PCI Compliance - Payment Card Procedural Requirements: Card Present Transactions

(*_Secure login required_)

SALES
1. The payment card features, valid date(s), and signature (if required) must be examined. _(See Card Examination section below.)_
2. The person presenting the card must be the cardholder.
3. If a signature is required, the cardholder must sign the merchant copy of the transaction receipt.
4. A transaction receipt must be provided to the cardholder at the time the transaction is completed.
5. The transaction receipt must not include the full 16-digit account number; only the last four digits may be displayed.
6. The merchant copy of the receipt must be retained in accordance with College at Brockport record retention policies.
7. Cash in excess of the sales amount must not be given to the cardholder.
8. Payment card information must not be entered on behalf of a customer into an online form (examples include, but are not limited to, University Tickets, Nelnet/QuikPAY, etc.).

REFUNDS
1. A refund must be processed using the same card used by the cardholder to make the original purchase.
2. A refund cannot exceed the dollar amount of the original transaction.
3. The cardholder must sign the merchant copy of the refund receipt.
4. A refund receipt must be provided to the cardholder at the time the refund is completed.
5. The merchant copy of the refund receipt must be retained in accordance with College record retention policies.

Card Examination:
The following should be examined before accepting a payment card transaction:

CARD FEATURES
A. General
1. The card logo should be printed on the card
2. The 1st card number should match the type of card
3. The CVC2/CVV2/CID should be identified
4. The card and signature panel should not show signs of tampering

B. Brand-specific
   a. MasterCard
   i. MasterCard logo
   ii. Card number starts with a "5"

        iii.   3-digit CVC2 on back

  b. Visa

        i.   Visa logo

        ii.   Card number starts with a "4"

        iii.   3-digit CVV2 on back

  c. Discover

        i.   Discover logo

        ii.   Card number starts with a "6"

        iii.   3-digit CID on back

C. Valid dates

  a. The transaction date must fall within the valid dates indicated on the card.

D. Signature

  a. The signature on the card must compare favorably to the signature on the receipt.

  b. If no signature is present on the back of the card, a positive ID must be reviewed.

  c. If there are two signatures on the back of the card, the card must not be accepted

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