

Handling of Debit and Credit Card Details

1. Purpose

These guidelines are to ensure that the City of Greater Dandenong customer service complies with the relevant requirements of the Payment card Industry (PCI) Data Security Standard (PCI-DSS).

2. Background

The Customer Service team is responsible for the processing of many types of receipts, including but not limited to rates, infringements, animal registration and permits. These payments can be made over the phone, over the counter, via mail or from other business units. A large proportion of these payments are made by debit or credit cards. This policy seeks to eliminate the risk of credit card details being accessed by those unauthorised to access them.

3. Scope

These guidelines is applicable to all officers who work in the Customer Service team at The City of Greater Dandenong

4. Guidelines

Over the phone

1 - Where a customer is paying via debit/credit card over the phone

a – The CSO must advise the caller that the CSO will de-activate call recording prior to the customer advising of their credit card details.

b – The Customer Service Officer (CSO) must enter credit card details directly into the EFTPOS machine and should not write the number down

c – Credit Card details should not be written down under the vast majority of circumstances. In circumstances where the credit number must be written down (example: CSO's EFTPOS machine is not working or other systems failure) the payment must be processed immediately and credit card details must be destroyed immediately after processing.

2 - Over the counter

a – The Customer Service Officer (CSO) must enter credit card details directly into the EFTPOS machine and is not to write the number down

2 - Where debit/credit card details have been received mail or other business units

a – When processing credit card payments via mail, credit card details must me redacted on all application and any other relevant form as soon as payment has been processed.

b – Redaction of credit card details must be sufficient to ensure that card details cannot be discerned in any way.