

DIOCESE OF SAN DIEGO

Guidelines for Online Payment Processing

Parishes and Schools need to comply with the following guidelines provided by the Diocesan Cyber Security Task Force with regard to Online Payment Processing:

- Merchant of Record for credit card transactions
Parish and Schools will need to determine if they will be the Merchant of Record on the credit card transactions for the system they wish to use. If the Parish or School will be considered the Merchant of Record, the location will need to complete the PCI Compliance questionnaire, monitor and ensure compliance.
- Vendors assuming entire Liability including Merchant of Record
Square and Paypal are vendors who assume the entire liability including Merchant of Record and the Parish or School will not need to complete the PCI Compliance questionnaire.
- Credit Card capture Device
The Parish or School will provide a phone/tablet dedicated solely for the use of processing credit card transactions:
 - The phone/tablet is **not** to be connected to any wireless network and instead works on a cell phone service.
 - The phone/tablet will **not** have any other apps on the device.
- Vetted Vendors for Mobile Card Processing
Acceptiva, Faith Direct, ParishSoft, Square, Stripe, VANCO, World Pay (formerly Vantiv)
- Accounting for PayPal in QuickBooks
 - PayPal accounts will be treated as 'Bank' type accounts in QuickBooks. Account should be a sub-account of AC 103 Fundraising Accounts.
 - When funds are requested from the PayPal account and deposited into the Parish/School checking account, it will be recorded as a transfer between Bank accounts. In QuickBooks, go to **Banking** → **Transfer Funds**:- TRANSFER FUNDS FROM will be the PayPal Bank Account and TRANSFERS FUNDS TO will be the bank account where funds are deposited. No further entry is required in QuickBooks.
 - PayPal bank account needs to be reconciled each month.

These guidelines are established to strengthen cyber security and protect the data of those who wish to donate or make payments online.