

Credit Card Security, Processing and Information Policy

The purpose of this document is to list procedures that ensure the safe handling and processing of credit cards for security and compliance with the Payment Card Industry Data Security Standard (PCI-DSS).

The merchant agrees to the company policy below regarding sensitive data. This policy recognizes credit card data as restricted data. This data needs to be protected. Card holder data includes:

- The Primary Account Number (PAN) is the unique payment card number and identifies who issued the card as well as the particular cardholder account.
- The Cardholder name, card expiration date and/or service code.
- Security-related information, including card validation codes/values. This refers to the magnetic-stripe data and printed security features such as the CAV, CVC, CVV or CSC code, (the name depends on the payment card brand), as well as PINs, and PIN blocks used to authenticate cardholders and/or authorize payment card transactions.

The components of PCI-DSS apply to all forms of transactions. They include:

1. Use of a credit card processor that has a secure network with appropriate firewalls
2. Protect cardholder data in any format
3. Maintain a vulnerability management program including use of anti-virus, confidential data detection and use of credit card processing provider that uses data encryption software and secure systems and applications
4. Implement strong access control measures including restricted access to cardholder data in all formats
5. Monitor and test networks
6. Maintain an information security policy

PCI-DSS also requires that organizations complete an annual self-assessment questionnaire (SAQ) tailored to each type of credit card processing method.

Storage of Credit Card Data

Under no circumstances should card holder data be maintained in an electronic format. This includes saved on a computer, CD, removable drive, or any other form of electronic media.

The storage of paper records containing credit card information should be limited to that needed to conduct business. These records will be stored in a locked filing cabinet. The portion of the paper containing the credit card number will be destroyed after the transaction is processed. All paper transactions containing credit card numbers should be processed as soon as possible, preferably within 24 hours.

Under no circumstances should the CVV code be stored for more than 24 hours.

Processing Credit Card Data

Online Payments

- Women Unlimited, Inc. (WUI) associates may not provide computers with the intent that the corporate partner uses the computer to complete online registrations.
- Only authorized associates may use WUI resources (computers) to process credit card data.
- Only authorized associates may handle corporate partner credit card data into computers.
- Corporate partners will use their own computer to initiate registration credit card payments.

By E-Mail

- WUI does not process any request received via email which includes card holder data
- Instead:
 - Note the sender's Email address;
 - Delete the email;
 - Purge the deleted email box to remove the deleted message;
 - Create a new email message addressed to the original sender, (NOT a reply) and send the appropriate response. (See response sample below.)

In Person (swipe the card)

- Credit card transactions are never accepted or processed in person.

By Telephone (input credit card information into system)

- As the person speaks their credit card numbers into the phone, do not write it down. Directly type the information into the authorized credit card computer connected to the WUI-PCI network.
- Enter the information required to complete the transaction
- Print the receipt as needed
- Send receipt by email or mail, full credit card number is blocked, to corporate partner.

By Voice Mail (credit card information is not accepted)

- WUI does not process any request received via voice mail which includes card holder data.
 - See sample response below.

By US Mail (credit card information is not accepted)

- WUI does not process any request received via US Mail which includes card holder data.
 - See sample response below.

By Fax (credit card information accepted only if adhering to special processing)

- WUI will not process any request received via fax which includes card holder data unless you are able to follow these 4 steps:
 - Requests which contain credit card data can only be received via fax machine and can only be sent to a fax machine located in the office of a person who is authorized to accept credit card payments.
 - Requests must be charged the same day they are received by typing the information into the authorized credit card computer connected to the WUI-PCI network.
 - Credit card information is then immediately cut out of the form and cross-cut shredded to destroy it.
 - If a fax transmission cannot be processed the day it is received, the form must be locked in a drawer or cabinet of a person with PCI authority.

Information Security Policy and Technology Access:

Authorized associates with access to credit card processing are required to review WUI credit card policies and procedures annually. This information can be found in WUI ShareSync folder.

No credit card information is ever stored or entered using any laptop, PDA, remote access technology, wireless technology, removable electronic media, tablets, on internet, routed by email, etc. Credit card data within WUI will be handled according to the policies above and will only be entered using approved credit card means and used by authorized associate. The credit card data will then be destroyed within 24 hours.

Sample Response:

Dear Valued Customer,

In compliance with the payment card industry data security standards, WOMEN Unlimited, Inc. requires that credit card and personal payment information not be transmitted using [Email, US Mail, or Voice Mail].

[WUI Associate Name] cannot accept [Email, Fax, US Mail, Telephone, Voice Mail] as a method to supply such information. Your email has been deleted and purged for your protection.

We are unable to process your credit card payment but would like to take your request using a secure and acceptable method. Please contact [Allyson Scillitani at (908) 824-9210 or Debbie Schroeder at (908) 874-3463] to process your credit card payment.

We look forward to doing business with you.

Sincerely,

WUI Associate Name