The following policy template is for example purposes only. It contains the policy mandates that would be typical for a smaller merchant that has only point-of-sale (POS) terminals. Merchants who use this template should make modifications reflective of their specific operational environments. Merchants who have more sophisticated systems (for example: servers, printers, local area networks, etc.) will need to add additional policy mandates to ensure a comprehensive policy.

[Delete this disclaimer once the Merchant's Policy is written to reflect its specific environment]

## Security Policy

## [Merchant Name]

#### Defining Sensitive Data

[Merchant Name] defines sensitive data as magnetic stripe data – information on the black strip located on the back of the card, such as the cardholder name, account number, or expiration date. Sensitive data also includes the personal identification number (PIN) of the cardholder and the three- or four-digit validation code located on the front or back of the card.

#### Storage of Cardholder Data

It is the policy of [Merchant Name] that point-of-sale (POS) terminals used by [Merchant Name] will not store any cardholder data in electronic format.

It is policy that [Merchant Name] will not store any cardholder data in paper format.

For each existing POS terminal, [Merchant Name] will validate with its vendor or vendors whether any POS terminals store cardholder data.

It is policy that [Merchant Name] will not store, in any form, the card validation code (CVC) or card verification value (CVV) – the three- or four-digit number printed on the front or back of a payment card – used to verify card-not-present transactions.

It is policy that [Merchant Name] will not store the PIN or the encrypted PIN block.

It is policy that the primary account number (PAN) will be masked when displayed. On the receipt, only the first six or last four digits will be displayed. Please Note: These values are usually blocked out with an asterisk (\*) or an X.

#### Paper Reports and Receipts

It is the policy of [Merchant Name] that all paper receipts or reports generated from all POS terminals be properly secured from unauthorized access.

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basis How to Achieve 27001 Certification An Example of Applied Compliance Management helps a **Proceedings of the Eighth International Symposium on Human Aspects of Information Security & Assurance (HAISA 2014)** Nathan Clarke, Steven Furnell, 2014 The Human Aspects of Information Security and Assurance HAISA symposium specifically addresses information security issues that relate to people It concerns the methods that inform and guide users understanding of security and the technologies that can benefit and support them in achieving protection This book represents the proceedings from the 2014 event which was held in Plymouth UK A total of 20 reviewed papers are included spanning a range of topics including the communication of risks to end users user centred security in system development and technology impacts upon personal privacy All of the papers were subject to double blind peer review with each being reviewed by at least two members of the international programme committee

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