

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.

# Sample Security Policy Document

**Mark Steyvers**



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## **Table of Contents Sample Security Policy Document**

1. Understanding the eBook Sample Security Policy Document
  - The Rise of Digital Reading Sample Security Policy Document
  - Advantages of eBooks Over Traditional Books
2. Identifying Sample Security Policy Document
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Sample Security Policy Document
  - User-Friendly Interface
4. Exploring eBook Recommendations from Sample Security Policy Document
  - Personalized Recommendations
  - Sample Security Policy Document User Reviews and Ratings
  - Sample Security Policy Document and Bestseller Lists
5. Accessing Sample Security Policy Document Free and Paid eBooks
  - Sample Security Policy Document Public Domain eBooks

- Sample Security Policy Document eBook Subscription Services
- Sample Security Policy Document Budget-Friendly Options
- 6. Navigating Sample Security Policy Document eBook Formats
  - ePub, PDF, MOBI, and More
  - Sample Security Policy Document Compatibility with Devices
  - Sample Security Policy Document Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Sample Security Policy Document
  - Highlighting and Note-Taking Sample Security Policy Document
  - Interactive Elements Sample Security Policy Document
- 8. Staying Engaged with Sample Security Policy Document
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Sample Security Policy Document
- 9. Balancing eBooks and Physical Books Sample Security Policy Document
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Sample Security Policy Document
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Sample Security Policy Document
  - Setting Reading Goals Sample Security Policy Document
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sample Security Policy Document
  - Fact-Checking eBook Content of Sample Security Policy Document
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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