Mobile Payment Processing at UNL

The availability and functionality of consumer electronic handheld devices (e.g. smartphones, tablets, PDAs, collectively, “mobile devices”) is exploding, and we have seen an increased interest from our merchants to use these types of devices along with 3rd party vendors (e.g. Square, Intuit’s GoPayment) for mobile payment processing. We understand the flexibility and ease these applications appear to have. They sound very appealing. Unfortunately, there are many factors prohibiting these devices from being PCI compliant. Consequently, they will not be an option for payment processing at UNL for the foreseeable future. Higher Ed in general is saying no to these devices.

We are held to a high level of responsibility and must be certain that security is unquestionably maintained with any payment processing we perform. Mobile payment processing is, by design, a higher risk activity with many issues that aren’t present in traditional payment processing.

Some of the guidelines we must incorporate into our policies to retain our compliance when using these devices are:

- A dedicated, secure wireless network is necessary.
- A centralized management system for mobile devices would need to be available and implemented. This would allow for the lockdown of certain aspects and functionality of the device, as well as the capability to remotely wipe the device if necessary.
- The vendor supplied payment application on the device may or may not be fully verified as PCI compliant. (There are currently no Point-to-Point Encryption Solutions which have been validated as compliant by the PCI SSC.)

Some other items to consider:

- The device can only be used for payment processing with few, if any other approved apps installed.
- The device must be placed in locked storage when not in use.

The implementation of an environment which would provide the security needed for mobile devices will take time, money and manpower to achieve. It would be a labor intensive, ongoing effort that would need dedicated support to ensure our compliance continued.

What are current options?

Currently, TSYS Merchant Solutions offers two cellular-enabled VeriFone terminals which would give you the mobile functionality. They are approved devices that may be a viable option for your needs. Contact the Bursar’s Office at bursar@unl.edu if you’d like additional information on these units.

IS Security and the Bursar’s Office will continue to analyze any new guidelines introduced for mobile applications and explore the use of this technology at UNL. This is an area of security that still needs much development by the PCI SSC. Updates will be provided as they become available.
Updated Payment Card Policies and Procedures

An updated 'Payment Card Policies and Procedures' is available on the Bursar’s web site at:
http://bursar.unl.edu/policies/payment-card-policies-and-procedures

Please review the current document. Changes are not significant, but the policies and procedures should be reviewed at least annually as a reminder of good practice and basic cash handling requirements.

One particular change to note is the 6th bullet on the page “Minimum Data Processing Internal Controls”. The retention period for transaction information documents or sales slips decreased to only 13 months as of April 19, 2013.

Fastpay / Quick Payment Service

A number of UNL merchants have utilized Visa’s Fastpay programming in which any purchase of less than $25 does not require a signature from the customer. With this programming, terminals print only one copy of the receipt—a customer copy. MasterCard has a similar program called Quick Payment Service (QPS). This past year, MasterCard changed their QPS program and increased the dollar amount to $50. So only transactions $50 or over required the customer signature.

Fastpay/QPS is an optional feature for merchants. Unfortunately, the dollar amount is a set amount. If you implement their programs, all transactions within the program amounts of $25 and $50 will not print a receipt for the customer’s signature.

A number of departments are already utilizing this feature. It allows for faster checkout times and there is no change in chargeback protection.

If you’d like to implement this change for your merchant account, please contact the Bursar’s Office at either:

472-9004 or
bursar@unl.edu

We will coordinate with our acquirer, TSYS Merchants Solutions, the programming that would be required to make this change.

Credit Card Signage

Do you have signage showing that your store accepts credit cards as payment? The Bursar’s Office can order new or updated signage for you to display.

Contact the Bursar’s Office at bursar@unl.edu if you are interested.