

Payment Card Acceptance Requirements

IN PERSON

The card must be swiped through (magnetic), inserted (chip), or tapped on a card processing terminal or PIN pad. Follow the prompts given by the terminal or PIN pad. Do not keep any card information after a transaction has completed.

PHONE

Card and account information can be keyed into the card processing terminal. Follow the prompts given by the terminal. If any card information is written down while entering a transaction, that information must be shredded once the transaction has been completed.

FAX

Most PC-based FAX software does not provide a secure repository for storing incoming FAXes, therefore the best method to accept card information is by a standalone FAX machine in a controlled location. Treat these FAXes the same way as you would treat cash.

Card information can be keyed into the card processing terminal. Follow the prompts given by the terminal. Once a transaction is complete, the card information on the FAX must be rendered unreadable. If an entire FAX must be kept, marking out the card information with a china marker is preferable.

MAIL

Card information can be keyed into a card processing terminal. Follow the prompts given by the terminal. Once a transaction is complete, the part of the mailed form containing card information must be rendered unreadable. Marking out the card information with a china marker is preferable.

EMAIL

Card information must never be accepted in an email message. If a customer sends card information by email, delete that email and send a response that card information is not accepted by email. In the response, give the customer a list of alternative methods of sending their card information (FAX, mail, phone, and so on). When you reply to the original email, delete any card information in it before sending the message.

FORM DESIGN TIP

When designing a form that will have an area to enter card information, put that section at the bottom of the form. After a payment has been processed, the bottom of the form can be cut or torn and then shredded. Remove card information before scanning or imaging the form, or prepping for other long-term storage. Card information on paper being disposed of must always be shredded.

PROCESSING DELAY TIP

It is best to accept card information only when it can be processed immediately. If a delay is required and card information must be stored, do not store it in electronic format, and treat the paper containing card information as if it were cash.