Department: Business Affairs
Policy Number: BUS-A007
Effective Date: 11/12/18

ADMINISTRATIVE POLICY

The online version of this policy is official. Therefore, all printed versions of this document are unofficial copies.

CREDIT CARD PROCESSING

General

Clarksville-Montgomery County School System (CMCSS) requires that all schools and departments that accept payments using credit cards to remain in compliance with the Payment Card Industry Data Security Standard (PCI DSS). PCI DSS was established by the credit card industry in response to an increase in identity theft and credit card fraud. Every merchant who handles credit card data is responsible for safeguarding that information and can be held liable for security compromises. PSI DSS compliance information can be found online at https://www.pcisecuritystandards.org.

CMCSS accepts a variety of credit cards which is based on the third party processor system and their agreement with CMCSS. CMCSS reserves the right to accept or decline credit card payments for certain charges based on the risk associated with those charges.

For the purpose of this document, “credit cards” not only includes traditional credit cards but it also refers to debit cards, reward cards, etc.

Fees

The school system is unable to absorb credit card processing fees in their budget. Therefore, the fees will be passed on to the cardholder pursuant to T.C.A. 9-1-108(c).

Cardholder Security

Only authorized CMCSS employees will have access to process or facilitate credit card transactions. All transaction documentation will be kept secured by authorized CMCSS employees. Any CMCSS employee that has access to credit card processing must comply with the credit card processing policies and guidelines by signing the Credit Card Processing Employee Agreement (BUS-F020).

Full credit card numbers and CVV numbers are never stored in any format (electronic, hard copy, etc.) by CMCSS. All printed documentation (including the customer’s receipt) will not have the full credit card number shown.

Implementing Procedures:
ACC-P010 Credit Card Processing Procedure
BUS-G003 Credit Card Processing Guidelines

Associated Documents:
ACC-F012 Credit Card Payment Authorization Form
ACC-F013 Credit Card Refund/Void Request Form
BUS-F021 Credit Card Processing Employee Agreement
ISA-F016 ISA - Credit Card Payment Authorization Form
ISA-F017 ISA - Credit Card Refund Request Form

Revision History:

Date:	Rev.	Description of Revision:
11/12/18		Initial Release

2/25/19		Updated associated documents. Not a revision.
5/9/22	A	Added CVV number under Cardholder Security

End of Policy