

# Credit Card Information Processing and Security Policy

## **PURPOSE**

The purpose of this policy is to define the guidelines for accepting and processing credit cards and storing personal cardholder information. The policy will help to ensure cardholder information supplied to the Forrest Park Church of Christ and/or Latin American Missions is secure and protected. This allows us to comply with credit card company requirements and the Payment Card Industry Data Security Standard.

## **SCOPE**

This policy applies to all Forrest Park Church of Christ and Latin American Missions employees, elders, deacons and volunteers. The policy pertains to all departments that process, transmit or handle cardholder information. The cardholder information may be in a physical or an electronic format.

## **POLICY**

All transactions the church processes must meet the standards outlined in the policy.

- A. Credit card numbers should not be transmitted or stored on a personal computer or e-mail account. Electronic lists of supporter credit card numbers should not be retained. Credit card information should only be accepted by telephone, mail or in person. This information should not be accepted via email and no one should email credit card information.
- B. Physical cardholder data must be locked in a secure area. Access should be limited to individuals who require the use of the data. Access should also be restricted on a 'need to know' basis.
- C. Credit Card information shall not be stored electronically nor in either the Local or Missions database files.
- D. The only accepted means to store credit card information is written/typed format. Only essential information should be stored. Do not store the Card Validation Code (also known as the Security Digits, V Code, or CID). Do not store users PIN's or the full data from a cards magnetic stripe.
- E. Credit card information should only be retained for the time needed to process or if retained for reconciliation, for as long as one-year maximum if necessary.
- F. Credit card information, if it does not need to be retained, should be destroyed. Information should be destroyed by shredding immediately after processing or immediately after it is no longer needed to be retained.
- G. Credit card receipts may only show the up to the last five digits of the credit card number. If receipts show more than the last five digits, the receipts must be shredded or retained in a secure area.
- H. There are no exceptions to this policy.

## **PROCEDURES**

All credit card and debit card transaction acceptance must be initiated and controlled through the Latin American Missions Secretary Office, Mrs. Brenda DeLoach.

Departments, who need to accept credit cards and obtain access to the physical terminal to either swipe or key transactions, need to contact the Latin American Missions' Secretary, Mrs. Brenda DeLoach, to process those transactions for accounting and security purposes.

Under no circumstance will it be permissible to obtain or send credit card information or transmit credit card information by e-mail.

We do not approved payments or donations via electronic transactions on the web.

## **SANCTIONS**

If the requirements of the policy are not followed, suspension of physical and/or electronic payment options will result. Fines may also be imposed by the affected credit card company.

For the elders, Forrest Park Church of Christ

A handwritten signature in black ink, appearing to be 'Ray E. Joyner', with a horizontal line extending to the right.

Ray E. Joyner, elder