



ADMINISTRATIVE POLICIES


Office of the City Manager

Policy Number FN-08
Version 1
Effective Date 12/15/2021
Responsible Department Finance

TITLE: Handling of Payment Card Industry Data

- New
 Supersedes

APPROVAL



City Manager Signature

12/15/2021

Date Approved

1. PURPOSE. This policy is to ensure the protection of payment card information and to help ensure compliance with Payment Card Industry Data Security Standards (PCI-DSS).
2. SCOPE. This policy applies to all departments of the City of Tulare
3. DEFINITIONS
 - 3.1. PCI-DSS. Payment Card Industry Data Security Standard
 - 3.2. PAN - Primary Account Number - The account number that appears on a credit card and is used in charging a credit card.
 - 3.3. PIN Personal Identification Number
 - 3.4. Verification Code - three digit or four digit number printed on the front or back of a payment card used for card-not-present transactions
4. POLICY. The City of Tulare facilitates the use payment cards by the public to pay for city services. The City of Tulare must protect payment card information. The city uses validated payment processing solutions that are hosted by 3rd parties and properly store and display payment card information as required for business use. **(PCI 3.3, 3.4)**

While validated payment processing solutions are critical, there are additional requirements needed to fulfill PCI DSS Requirements. Unless otherwise noted, all requirements are necessary. The PCI notation only refers to the fact that the component will satisfy the identified PCI requirement.

Requirements are as follows:

- 4.1. Cardholder data is confidential and shall be treated in such a manner as to safeguard the data and shall not be disclosed without proper authorization including, but not limited to:
 - 4.1.1. Records are to be reviewed by authorized persons only.
 - 4.1.2. Confidential and Cardholder data shall not be copied for unauthorized purposes, shown or distributed to unauthorized persons.
 - 4.1.3. Information is for business use only – personal use is prohibited.
 - 4.1.4. Disclosure shall be authorized by the City Manager's Office or as required by legal counsel.
- 4.2. Cardholder data's use shall be restricted to authorized purposes.
- 4.3. Employees working with cardholder data understand that they are to report any unauthorized use of cardholder data to their supervisor and to the City's Finance Department (Treasurer).
- 4.4. Payment Card Information will not be stored by the City of Tulare. **(PCI 3.1)**
- 4.5. Any sensitive payment card information including the Primary Account Numbers (PAN) will not be stored by the City of Tulare in any form. This includes electronic documents, handwritten notes, scanned images, encrypted information, or any other way or recreating the entire payment card information. **(PCI 3.2)**
 - 4.5.1. The full contents of any track from the magnetic stripe located on the back of the card, equivalent data contained on a chip or elsewhere will not be stored by the City of Tulare. **(PCI 3.2.1)**
 - 4.5.2. The verification code or value (three digit or four digit number printed on the front or back of a payment card used for card-not-present transactions) will not be stored by the City of Tulare. **(PCI 3.2.2)**
 - 4.5.3. The Personal Identification Number (PIN) or encrypted PIN block will not be stored by the City of Tulare. **(PCI 3.2.3)**
- 4.6. Unprotected PANs will never be sent by end-user messaging technologies (for example, e-mail, instant messaging, SMS, chat, etc.). **(PCI, 4.2)**
- 4.7. All transmission of any Payment Card Industry data including, but not limited to, full PANs, PINs or verification codes will use strong cryptography and security protocols to safeguard sensitive cardholder data during transmission over open, public networks.
- 4.8. A risk-assessment will be performed annually or upon significant changes to the environment to the portion of the computer network that is used to process Payment Card Industry data. **(PCI 12.2)**

5. VIOLATION/ENFORCEMENT. It shall be the responsibility of all supervisors to ensure that employees comply with this policy and to take appropriate disciplinary action when violations occur.

6. REVISION HISTORY

<u>Version #</u>	<u>Date</u>	<u>Approved By</u>
1	12/15/2021	Marc Mondell, City Manager