



IMMIGRATION NEW ZEALAND  
INTERNAL ADMINISTRATION CIRCULAR NO: 15/02

To:	All Immigration New Zealand Managers	Date: 20 July 2015
	All Immigration New Zealand Staff	

### SECURE STORAGE OF CREDIT CARD DETAILS

Please read this information and ensure all staff members who may be affected are aware of what is required of them.

#### Purpose

1. This circular is to notify staff of the requirement to ensure a credit card number is not readable, after a credit card payment has been successfully processed, and the appropriate storage of the applicant's credit card details.
2. This IAC replaces IAC 05/19 Secure Storage of Credit Card Details.

#### Background

3. The Ministry's credit card agreement with Westpac, requires:
  - a. the credit card number to be partially blanked out after a credit card payment has been successfully completed
  - b. the retention of credit card details as proof of payment if a chargeback or inappropriate use arises. Partial blank out still supports this requirement (why the number is not totally blanked out)
4. The payment details and the associated EFTPOS receipt must be stored for 7 years for audit purposes, as proof of payment.
5. The current process of retaining credit card details within branches is not deemed to be sufficiently secure.

#### Process to improve security of credit card details

6. Application forms include a payment details section which is detachable from the main application form, through the addition of perforations before this section.
7. When processing credit card payments for new application forms, the payment details section is to be detached from the form; the application number is to be

written in the box provided; and the detached payment section is to be attached along with the eftpos receipt to the daily EFTPOS float report.

8. The credit card number on the payment section **must** be partially blanked out (the second and third block of 4 numbers) using a marker pen so the credit card number is no longer clearly legible.

Example: 4367 xxxx xxxx 4611 expiry 11/14

9. Banking reports including EFTPOS float reports, detached payment details sections for credit card transactions and EFTPOS receipts are to be stored together, filed by date order in lockable cabinets with access restricted to the minimum number of staff.
10. Credit card transaction information must be retrievable up to 7 years after the date of the transaction. Archiving may be done within that time, as long as records can be retrieved if required.
11. Compliance with this instruction has been added to the checklist for the internal audits of branches.

If this IAC is inconsistent with any previous IAC, the advice contained here prevails.

Michael Carley  
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**Disclaimer**

Every care has been taken to ensure the information in this circular is accurate and current as at the date of this circular. The information on this circular is to assist you; however applications will be assessed by Immigration New Zealand according to the published Government immigration and Government residence instructions as set out in the Operational Manual. This circular is not a substitute for that policy.