

# TOWN OF PINCHER CREEK

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**Approved by: Council**                      **Date: April 13, 2015**                      **Policy Number: 702-15**

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**Reference:**                                      **Revision Date/by:**  
**Resolution #15-125**                                      **2020**

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**Title:**    **PAYMENT CARD ACCEPTANCE**

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## **Policy Statement**

The Town of Pincher Creek shall provide guidelines to establish business processes and procedures for accepting payment cards at the Town of Pincher Creek Multi-purpose facility that will minimize risk and provide the greatest value and security of data. These procedures will adhere to the rules and regulations established by the Payment Card Industry (PCI) and articulated in the PCI Data Security Standards (DSS).

In response to future acceptance of credit cards as an acceptable form of payment at the Multi-purpose Facility this policy is intended to outline payment procedures that ensure compliance with the Payment Card Industry Data Security Standard (PCI DSS) to help prevent theft of customer data.

Security breaches can result in serious consequences, including release of confidential information, damage to reputation, the assessment of substantial fines, possible legal liability and the potential loss of the ability to accept payment card payments.

## **1. Definitions**

- 1.1 **Cardholder** means the customer to whom a payment card has been issued or the individual authorized to use the card.
- 1.2 **Cardholder Data** means all personally identifiable data about the cardholder i.e., Primary Account Number (PAN), expiration date, cardholder name and Credit Card Verification Code (CVC).
- 1.3 **Merchant** means for the purposes of the PCI DSS and this policy, the merchant is defined as the Town of Pincher Creek Multi-Purpose Facility that accepts payment cards as payment for goods and/or services, or to accept donations.
- 1.4 **Payment Card** means any payment card/device that bears the logo of Interact/Debit, MasterCard Worldwide, or VISA, Inc.

- 1.5 **Payment Card Industry (PCI) Data Security Standard (DSS)** means a multi-faceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures.
- 1.6 **Sensitive Authentication Data** means security-related information (card validation codes/values, full magnetic-stripe data, or personal identification number (PIN)) used to authenticate cardholders, appearing in plain-text or otherwise unprotected form.

## **2. Responsibilities**

### **2.1 Community Services Director and Recreation Manager**

- 2.1.1 Will provide training to authorized merchant employees to ensure that they are trained in accepting and processing payment cards in compliance with this policy;
- 2.1.2 Will work with external vendors and coordinate payment card policies, standards, and procedures.

### **2.2 Authorized Merchant Staff**

- 2.2.1 Ensure that all employees with access to payment card data within the relative Merchant Department acknowledge in writing that they have read and understood this Policy and any further amendments to the Policy.
- 2.2.2 To receive and process payment cards according to the policy and process.

## **3. Procedures**

### **3.1 Accept Interact/Debit, VISA and MasterCard payment cards at the Town of Pincher Creek Multi-purpose Facility for the following activities:**

- 3.1.1 Pool Admissions
- 3.1.2 Pool Passes and Memberships
- 3.1.3 Pool Goods
- 3.1.4 Pool, Arena and Parks Rentals
- 3.1.5 Department Lessons, Programs and Courses
- 3.1.6 Pool, Arena and Parks Sponsorships
- 3.1.7 Pool, Arena and Parks Donations

3.1.8 Arena Advertising Program

3.1.9 Campground Reservations

3.1.10 Parks User Fees

**3.2 Do not allow payment card activities as follows:**

3.2.1 Items not listed under Item 3.1.

3.2.2 For cash advances.

3.2.3 Discounting a good or service based on the method of payment.

3.2.4 A surcharge or additional fee for payment card transactions.

3.2.5 Use of a paper imprinting system unless approval is granted by Merchant supervisors.

**3.3 Providing a Refund**

3.3.1 When a good or service is purchased using a payment card and a refund is necessary, the refund must be credited back to the account that was originally charged.

3.3.2 Refunds in excess of the original sale amount or cash refunds are prohibited.

**4. Maintaining Security**

4.1 All payment credit card transactions are subject to the Payment Card Industry Data Security Standards (PCI DSS).

4.2 If payment must be given over the phone, credit card information may be collected and written down including the cardholder name, PAN (account number on the front of card), expiration date and CVC (code on back of card). This information must be fully destroyed once payment is processed.

4.3 Storage and transmission of cardholder data or sensitive authentication data in any manner is prohibited.

4.4 The Town of Pincher Creek restricts access to cardholder data to those with a business “need to know.”

**5. End of Policy**