

Glossary of Terms

Cardholder: Non-consumer or consumer customer to whom a payment card is issued to or any individual authorized to use the payment card.

Cardholder Data (CHD): At a minimum, cardholder data consists of the full PAN. Cardholder data may also appear in the form of the full PAN plus any of the following: cardholder name, expiration date and/or service code See Sensitive Authentication Data for additional data elements that may be transmitted or processed (but not stored) as part of a payment transaction.

Cardholder Data Environment (CDE): The people, processes and technology that store, process or transmit cardholder data or sensitive authentication data, including any connected system components.

Card Verification Code or Value: Also known as Card Validation Code or Value, or Card Security Code. Refers to either: (1) magnetic-stripe data, or (2) printed security features.

CID: Card Identification Number (American Express and Discover payment cards)

ClientLine: Internet based reporting tool provided by SunTrust Merchant Services (STMS). This tool provides summary and detailed-level reports for all batches and transactions submitted to STMS for settlement.

Compromise: Also referred to as “data compromise,” or “data breach.” Intrusion into a computer system where unauthorized disclosure/theft, modification, or destruction of cardholder data is suspected.

Common Payment Service (CPS): The interface or gateway that is used to access the payment processing services provided by the NC Office of Information Technology for credit card payments made using an internet application.

Credit Card Number: A unique number used in a financial transaction that identifies a particular credit card account.

E-Commerce Application: An electronic business application used for buying and selling goods or services through electronic systems such as the Internet or other computer networks.

Encryption: The process of securing electronic data transmission through the encoding of transaction information.

First Data Merchant Services: A credit card processing platform.

FDMS: Acronym for 'First Data Merchant Services'

Financials: The software system used by the University for its accounting needs.

Fiscal Year (FY): A defined period of twelve months, during which an organization plans, executes and reports any financial activity that occurs.

Merchant: A University department or unit that is authorized to accept credit card payments for goods or services provided to customers.

Merchant Number: A unique number that identifies a University department or unit that is an approved merchant.

Merchant Service Acceptance Agreement: An agreement between a University department or unit and Merchant Services that authorizes the department or unit to function as a merchant and documents the responsibilities for accepting credit cards as a method of payment.

MID: A unique number that identifies a University department or Unit that is an approved Merchant.

Nelnet: The University's contracted payment gateway.

PAN: Primary Account Number is the payment card number that identifies the issuer and the particular cardholder account. Also called Account Number.

Payment Application Data Security Standard (PA DSS): The PA DSS is for software developers and integrators of payment applications that store, process or transmit cardholder data as part of authorization or settlement when these applications are sold, distributed or licensed to third parties.

Payment Card Industry (PCI) Data Security Standards (DSS): The compliance requirements that have been established by the leading card associations with the objective of improving the safekeeping of cardholder information and the prevention of system breaches.

Payment Card Industry (PCI) Pin Transaction Security (PTS): The compliance requirements for pin entry devices (PED) that have been established by the leading card associations with the objective of improving the safekeeping of cardholder information and the prevention of system breaches.

Payment Card Industry (PCI) Security Standards Council (SSC): A global open body formed to develop, enhance, disseminate and assist with the understanding of security standards for payment account security.

Payment Gateway: An internet payments interface: a server or organization acting as an interface between the payment systems of retail seller, acquirer, and issuer with regard to Internet payments (used in e-commerce)

PayPal: An account set up as a money transmitter to send and receive money. PayPal is not a payment gateway or a bank. The use of PayPal by a State agency (the University) is not allowed per State policy (statute).

PayPal Payflow Pro: A payment gateway that acts as an interface between the payment systems of retail seller, acquirer, and issuer with regard to internet payments (used in e-commerce).

PCI: Acronym for "Payment Card Industry."

Point of Sale (POS): A computer terminal functioning as a standalone system or connecting to a server and that is used for authorizing and processing sales transactions.

Point of Sale (POS) Swipe Terminal: A device placed in a merchant location which is connected to the Processor's system via telephone lines and is designed to authorize, record, and settle data by electronic means for all sales transactions with Processor. The Swipe Terminal can process both card present and card not present transactions.

Service Provider: Business entity that is not a payment brand, directly involved in the processing, storage, or transmission of cardholder data. This also includes companies that provide services that control or could impact the security of cardholder data. Examples include managed service providers that provide managed firewalls, IDS and other services as well as hosting providers and other entities. Entities such as telecommunications companies that only provide communication links without access to the application layer of the communication link are excluded.

STMS (SunTrust Merchant Services): SunTrust Merchant Services. The State has a Master Service Agreement with STMS for Credit and Debit Card payment processing services.

Trustwave: A leading provider of information security and compliance management solutions.

Yahoo Store Front: An Internet method used as a capture solution (gateway) through the NC @ Your Service Store for the sale of goods or services with payment by credit card.