UNIVERSITY of WEST FLORIDA

PCI DSS Compliance Training

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Agenda

- PCI DSS overview
- The Basics
- Your responsibilities
- University Policies
- Best Practices

So…what is PCI-DSS?

Payment **C**ard **I**ndustry **D**ata **S**ecurity **S**tandards

- *Created by the PCI Data Security Council (Visa, MasterCard, American Express, Discover, and JCB)*
- *Created a common set of industry standards developed to increase the controls around cardholder data to reduce credit card fraud.*
  - *These standards consist of 6 goals and 12 Requirements…*

PCI DSS Standards

6 Goals 12 Requirements

Goals	PCI DSS Requirements
Build and Maintain a Secure Network and Systems	1. Install and maintain a firewall configuration to protect cardholder data 2. Do not use vendor-supplied defaults for system passwords and other security parameters
Protect Cardholder Data	3. Protect stored cardholder data 4. Encrypt transmission of cardholder data across open, public networks
Maintain a Vulnerability Management Program	5. Protect all systems against malware and regularly update anti-virus software or programs 6. Develop and maintain secure systems and applications
Implement Strong Access Control Measures	7. Restrict access to cardholder data by business need to know 8. Identify and authenticate access to system components 9. Restrict physical access to cardholder data
Regularly Monitor and Test Networks	10. Track and monitor all access to network resources and cardholder data 11. Regularly test security systems and processes
Maintain an Information Security Policy	12. Maintain a policy that addresses information security for all personnel

Why am I here???

PCI Requirement 12.6.1

Educate personnel!!!

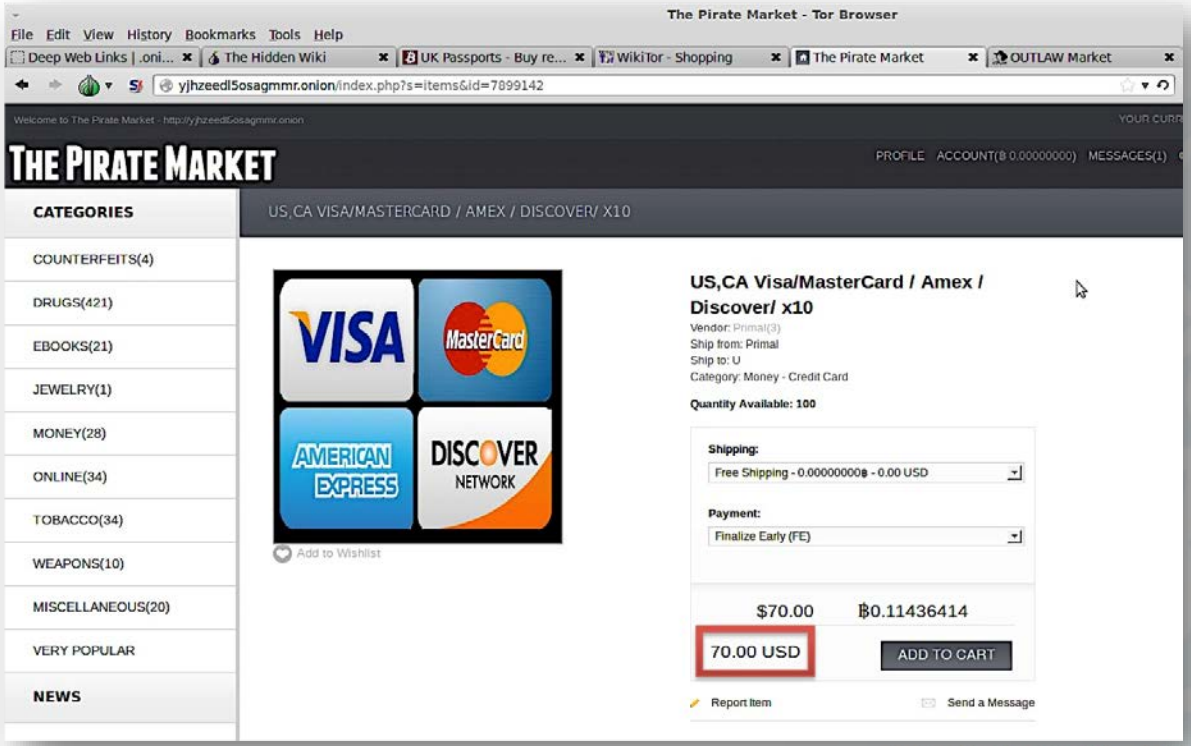
Background Information

Over the past few decades…

- Increases in payment card usage
- Increases in e-commerce
- Increases in more “convenient” payment methods

Background Information Continued

In our desire for convenience, we have left ourselves vulnerable



PCI DSS @ UWF

As a public institution we have a obligation to our students, vendors, donors, stakeholders, and the community at large to ensure that there account information is safe when processing credit card payments @ UWF

PCI DSS—It Can Help Prevent Data Breaches!

Non-Compliance—What's at Stake

- Could result in the revocation of our ability to accept card payments
- Causes damage to consumer trust and our reputation
- Fines our acquiring bank $5,000 to $100,000 per month*
- ***$7.01 million = Average organizational cost of a data breach****

*The bank will likely pass this fine along…
**2016 Cost of Data Breach Study: Global Analysis, Ponemon Institute

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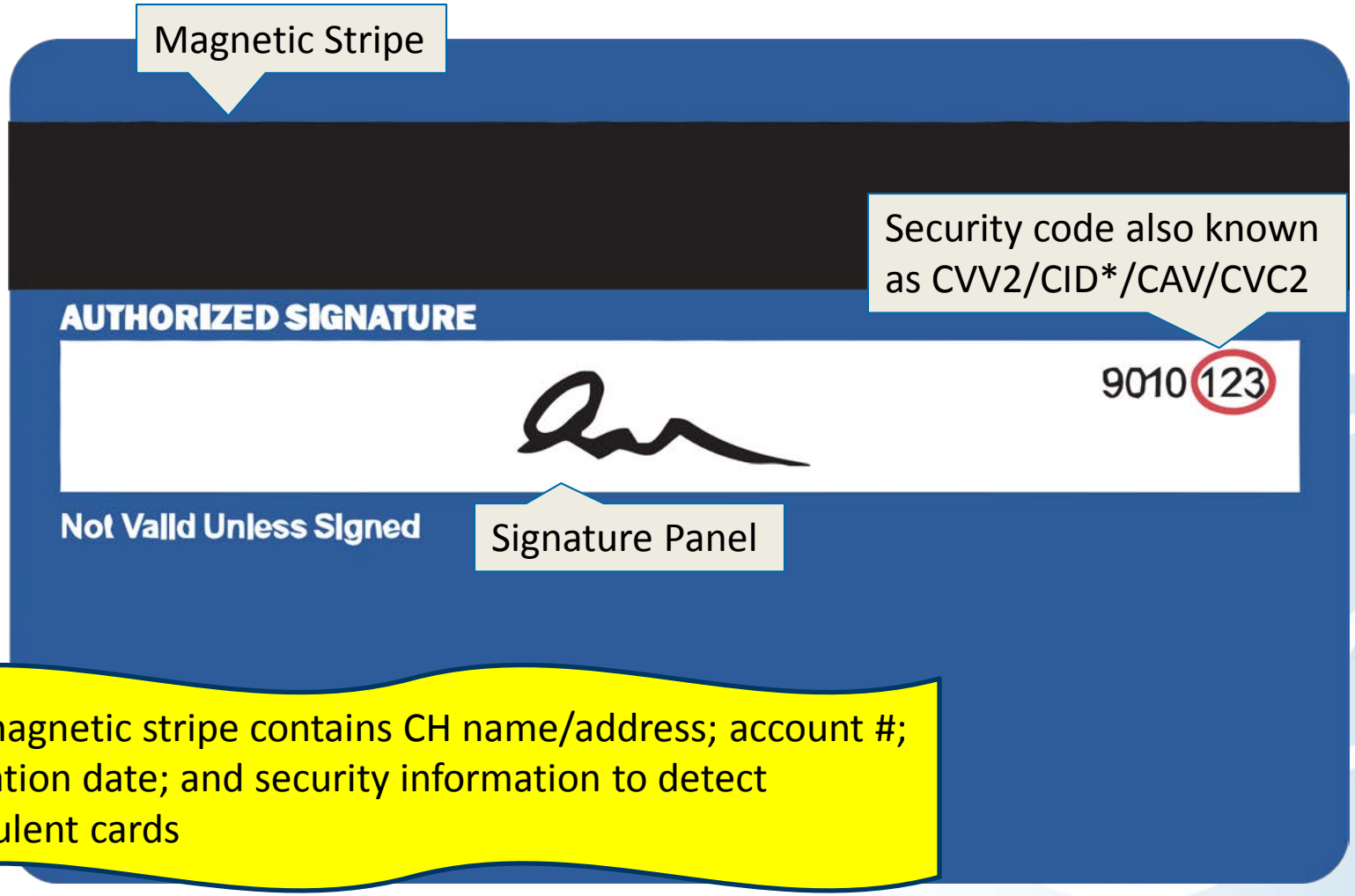
The Basics: Credit Card Anatomy (Front)

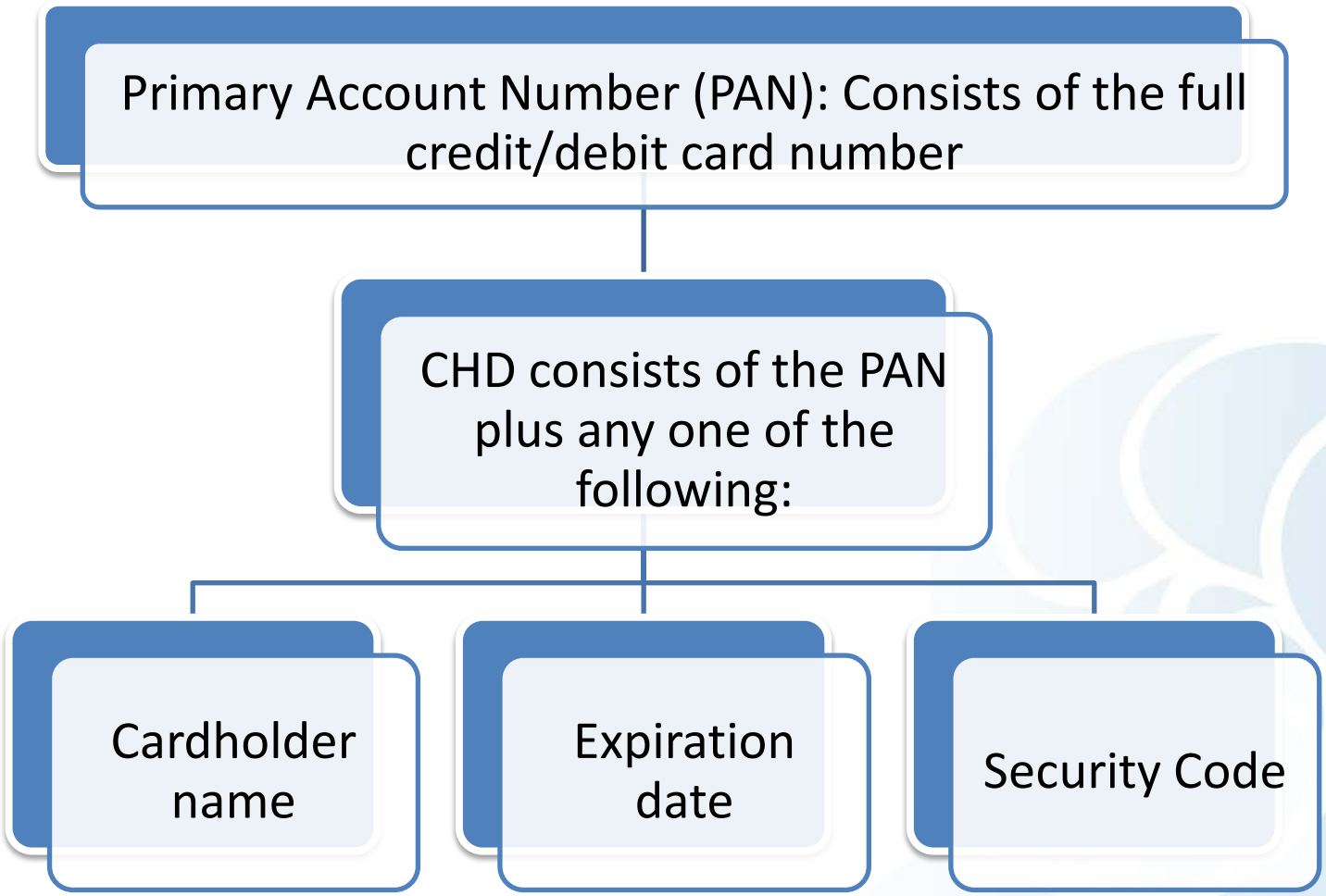
The Basics: Credit Card Anatomy (Back)



The magnetic stripe contains CH name/address; account #; expiration date; and security information to detect fraudulent cards

*American Express refers to this code as the CID and it is located on the front of the card

What is Cardholder Data (CHD)? …technically



The Last 4 Digits

Storage of the *last four digits* of a credit card number is allowed & does not constitute CHD

- Customer receipts should not show more than the *last four digits* of the credit card number
- Computer systems and software used to process credit card transactions should not display more than the *last four digits* of the credit card number

Cardholder Data Procedures: *Magnetic Stripe/PIN/Code*

The University does not permit the storage of the codes found on the magnetic stripe, PIN/PIN block data, or the card validation code.

Cardholder Data Procedures: *Access Control*

All employees that have access to CHD must keep this information in the strictest confidence, and protect it from unauthorized access or disclosure.

Access to this information should be on a need-to-know basis only.

Cardholder Data Procedures: *Electronic Records*

CHD should NEVER be stored in electronic format*

CHD should NEVER be included in email or other electronic messages

**Entering CHD into e-market portals (Lumens/HigherOne/CashNet/etc.) does not qualify. As this data is not being stored on our campus network.*

Cardholder Data Procedures: *Paper Records Procedures*

Paper documents must be protected, stored securely, and disposed of securely.

Avoid the use of paper documents whenever possible.

If unavoidable, please refer to the paper document standards/procedures provided on the UWF Financial Services PCI Compliance webpage.

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Workstation Responsibilities

Each workstation ***must be a dedicated, PCI compliant, ITS approved*** payment machine

Each user is required to have a ***unique login*** for operating POS device

Keep login ***credentials confidential*** and do not share with others

Secure the credit card environment from non cashier personnel

Workstation Responsibilities Continued

Log off whenever stepping away from machine

Log off another cashier and ***login with your own credentials*** when processing transaction

Turn off POS device at night and secure area

Keep your workstation clear of any sensitive materials

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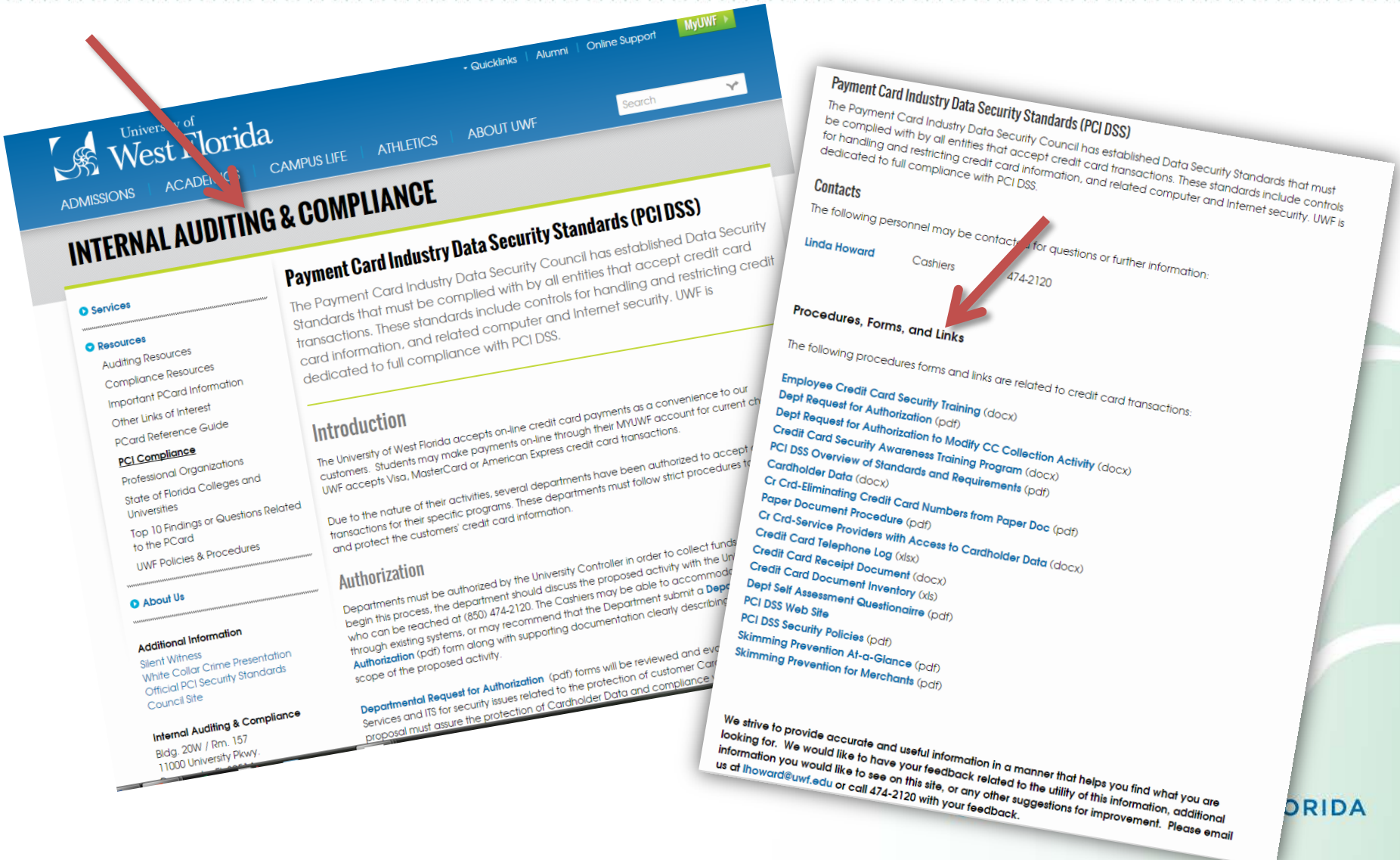
UWF PCI DSS Policies



PCI DSS Security Policy

Technologies *NOT* allowed to access the cardholder environment

Open or public WIFI (non VPN)

Removable electronic media (USBs, etc.)

Laptops

Tablets

Smartphones

PCI DSS Security Policy

Activities **NOT** allowed while accessing and/or connected to the cardholder environment

Checking email

Visiting any website not directly associated and pertinent to the actions being performed

Make internet or intranet connections that are not explicitly necessary

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Best Practices

Maintain strong passwords and update regularly

- Password Dos and Don’ts

Be on the lookout for skimming devices

- Familiarize yourself with the point-of-sale equipment and check regularly for modifications

Be sure your station is physically secured at all times

Best Practices Continued

- Destroy CHD immediately* (cross-cut shredder)
- Notify the Compliance Officer or Financial Services immediately if there is a change in personnel
- Never send CHD via electronic messages/email
- Never share your login credentials
- Be on the lookout for phishing/social engineering attempts to steal your credentials
  - Avoiding phishing and social engineering attacks

**Only write down CHD when absolutely necessary… it usually is not.*

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Questions?

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