IEEE Requirements for Accepting Credit Card Payments

All IEEE events that process payments via credit card must comply with the global Payment Card Industry Data Security Standards, set by the PCI Council, which was created by the leading credit card companies to prevent credit card fraud and other security vulnerabilities.

IEEE has the responsibility as the legally represented merchant and/or service provider, to achieve, demonstrate, and maintain this compliance at all times.

Safeguarding customers' cardholder data is the number one priority when accepting credit card payments. To ensure protection, IEEE supports the following set of requirements:

Registration Software

➢ **Any software used to enter and process credit cards is considered a payment application and must meet specific security requirements as set by the PCI Council, typically known as PA-DSS compliance.**
   o To put it simply, ask this question: **Does your application transmit cardholder data?** If in your application, cardholder data is directly entered (this could be as simple as a text box input) then the answer is yes.
   o A commercial software provider should easily provide an answer to this question and be able to provide a certificate of compliance, be sure to ask.

➢ **Ensure the payment processor being utilized is PCI Compliant**
   o Typically, the bank that issues a Merchant Credit Card Account contracts with a processor to handle credit card processing for it (In the US, First Data Corp is the dominant payment processor) .

➢ **Ensure the payment gateway being utilized is PCI Compliant**
   o The payment gateway provides a "bridge" between the registration website (using a secure Internet connection from the merchant's website to the gateway provider) and the processor – using leased land lines from the gateway provider to the processor. (Examples of gateways – Authorize.net or PayPal).

➢ **For on-line processing, it is preferred to process using CVC verification; however, these codes may not be stored in any system under any condition.**

   o The CVC code is the 3 digit code on the back of a Visa, MasterCard or Discover card or the 4 digit code found on the front of an American Express card. CVC is a security feature for credit card transactions that increases protection against fraud. CVC can also be referred to as CVC1, CVV1, CVV2, CVC2, CSC or CCID.

Handling Credit Card Information

Phone
- When receiving credit card information via phone, do not write it down. Enter the information in the online registration tool while the caller is on the phone and verify the transaction was successful.

Facsimile
- Fax machines must be in a secured location. All pending documents to be processed should be locked in a cabinet and/or drawer.

Email
- Transmitting credit card information via email is strongly discouraged but, in the event an attendee does send it via email, enter the information immediately into the online registration tool utilizing cut and paste functions and do not print it out.
- If further correspondence with the individual is required, erase the credit card number from the string of emails before replying.

Regular Mail
- Upon receipt, process the forms immediately and lock in a cabinet and/or drawer.

Onsite
- If accepting payments onsite via an online registration tool or a credit card machine, do not write the card number down. Immediately process the registration and return the card to the registrant.
- Keep onsite registration forms with you at all times in a secure location. For transport, put any onsite registration forms in your laptop carry-on bag, do not put in checked baggage. If mailing forms to a location, be sure to use an express carrier such as UPS or Federal Express and not regular mail.
- If you choose to send onsite registration forms electronically to another location, scan and email in a password protected document and email the password in a separate document. Immediately shred the forms.

Processing Refunds
- Refunds are only permitted to be issued to the credit card the original charge was made on
- Do not issue a refund to a different card
- Do not send or request credit card numbers by email
- Refunds may be issued by check. Be sure the check is made out to the original card holder and not anyone else and ensure that details of the refund are included