

CADSWES Credit Card Payments Policy - DRAFT

Revised 11-1-2005 (Phil Weinstein) -- DRAFT

Last Reviewed:

1.0 The CADSWES online credit card payment system

The Center for Advanced Decision Support for Water and Environmental Systems (CADSWES) at the University of Colorado at Boulder accepts credit card payments only through a secure online (web-based) credit card payment application: VeriSign's PayFlow Link product.

All online credit card payments are initiated through operation of the CADSWES online registration and purchase webpages which collect only conventional contact information. After this "registration" information is entered and visually confirmed by the user, the web session proceeds to a secure VeriSign web server to accept credit card (MasterCard or Visa) billing information. The transition to the VeriSign server occurs as a result of the user clicking a button labeled: "Secure Online Payment with VeriSign". The following note appears on all online registration and purchase webpages on the CADSWES website:

Note: Only registration information is collected on the CADSWES website. Credit card debits are performed on a secure VeriSign website.

The VeriSign Payflow Link product sends back to CADSWES, and to the client (via the e-mail address provided by the client) **limited information** about the credit card transaction, including a VeriSign transaction ID, the client's name, billing address, phone number (if provided), e-mail address, and the type of credit card used (i.e. "MasterCard" or "Visa"). No other information about the client's credit card account (credit card number, expiration date, CSC) is included in these communications. The limited transaction information provided to CADSWES is used to generate a printable receipt. Also, some of that information is included in internal payment reports generated by the CADSWES website (viewable only on password protected webpages).

Under no circumstance are credit card numbers, expiration dates, or CSC numbers transmitted through, or stored on the CADSWES web server or any other CADSWES information system.

2.0 Use of the VeriSign Manager secure web application.

A limited number of CADSWES personnel are given password-protected access to the VeriSign Manager secure web application for CADSWES' VeriSign Payflow Link account. The reports accessible through this interface do NOT include clients' full credit card account numbers or CSCs.

CADSWES personnel who have access to VeriSign Manager are procedurally PERMITTED to VOID or CREDIT any SALE transaction, for appropriate purposes. Our PayFlow Link account is configured to prevent credits of an amount exceeding the original SALE transaction.

CADSWES personnel are procedurally PROHIBITED from manually issuing a SALE transaction via VeriSign Manager, as this would violate the prohibition of requesting or receiving clients' credit card account numbers (stated below).

3.0 General Policies

CADSWES personnel are PROHIBITED from requesting or receiving credit card account numbers for the purpose of administering a payment to CADSWES or to the University of Colorado.

This Policy statement is to be reviewed at least annually by CADSWES, and updated as needed.

CADSWES personnel and others who are given access to the VeriSign Manager for our VeriSign Payflow Link account are required to sign below, acknowledging that they have read, understand, and agree to the policies described above.

Agreed to by:

Name

Signature

Date