

## **Instant PCI Policy**

### **Table of Contents - Introduction**

In April 2016, version 3.2 of the PCI Data Security Standard was released. The updated version contains numerous changes from previous versions, all of which are addressed in our Instant PCI Policy. Our brand-new, fully-updated policy covers all version 3.2 requirements.

What follows is the actual Table of Contents from our new Instant PCI Policy. Please note that, for brevity, the Table of Contents includes top-level section numbering only. There are numerous, more specific, sections throughout the document. Also, the actual policy does not include this introduction nor does it include the copyright header. No information within the policy identifies where it was sourced.

Since 2008, InstantSecurityPolicy.com has been happily used by thousands of companies worldwide to meet their IT Security policy needs, and we're confident you will be pleased with our policies as well. Even better, our years of PCI DSS Policy experience will ensure you are satisfied with our Instant PCI Policy.

If you have any questions, please feel free to [Contact Us!](#)

## Table of Contents

<b>Introduction .....</b>	<b>9</b>
Overview .....	9
Scope.....	9
Goals .....	9
Intent.....	10
Implementation .....	10
Revision History .....	10
<b>I. Acceptable Use Policy.....</b>	<b>12</b>
1.0 Overview .....	12
2.0 Purpose .....	12
3.0 Scope.....	12
4.0 Policies .....	12
4.1 Network Access.....	12
4.2 Web Browsing and Internet Usage .....	13
4.3 Unacceptable Use .....	14
4.4 Monitoring and Privacy.....	16
4.5 Responsible Computer and Network Use.....	17
4.6 Reporting of a Security Incident .....	17
4.7 Applicability of Other Policies .....	18
5.0 Enforcement .....	18
<b>II. Password Policy.....</b>	<b>19</b>
1.0 Overview .....	19
2.0 Purpose .....	19
3.0 Scope.....	19
4.0 Policies .....	19
4.1 Construction.....	19
4.2 Confidentiality.....	20
4.3 Change Frequency .....	20
4.4 Incident Reporting .....	21
4.5 Applicability of Other Policies .....	21
5.0 Enforcement .....	21
<b>III. Remote Access Policy .....</b>	<b>22</b>
1.0 Overview .....	22
2.0 Purpose .....	22
3.0 Scope.....	22
4.0 Policies .....	22
4.1 Remote Access Client Software .....	22

---

4.2 Remote Network Access .....	23
4.3 Idle Connections .....	24
4.4 Prohibited Actions.....	24
4.5 Use of non-company-provided Systems.....	25
4.6 Applicability of Other Policies .....	25
5.0 Enforcement .....	25
<b>IV. Confidential Data Policy .....</b>	<b>26</b>
1.0 Overview .....	26
2.0 Purpose .....	26
3.0 Scope.....	26
4.0 Policies .....	26
4.1 Data Classification.....	26
4.2 Treatment of Confidential Data.....	27
4.3 Examples of Confidential Data.....	29
4.4 Use of Confidential Data .....	30
4.5 Sharing Confidential Data with Third Parties.....	30
4.6 Receiving Confidential Data from Third Parties.....	31
4.7 Security Controls for Confidential Data .....	31
4.8 Emergency Access to Data .....	33
4.9 Applicability of Other Policies .....	34
5.0 Enforcement .....	34
<b>V. Mobile Device Policy .....</b>	<b>35</b>
1.0 Overview .....	35
2.0 Purpose .....	35
3.0 Scope.....	35
4.0 Policies .....	35
4.1 Physical Security.....	35
4.2 Data Security .....	36
4.3 Connecting Mobile Computers to Unsecured Networks.....	37
4.4 General Guidelines.....	37
4.5 Audits .....	38
4.6 Applicability of Other Policies .....	38
5.0 Enforcement .....	38
<b>VI. Retention Policy .....</b>	<b>39</b>
1.0 Overview .....	39
2.0 Purpose .....	39
3.0 Scope.....	39
4.0 Policies .....	39
4.1 Reasons for Data Retention .....	39
4.2 Data Duplication .....	40

---

4.3 Retention Requirements.....	40
4.4 Retention of Encrypted Data .....	41
4.5 Data Destruction .....	41
4.6 Applicability of Other Policies.....	42
5.0 Enforcement .....	42
<b>VII. Email Policy .....</b>	<b>43</b>
2.0 Purpose .....	43
3.0 Scope.....	43
4.0 Policies .....	43
4.1 Proper Use of Company Email Systems .....	43
4.2 External and/or Personal Email Accounts.....	47
4.3 Confidential Data and Email .....	48
4.4 Company Administration of Email .....	48
4.5 Prohibited Actions.....	52
4.6 Applicability of Other Policies.....	53
5.0 Enforcement .....	54
<b>VIII. Backup Policy .....</b>	<b>55</b>
1.0 Overview .....	55
2.0 Purpose .....	55
3.0 Scope.....	55
4.0 Policies .....	55
4.1 Identification of Critical Data .....	55
4.2 Data to be Backed Up .....	56
4.3 Backup Frequency.....	56
4.4 Off-Site Rotation .....	56
4.5 Backup Storage .....	57
4.6 Backup Retention.....	57
4.7 Restoration Procedures & Documentation .....	58
4.8 Restoration Testing .....	58
4.9 Expiration of Backup Media.....	58
4.10 Applicability of Other Policies.....	58
5.0 Enforcement .....	58
<b>IX. Network Access and Authentication Policy .....</b>	<b>60</b>
1.0 Overview .....	60
2.0 Purpose .....	60
3.0 Scope.....	60
4.0 Policies .....	60
4.1 Account Setup .....	60
4.2 Account Access Levels.....	61
4.3 Account Use .....	62

---

4.4 Account Termination .....	63
4.5 Network Authentication Requests.....	63
4.6 Database Authentication Requests .....	64
4.7 Use of Passwords .....	64
4.8 Screensaver Passwords.....	64
4.9 Minimum Configuration for Access .....	64
4.10 Encryption of Login Credentials.....	65
4.11 Failed Login Attempts .....	65
4.12 Alternate Authentication Mechanisms.....	65
4.13 Applicability of Other Policies .....	66
5.0 Enforcement .....	66
<b>X. Incident Response Policy .....</b>	<b>67</b>
1.0 Overview .....	67
2.0 Purpose .....	67
3.0 Scope.....	67
4.0 Policies .....	67
4.1 Types of Incidents .....	67
4.2 Preparation .....	68
4.3 Confidentiality.....	69
4.4 Electronic Incidents.....	69
4.5 Physical Incidents.....	70
4.6 Hybrid Incidents .....	72
4.7 Notification .....	73
4.8 Managing Risk .....	73
4.9 Business Recovery and Continuity Planning .....	75
4.10 Applicability of Other Policies .....	77
5.0 Enforcement .....	77
<b>XI. External Connection Policy .....</b>	<b>78</b>
1.0 Overview .....	78
2.0 Purpose .....	78
3.0 Scope.....	78
4.0 Policies .....	79
4.1 Encryption .....	79
4.2 Authentication .....	79
4.3 Implementation .....	79
4.4 Management.....	79
4.5 Logging and Monitoring .....	80
4.6 Encryption Keys.....	80
4.7 Managing Risk .....	80
4.8 Restricting Third Party Access.....	80

---

4.9 Applicability of Other Policies .....	81
5.0 Enforcement .....	81
<b>XII. Guest Access Policy.....</b>	<b>82</b>
1.0 Overview .....	82
2.0 Purpose .....	82
3.0 Scope.....	82
4.0 Policies .....	82
4.1 Granting Guest Access .....	82
4.2 Guest Access Infrastructure Requirements .....	84
4.3 Restrictions on Guest Access .....	84
4.4 Monitoring of Guest Access .....	84
4.5 Applicability of Other Policies .....	84
5.0 Enforcement .....	84
<b>XIII. Wireless Access Policy .....</b>	<b>85</b>
1.0 Overview .....	85
2.0 Purpose .....	85
3.0 Scope.....	85
4.0 Policies .....	85
4.1 Physical Guidelines.....	85
4.2 Configuration and Installation .....	86
4.3 Accessing Confidential Data.....	87
4.4 Inactivity.....	87
4.5 Wireless Scans.....	88
4.6 Audits .....	88
4.7 Wireless Access Point Inventory .....	88
4.8 Applicability of Other Policies .....	89
5.0 Enforcement .....	89
<b>XIV. Network Security Policy.....</b>	<b>90</b>
1.0 Overview .....	90
2.0 Purpose .....	90
3.0 Scope.....	90
4.0 Policies .....	90
4.1 Network Device Authentication .....	90
4.2 Logging .....	93
4.3 Audit Trails .....	94
4.4 Firewalls .....	96
4.5 Networking Hardware.....	98
4.6 Network Servers.....	99
4.7 Intrusion Detection/Intrusion Prevention .....	101
4.8 File Integrity Monitoring .....	101

---

4.9 Security Control Monitoring .....	101
4.10 Security Testing .....	102
4.11 Disposal of Information Technology Assets.....	105
4.12 Network Compartmentalization .....	106
4.13 Network Documentation .....	107
4.14 Antivirus/Anti-Malware .....	108
4.15 Software Use Policy .....	109
4.16 Software/Application Development Policy.....	110
4.17 Maintenance Windows and Scheduled Downtime .....	112
4.18 Change Management.....	112
4.19 Suspected Security Incidents .....	113
4.20 Redundancy .....	113
4.21 Manufacturer Support Contracts.....	113
4.22 Security Policy Management .....	114
4.23 Applicability of Other Policies.....	116
5.0 Enforcement .....	116
<b>XV. Encryption Policy.....</b>	<b>117</b>
1.0 Overview .....	117
2.0 Purpose .....	117
3.0 Scope.....	117
4.0 Policies .....	117
4.1 Applicability of Encryption.....	117
4.2 Encryption Key Management .....	119
4.3 Acceptable Encryption Algorithms .....	121
4.4 Legal Use .....	121
4.5 Applicability of Other Policies .....	121
5.0 Enforcement .....	121
<b>XVI. Outsourcing Policy.....</b>	<b>122</b>
1.0 Overview .....	122
2.0 Purpose .....	122
3.0 Scope.....	122
4.0 Policies .....	122
4.1 Deciding to Outsource .....	122
4.2 Outsourcing Core Functions .....	123
4.3 Evaluating a Provider .....	123
4.4 Security Controls.....	124
4.5 Outsourcing Contracts .....	124
4.6 Access to Information .....	124
4.7 List of Providers.....	124
4.8 Applicability of Other Policies .....	125

---

5.0 Enforcement .....	125
<b>XVII. Physical Security Policy.....</b>	<b>126</b>
1.0 Overview .....	126
2.0 Purpose .....	126
3.0 Scope.....	126
4.0 Policies .....	126
4.1 Choosing a Site .....	126
4.2 Security Zones.....	127
4.3 Access Controls .....	128
4.4 Physical Data Security .....	129
4.5 Physical System Security .....	130
4.6 Fire Prevention.....	132
4.7 Entry Security .....	132
4.8 Applicability of Other Policies.....	134
5.0 Enforcement .....	134
<b>Appendix A: Policy Acceptance Form .....</b>	<b>135</b>
<b>Appendix B: Definitions .....</b>	<b>136</b>