



Credit Card Information Received via Email Procedures

The receipt of credit card information via email is strictly prohibited by the University. Data contained in the email is unencrypted and susceptible to theft by fraudulent individuals. Should the contents of the email be intercepted by a fraudulent individual, they would be able to start using the credit cards almost immediately and compromise not only the merchant, but also the University. Accordingly, you should not under any circumstances develop a payment stream that includes email as a transmission mechanism. If you transmit cardholder data via email then you are not compliant with [UBC Policy 104](#) and the PCI Data Security Standard.

PCI DSS Requirement 4.2, "Never send unencrypted PANs via end-user messaging technologies (e.g. email, instant messaging, chat, etc.) and the [Information Security Standard #03](#), Section 12, both addressed the issue of restricting the sending of credit card information using email.

The following outlines the procedures to take when credit card information is received by the University of British Columbia in the course of business operations.

- 1) Anyone who attempts to send credit card information to a UBC email address will receive an automated message:

Subject: Your email message has been flagged

Your message "%%SUBJECT%%" was automatically flagged because it may contain credit card information. The email has been delivered to the intended recipient, however in the future this type of email may be blocked from sending.

For credit card security, transmission of confidential information over email is not permitted under UBC policy. If this email was for payment for a UBC product or service, **the payment has not been processed**. You must contact the appropriate person to arrange for payment using an alternative communication method, such as via phone or in-person.

If your message did not contain credit card information, please ignore this email.

For more information on UBC's Information Security standards regarding Payment Card Industry (PCI) compliance, please visit the [PCI Security Requirements website](#).

If you have any questions or concerns, please contact the [UBC IT Service Centre](#).

- 2) The original email message will still be delivered to the recipient, but the payment should NOT be processed.
- 3) Delete the email immediately from your inbox
- 4) Delete the email from your deleted emails folder



Document History

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