

Protecting Your Customers' Credit Card Information

An Overview of the Blackbaud Payment Service[™]

You already know that it's extremely important to keep your customers' information safe. It's an integral part of demonstrating good stewardship — not to mention, it shows that your organisation is trustworthy. But keeping information secure became even more important when the credit card industry established new security standards for processing credit card information. These standards are called Payment Card Industry Data Security Standards, also referred to as "PCI DSS" or simply "PCI Compliance."

Becoming PCI-compliant helps protect your organisation from incurring substantial fines and allows you to continue to accept donations and payments by credit card. To help you in your efforts of becoming PCI-compliant, Blackbaud introduces the **Blackbaud Payment Service**.



PCI DSS COMPLIANCE



The PCI Security Standards Council — which was founded by multiple payment card processors such as Visa[®], MasterCard[®] Worldwide, and American Express[®] — developed the PCI DSS. These security standards include requirements for security management, policies and procedures, network architecture and other proactive measures to secure credit card information.

As an organisation that processes payment card information, you must adhere to these security standards. To learn more about PCI DSS and download the latest specification and its supporting documents, visit www.pcisecuritystandards.org.

To help you comply with PCI DSS, new versions of Blackbaud products no longer store complete credit card information in your database. Instead, several Blackbaud products now use the **Blackbaud Payment Service**, a secure service designed to facilitate processing of credit card transactions, and store necessary credit card and merchant account information using Blackbaud's experience and expertise in hosted applications. Blackbaud hosts the web service on servers at its Data Centres, which are located in Atlanta, Georgia and Vancouver, British Columbia and are maintained in accordance with PCI DSS.

AN OVERVIEW OF THE BLACKBAUD PAYMENT SERVICE

New releases of several Blackbaud products — **The Raiser's Edge**[®], **Blackbaud**[®] **NetCommunity**[™], and **Blackbaud Enterprise CRM**[™] — utilise the **Blackbaud Payment Service** to help you continue to securely acquire and maintain your customers' credit card information.

The Blackbaud Payment Service enables you to comply with the PCI DSS and continue to seamlessly maintain and process credit card transactions.

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HOW THE BLACKBAUD PAYMENT SERVICE WORKS

- The **Blackbaud Payment Service**[™] stores credit card information deemed sensitive by PCI DSS, including the primary account number (PAN), cardholder name and expiration date. When you enter or download this information into **The Raiser's Edge**[®] or **Blackbaud Enterprise CRM**[™], or process an online transaction from **Blackbaud**[®] **NetCommunity**[™] or **RE:NetSolutions**[™], the **Blackbaud Payment Service** automatically receives this information for secure storage.
- When the **Blackbaud Payment Service** receives a PAN from your Blackbaud product, it automatically returns a randomly generated and unique reference identifier or token. This token appears in your database in the place of the actual credit card number. In the records you access through the programme, such as constituent or revenue records, only the last four digits of the credit card number appear.
- The **Blackbaud Payment Service** maintains a relationship between your organisation and the transactions you process. When you create an account with the web service, you receive login credentials specific to your organisation, which you retain in your Blackbaud product. The web service uses this ID to identify your organisation and its transactions.
- The **Blackbaud Payment Service** stores your organisation's merchant account information and acts as an intermediary between your database and the payment gateways your organisation uses to process transactions. When the web service receives a credit card transmission file from your Blackbaud product, it securely replaces the tokens in the file with the corresponding PANs and sends the file to your gateway for processing. Similarly, when the web service receives a response file from your gateway, it securely replaces the credit card numbers with their tokens before it returns the file to your local database. Throughout the process, credit card numbers never appear in an unencrypted format.

In summary, you can become PCI-compliant and treat your customers' credit card information with the protection and security it requires and deserves with the **Blackbaud Payment Service**.



With the Blackbaud Payment Service, you can treat your customers' credit card information with the protection and security it requires and deserves.



0845.658.8500



solutions@blackbaud.co.uk



www.blackbaud.co.uk

Blackbaud Europe Ltd
The Tower Building
11 York Road
London, SE1 7NX
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To learn more about the Blackbaud Payment Service, contact your Blackbaud account representative.