



# Treasurer's Office Merchant Tip of the Month

September 2014

*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](mailto:merchantservices@umich.edu). We will be happy to assist you with any questions or concerns that you may have.