



Treasurer's Office Merchant Tip of the Month

November 2013

Did you know?

Merchants should never store the Full Card Number!



Merchants are not allowed to store sensitive cardholder data. Sensitive cardholder data includes, but is not limited to:

- Full Card Number (you may store the last 4 digits)
- Expiration Date
- 3 digit validation code (on the back of the card – CVV, CVC #)

A few examples of where you should never store sensitive cardholder data include:

- Email (do not send or store cardholder data via email)
- Flash drives
- Excel/word documents

Important: The customer copy of the receipt **MUST** be truncated (showing the last 4 digits only). Notify the Treasurer's Office immediately if your credit card terminal is not truncating the receipt.



Questions? Please contact Merchant Services at merchantservices@umich.edu. We will be happy to assist you with any questions or concerns that you may have.