Securing Campus Payments with PCI-Validated Point-to-Point Encryption (P2PE)

Educational Data Breaches are On the Rise

Credit card data remains one of the biggest targets for hackers and in the educational environment, just about every segment of the university processes some sort of payment today – from the bursar's office, to the dining hall, to the stadium, to the bookstore.

Bluefin provides universities, colleges and other educational organizations PCI-validated Point-to-Point Encryption (P2PE), which is designed to secure credit card data through encryption in a PCI-approved P2PE device and decryption of data in Bluefin's hardware environment. Encrypting data within the device prevents clear-text cardholder data from reaching the university or educational organization's system or network.

The UC San Diego Extension Story

Like many colleges and universities, the University of California San Diego (UCSD) Extension was concerned about the security of their student payments and the mounting requirements to remain PCI compliant as they expanded their systems. They had 20 work stations accepting walk-in and telephone payments – and each was in scope for their annual PCI SAQ C Questionnaire.

"There was a significant amount of manpower, time and effort involved to ensure our work stations and our employees were always meeting the PCI requirements," said Daphne Pleasant, UCSD Extension Cashiering Manager.

In 2015, UCSD Extension began to explore options to reduce their PCI compliance scope and assessment. Daphne and her team attended the UC Cash and Credit Card Coordinators conference where she met the Bluefin team. "I instantly recognized that the Bluefin P2PE solution was the answer for us."

> "We were the first department on campus – and I believe the entire UC system – to implement the Bluefin P2PE solution. Based on our success, the campus is now working to roll this out to other departments, leading to compounded savings campuswide – potentially hundreds of thousands of dollars annually."
>
> *Tim Emery*
> *Director, Business Affairs and Human Resources, UCSD Extenstion*

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The Leader in Payment Security

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Not only was the Bluefin solution PCI-validated, meaning that it could take their scope and assessment down to PCI's 35-question SAQ P2PE-HW, but the solution was flexible enough to handle their mixed processing environment of face-to-face and call center transactions. They chose the ID Tech SREDKey, a keypad and swipe acceptance device that seamlessly connects to the work terminal laptops through a USB device.

Another selling point was Bluefin's P2PE Manager, a 100% online management system where universities and enterprises can track device shipments, deploy or terminate devices, manage users and administrators, view P2PE transactions and manage multiple locations.

> "The P2PE Manager came with the Bluefin solution and it was something we didn't have to create ourselves. If one of our devices becomes inactive, we can see that through the online system. And it's perfect for PCI compliance and reporting because we can just download our reports at the end of the year."
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> *Daphne Pleasant*
> *Cashiering Manager, UCSD Extension*

UCSD Extension Results

Bluefin's P2PE solution was determined to be an effective means of addressing UCSD Extension's increased data security standards and the solution was successfully implemented through the collaborative efforts of the Computing Services, Student Services, International Student Services, Campus Accounting, ACT and the Cashiering departments.

In just one year of implementation, UCSD Extension has seen significant savings and efficiencies from the Bluefin P2PE solution.

- Annual $60,000 savings in PCI penetration scanning/testing resulting from a reduction in PCI scope to the SAQ P2PE-HW
- Reduction in IT infrastructure and staff to monitor and maintain compliant workstations
- Greater efficiencies across all departments resulting from the Bluefin solution's ability to serve UCSD Extension's mixed processing environment

UCSD Extension is an excellent example of how an organization can process electronic payments in multiple environments while securing their cardholder's sensitive information and reducing PCI compliance cost with PCI-validated P2PE.

The P2PE Provider

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Founded in 2007 and named the 6th fastest growing U.S. company by Inc. 500 in 2012, Bluefin provides secure payment technologies to 16,000 enterprises, financial institutions and small-medium sized businesses worldwide. Bluefin built the first P2PE Solution to be validated by PCI SSC in North America as well as the first mobile P2PE Solution.

The University

UC San Diego | Extension

As the professional education and public service division of UC San Diego, Extension is focused on being a major catalyst for the continued economic, intellectual, and cultural growth of the San Diego and Baja California region. Core offerings include professional education and training, cultural enrichment, and regional economic solutions.

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For more information on Bluefin's P2PE solutions for point of sale, mobile, call center and kiosk/unattended education environments, please visit visit www.bluefin.com or email p2pe@bluefin.com.