

Payment Card Policy (PCI)

Date first adopted:	1 February 2017
Dates amended:	17 April 2018 27 September 2021
Next review date:	27 September 2026
Position title of responsible business unit Manager:	Chief Financial Officer
Approved by:	Executive
Internal external or both:	Both

CONTENTS

1. TITLE.....	3
2. OBJECTIVE	3
3. OVERVIEW	3
4. DEFINITIONS AND ABBREVIATIONS	3
5. POLICY	4
6. HUMAN RIGHTS CHARTER COMPATIBILITY	4
7. ASSOCIATED DOCUMENTS.....	4
8. REFERENCES/RESOURCES	4

1. TITLE

Payment Card Policy

2. OBJECTIVE

This document and additional supporting documents represents Glen Eira City Council's policy to prevent loss or disclosure of customer credit card information including credit card numbers. Failure to protect customer information may result in financial loss for customers, suspension of credit card processing privileges, and fines imposed on and damage to the reputation of the Council.

3. OVERVIEW

The Payment Card Industry Data Security Standard (PCI DSS) is a mandated set of requirements agreed upon by the five major credit card companies: VISA, MasterCard, Discover, American Express and JCB. These security requirements apply to all transactions surrounding the payment card industry and the merchants/organizations that accept these cards as forms of payment.

In order to accept credit card payments, Glen Eira City Council must prove and maintain compliance with the Payment Card Industry Data Security Standards. The Payment Card Policy and additional supporting documents provides the requirements for processing, transmission, storage and disposal of cardholder data of payment card transactions in order to reduce the institutional risk associated with the administration of credit card payments by Council departments to ensure proper internal control and compliance with the PCI DSS.

4. DEFINITIONS AND ABBREVIATIONS

Term	Meaning
Payment Card Industry Data Security Standards (PCI DSS)	The security requirements defined by the Payment Card Industry Security Standards Council and the 5 major Credit Card Brands: <ul style="list-style-type: none">• Visa, MasterCard, American Express, Discover, JCB
Cardholder	Someone who owns and benefits from the use of a membership card, particularly a credit card.
Card Holder Data (CHD)	Those elements of credit card information that are required to be protected. These elements include Primary Account Number (PAN), Cardholder Name, Expiration Date and the Service Code.
Primary Account Number (PAN)	Number code of 14 or 16 digits embossed on a bank or credit card and encoded in the card's magnetic strip. PAN identifies the issuer of the card and the account and includes a check digit as an authentication device.

5. POLICY

- 5.1 Any person responsible for handling cardholder data must complete an annual information security and PCIDSS awareness training.
- 5.2 All payment information must go directly to Council's customer service area for processing in a timely manner, and have all CHD securely removed before any paperwork is distributed to other business areas.
- 5.3 Cardholder Data must be stored in a secure file cabinet or safe when not in use, and securely shredded in a timely manner
- 5.4 Council's corporate systems and third-party vendors are to be PCI compliant or working towards PCI compliance.
- 5.5 Staff must never use unsecured means of transmitting Cardholder data. E.g., email, faxes. Council will not accept any email with cardholder data on it as a means of payment for Council services.
- 5.6 Compliance of PCI is a continual process and risk assessments will be carried out on an annual basis.

6. HUMAN RIGHTS CHARTER COMPATIBILITY

This Policy has been assessed as being compatible with the *Charter of Human Rights and Responsibilities Act 2006*.

7. ASSOCIATED DOCUMENTS

Various procedural manuals across business units including: GESAC, customer service, Finance, Records, Rates, Family and Children Services, Planning, Civic Compliance, Depot, Libraries & Arts and Depot.

8. REFERENCES/RESOURCES

Further details about PCI can be found at the PCI Security Standards Council Web site (<https://www.pcisecuritystandards.org>)