

# Protecting Your Constituents' Credit Card Information

## An Overview of the Blackbaud Payment Service



You already know that it's extremely important to keep your constituents' information safe. It's an integral part of demonstrating good stewardship — not to mention, it shows that your organization 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 organization 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 organization 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](http://www.pcisecuritystandards.org).

To help you comply with PCI DSS, current versions of Blackbaud products do not store complete credit card information in your database. Instead, Blackbaud products use the Blackbaud Payment Service, a secure vault 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 Blackbaud Payment Service on servers at its Data Centers, which are located in Atlanta, Georgia, and Vancouver, British Columbia, and are maintained in accordance with PCI DSS.

Current versions of Blackbaud products — **The Raiser's Edge®**, **Blackbaud NetCommunity™**, **Altru™**, **eTapestry®** and **Blackbaud CRM™** — utilize the Blackbaud Payment Service to help you continue to securely acquire and maintain your constituents' credit card information.

The Blackbaud Payment Service enables you to comply with PCI standard 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, Blackbaud CRM or Altru, or process an online transaction from Blackbaud NetCommunity, **RE:NetSolutions™**, or eTapestry 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 program, 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 organization and the transactions you process. When you create a Blackbaud Payment Service account you receive login credentials specific to your organization, which you retain in your Blackbaud product. The payment service uses this to identify your organization and its transactions.

We recommend **Blackbaud Merchant Services™**, Blackbaud's complete end-to-end payment processing service designed to make credit card processing simple, secure, and affordable for our customers. Blackbaud Merchant Services is ready to use with our award-winning, PCI-compliant software solutions such as The Raiser's Edge, Blackbaud CRM, NetCommunity, NetSolutions, Altru, and eTapestry. Our seamless integration enables you to maximize your Blackbaud investment, so you'll eliminate double entry and gain extensive staff time savings with streamlined bank deposit reconciliations.

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

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► To learn more about the Blackbaud Payment Service, contact your Blackbaud account representative.