

Payment Security Policies and Procedures

For Department/Office of _____

System Policy: **21.01.02 Receipt, Custody and Deposit of Revenues, Section 2.5**

System members accepting credit and/or debit cards as a method of payment must adhere to industry standards to protect cardholder data and must certify annually that the processes and systems used to accept and transmit cardholder data are in compliance with industry standards. Members must complete the payment card industry data security training.

Policy Implementation Procedures:

[**Bolded notes within brackets, such as this one, are intended to provide information or instruction as you complete this template. Italicized sections in maroon are meant to be filled out by you. Delete these instructions as you complete each section, leaving a clean, complete policy document. Numbers in parenthesis like this (12.1) are references to specific sections of the PCI-DSS that call for the policy or procedure in question. These references can be removed or left in.**]

Definitions

- **Confidential** - information that must be protected from unauthorized disclosure or public release based on state or federal law, (e.g. the Texas Public Information Act and other constitutional, statutory, judicial, and legal agreements.)
- **Primary Account Number (PAN)** – The full account number (typically 15 to 19 digits) associated with the customer's credit or debit account. Typically printed or stamped on the front of the customer's card, stored on a magnetic strip, and sometimes on an embedded chip.
- **Cardholder Data** – At a minimum, any amount of the PAN greater than the first 5 and last 4 digits. When that threshold is exceeded, the customer name and card expiration date become in scope as cardholder data. If only the first 5 and last 4 digits of a PAN are exposed, then customer name and card expiration date are not considered part of cardholder data.
- **Card** – Here, used generically to refer to debit and credit cards accepted by Texas A&M merchants as a form of payment for goods or services.

Policy and Procedure Objectives:

(12.1.1) All card processing activities and related technologies must comply with the Payment Card Industry Data Security Standard (PCI-DSS) in its entirety. Card processing activities must be conducted as described herein and in accordance with the standards and procedures listed in the Related Documents section of this Policy. No activity may be conducted nor any technology employed that might obstruct compliance with any portion of the PCI-DSS.

(12.1.3) This policy shall be reviewed at least annually and updated as needed to reflect changes to business objectives or the risk environment.

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Table of Contents Policy Manual Construction

1. Understanding the eBook Policy Manual Construction
 - The Rise of Digital Reading Policy Manual Construction
 - Advantages of eBooks Over Traditional Books
2. Identifying Policy Manual Construction
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Policy Manual Construction
 - User-Friendly Interface
4. Exploring eBook Recommendations from Policy Manual Construction
 - Personalized Recommendations
 - Policy Manual Construction User Reviews and Ratings
 - Policy Manual Construction and Bestseller Lists
5. Accessing Policy Manual Construction Free and Paid eBooks

- Policy Manual Construction Public Domain eBooks
- Policy Manual Construction eBook Subscription Services
- Policy Manual Construction Budget-Friendly Options
- 6. Navigating Policy Manual Construction eBook Formats
 - ePub, PDF, MOBI, and More
 - Policy Manual Construction Compatibility with Devices
 - Policy Manual Construction Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Policy Manual Construction
 - Highlighting and Note-Taking Policy Manual Construction
 - Interactive Elements Policy Manual Construction
- 8. Staying Engaged with Policy Manual Construction
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Policy Manual Construction
- 9. Balancing eBooks and Physical Books Policy Manual Construction
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Policy Manual Construction
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Policy Manual Construction
 - Setting Reading Goals Policy Manual Construction
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Policy Manual Construction
 - Fact-Checking eBook Content of Policy Manual Construction
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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