

TO: Carolina Club Leaders

FROM: Steve Shaw, GAA Director of Business and Finance
Linda Sherck, GAA Manager of Alumni Activities
Casey Privette, GAA Coordinator of Regional Engagement and Clubs Support

DATE: September 22, 2015

RE: Use of “Square” or other devices to process credit cards at Carolina Club events

We must ask you to cease using the “Square” or any other similar device to process credit or debit card transactions at your events beginning immediately.

Your GAA recently went through a lengthy process, and had to change some of our credit card processing procedures as part of the process, in order to become PCI compliant and continue accepting credit cards. (PCI = Payment Card Industry) PCI compliance is not optional for the GAA, without it we would not be able to accept credit cards as a form of payment as our merchant would close our account with them. We are not happy about having to go through the process or about the results, but we must follow the PCI DSS (Payment Card Industry Data Security Standard) if we wish to continue to accept credit cards.

The problem with the “Square” (or any similar device) is that private credit card data is transmitted using unsecure channels, thus compromising the owner’s data and putting us in a liable position for using an unsecure device and putting their data at risk.

What CAN you do if an event attendee wants to provide a credit or debit card payment on site at one of your events? Ask the GAA to build an online registration form for you, and you can have people use a device (computer, tablet or phone) to access that secure online form. It’s important that they use the device (even if it’s not their own laptop or tablet) to personally input their own data into the form. Ideally, you would never have access to or be responsible for their personal credit card data. After they submit the form, they can show you the confirmation screen in order for you to admit them or give them their tickets, etc. Otherwise, we recommend you accept only checks or cash at your events. (Please also review the GAA’s previously provided cash handling policy guidelines.)

Some of you may use “walk up” forms to take on-site payments. Those forms in the past might have allowed for walkup attendees to write their credit card #, expiration date and everything needed to process the payment later. While this option is still allowed, ***we do not recommend it*** because once that person gives you that form, YOU become personally responsible for the safety of that person’s credit card information. If you believe you

must use a walk-up paper form method, please contact us at the GAA and let's discuss the best possible methods for handling safely before you do so.

Remember, you are not a separately incorporated organization; you are the GAA, using the GAA's Tax ID #. Therefore, your activities directly impact whether the GAA remains PCI compliant. Therefore, should the GAA discover that any "Square" or unsecure method is being used at a Carolina Club function which might compromise our PCI compliance status, we will have to take steps to remove all official recognition and support services from that club.

We will continue to search for new ways to assist our Carolina Clubs in accepting credit card payments conveniently and safely. Please don't hesitate to contact us to discuss further.