus you represent.

3. **Sections Explained**
   - **Overview:** How close to compliance the assessment is for each of the controls.
   - **Environment:** Enter organization information here. Based on the info provided, the portal will calculate the required SAQ type(s). Through this section you will also add the following assets types:

     - Swipe terminals
     - Outsourced Ecommerce service providers
     - Acquirers
     - Payment Processors
     - Facilities
   - **Controls:** These are the required questions to be answered based on the SAQ type determined in the Environment section. Each question has five possible answers.
     - **In Place** – This selection *requires* submission of supporting evidence. *(explained below)*
     - **Not in place** – Please state the reason(s) why this requirement is not in place.
     - **Compensating** – If you cannot meet this requirement due to legitimate technical or document business constraints
     - **Not Applicable** – Requires provided explanation field be filled out.
     - **Not Tested** – Placeholder for future completion.

   - **Evidence:** Shows consolidated list of all evidence entered through control section using the naming schema: <PCI Area>-<department>-<evidence type>-<name>
     Examples:
     - UU-Well-Policy-Debit/Credit Card Payment Policy CSU3102.5.pdf
     - Policy-Debit/Credit Card Payment Policy CSU 3102.5.pdf
     - All Campus-Plan-Incident Response
     - All Campus-Policy-Information Technology Security ICSUAM 8045.0.pdf

- **Documentation > Evidence Library:** Shows list of all documents entered through SAQ Environment Section.
- **Resources:** Shows examples of various types of evidence, as well as an FAQ section.

5.0   References

CSU Debit/Credit Card Payment Policy – ICSUAM 6340.00

Sacramento State Credit Card Policy
http://www.csus.edu/umanual/admin/adm-0117.html

Sacramento State Credit Card Acceptance Form
https://www.csus.edu/administration-business-affairs/bursar/_internal/_documents/dept-credit_card_authorization.pdf

Sacramento State Credit Card Acceptance Templates and Forms
A01-Sacramento State Annual PCI Assessment Prodecure
A02-Sacramento State Annual Credit Card Acceptance Acknowledgement
A03-Sacramento State User Access Inventory - Template
A04-Sacramento State Device Inventory – Template
A05 - Sacramento State Credit Card Business Process Inventory

Review / Approval History

Review Date	Reviewed By	Action (Reviewed, Recommended or Approved)	Version
5/04/2019	Information Security Office	Reviewed and Recommended	V1.0
7/19/2019	PCI Committee	Approved	V1.1