

## **Payment Processing Standard**

### **Introduction**

Online payment processing is an important part of state government.

### **Purpose**

Setting a standard for payment processing and handling of cardholder data.

### **Standard**

General requirements for payment card processing.

- Any agency, group or individual who wishes to process credit/debit cards (payment cards) must receive approval from their agency head (ex: director, CTO, CFO, CIO, president, executive director) and from OMES' CIO (hereafter: the approving parties).
- All contracted services or other purchases related to card processing must receive approval from the approving parties before they are initiated. All contracts which involve card processing or link to third party card processing sites, must be reviewed by the approving parties before they are executed. Any contract that pertains to card processing that does not contain required language is required to go through an addendum process before card processing setups are implemented.
- All online card processing must occur on an approved, secure website through an approved third-party processor.
- Face-to-face transactions must be processed on point-of-sale equipment ordered or rented through OMES with terminals approved and provided by the state or through an OMES-approved virtual terminal.
- Access to reporting systems is based on a least privilege basis or limited to the least number of staff that are required to complete the related tasks.
- Cardholder data should not be stored on state-controlled systems. This data should be stored by PCI compliant vendors such as merchant gateway providers or banks.
- The Oklahoma State Treasurer's office sets the standard for which payment processing providers can be used. At the time of this writing, Authorize.net and NIC are two of the approved vendors.

### **Compliance**

This standard shall take effect upon publication and is made pursuant to Title 62 O.S. §§ 34.11.1 and 34.12 and Title 62 O.S. § 35.8. OMES IS may amend and publish the amended standards policies and standards at any time. Compliance is expected with all published policies and standards, and any published amendments thereof. Employees found in violation of this standard may be subject to disciplinary action, up to and including termination.

### **Rationale**

To coordinate and require central approval of state agency information technology purchases and projects to enable the chief information officer to assess the needs and capabilities of state agencies as well as streamline and consolidate systems to ensure that the state delivers essential public services to its citizens in the most efficient manner at the lowest possible cost to taxpayers.

**Revision history**

This standard is subject to periodic review to ensure relevancy.

<b>Effective date:</b> 07/27/2022	<b>Review cycle:</b> Annual
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<b>Approved by:</b> Aleta Seaman, Interim Chief Information Officer	