



## Transforming Payments & PCI Liability for Massachusetts CLE



raising the caliber of lawyers' professional and ethical service to their clients and communities, by providing comprehensive and practical continuing legal education of the highest quality to the broadest possible audience."

The organization is dependent on sponsor membership dues and charitable donations to finance their educational efforts and to extend greater access to continuing legal education (CLE). As of this writing, MCLE awards approximately 1,300 tuition scholarships annually to legal professionals with financial need. Annually, they present more than 200 programs and publish more than 160 practice manuals.

MCLE uses iMIS, a leading cloud-based solution for nonprofit, association, union, and membership management, as an integral part of running their organization and managing member interaction and engagement.

### Reducing PCI liability

Two years ago, Larry Rungren, Director of Information Technology for MCLE, kicked off an ambitious and wide-reaching project to minimize/eliminate PCI compliance as much as possible for the organization moving forward. As the team learned more about PCI, they realized they wanted to reduce their scope of PCI liability to the lowest possible level. Larry has watched PCI compliance requirements get more complex and he wanted to reduce their liability.



"We started to talk to our previous processor to see if they could help," said Rungren. "After going around and around with them and exploring what was possible, we realized they couldn't do what we needed."

Rungren and his team went through multiple rounds of exploratory questions with other payment providers. They offered some of the features MCLE needed, but not all.

After two years of research and communication, Larry and his team found themselves back where they started. Desperate for a solution, a senior member of MCLE management posted a message on an online forum for iMIS users, and a representative from AffiniPay responded and let MCLE know they thought they could help.

### Working with AffiniPay

"After speaking with the team at AffiniPay and hearing about their experience working with both the legal profession and iMIS, it seemed like they fully understood what we wanted to do and had the experience to make it happen," said Rungren.

**"When I first talked to Larry I was excited because we had solutions for all of his important goals. Over the course of the next year we were able to plan and execute all of his goals successfully."**

Janelle Benefield  
Director of Association Payments



This wasn't an easy undertaking for AffiniPay, however, as the project had some significant goals and technical requirements. Most notably, this partnership needed to result in seamlessly integrating MCLE's payments with iMIS, an application that was designed to work only with a single payment provider, and to connect and record all payment interactions with their iMIS database, which is the source of truth for their integrations. This integration came with some substantial requests:

### **Eliminate handling of credit card data**

The impetus for this migration in general was reducing MCLE's PCI liability. "We didn't want to touch credit card data at all on our website," said Rungren. "AffiniPay offers hosted fields which allows us to no longer transmit credit card data through our website. If AffiniPay could pull this off, MCLE would be able to reduce their PCI compliance from SAQ-C, which contained 131 questions and required quarterly scans of their website to SAQ-A, decreasing their questionnaire to only 14 questions and eliminating the quarterly scan requirement.

### **Ability to accept mobile payments**

Another request from MCLE was the ability to support both card-present and card-not-present transactions, extending their mobile service offerings. "We needed the ability to provide mobile payments for in-person courses, but also get that transaction record into iMIS so that our reporting was accurate."

Thankfully, AffiniPay's APIs gave MCLE the flexibility to connect with their system and grab all of their mobile transactions and record them in iMIS.

### **Migrate recurring profiles**

In addition to the technical integration requirements, AffiniPay had to migrate around 22,000 existing recurring billing profiles from MCLE's previous payment processor over to the AffiniPay platform, which represents 30% of the revenue MCLE generates in a year. The two organizations continued to communicate closely and regularly, however, and both felt that MCLE's goals could definitely be achieved.

**"This was an incredibly positive experience. AffiniPay took on a nearly impossible project and made it happen."**

Larry Rungren  
Director of IT for MCLE



Moving payment profiles is tricky because you have to properly plan the cut over date. The recurring tokens are exported and need to be retokenized right away so the data does not get old. When handling a move this large and complex you need partners you can trust and who communicate quickly and effectively. During the project the team did need to push back the date and it was important that all of the parties work together to ask the right questions about the transition, reevaluate the new date, and ensure their work was completed on time to guarantee that payment processing was live on the revised cutover date.

"We asked them to accomplish something with iMIS that no one had done before, but we were confident that working together, we could make it happen," said Rungren.

### **Communication & cooperation were key**

While the integration had a few unexpected challenges along the way, overall, the move to AffiniPay has been incredible for MCLE. "From start to finish, everything went as well as it could have gone given the complexity of what we were doing," said Rungren.

Larry and his team came into the project knowing little about payment cards and how an integration of this nature would work. There was a significant learning curve for them, but **Janelle and her team at AffiniPay were always patient, available to talk, and answer any and all questions they had along the way.**