PCI PA-DSS Implementation Guide

For
Atos Worldline Banksys XENTA,
Atos Worldline YOMANI and
Atos Worldline YOMANI XR
terminals using the
Point SAPC Y01.01 Software
(Stand Alone Payment Core)

Version 1.10

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Revision History

Version	Name	Date	Comments
1.00	Mats Oscarsson	2013-09-18	Initial Revision
1.10	Mats Oscarsson	2014-02-26	Changed to also cover the YOMANI XR HW platform.

References

Nbr.	Title	Version
1	Payment Card Industry – Payment Application Data Security Standard	2.0
2	Payment Card Industry – Data Security Standard	2.0

Table of contents

1. Introduction

The Payment Card Industry Data Security Standard (PCI-DSS) defines a set of requirements for the configuration, operation, and security of payment card transactions in your business. If you use the VeriFone Vx terminal in your business to store, process, or transmit payment card information, this standard and this guide apply to you.

The requirements are designed for use by assessors conducting onsite reviews and for merchants who must validate compliance with the PCI DSS.

For more details about PCI DSS, please see the following link:

http://www.pcisecuritystandards.org

This guide is updated whenever there are changes in Point SAPC software that affect PCI DSS and is also reviewed annually and updated as needed to reflect changes in the software as well as the PCI standards. You can download the latest version of this document from

http://www.point.se/

The Payment Card Industry (PCI) has also set the requirements for software applications that store, process or transmit cardholder data. These requirements are defined by the Payment Card Industry Payment Application Data Security Standard (PCI PA-DSS). In order to facilitate for you to get a PCI DSS assessment the Point SAPC (Point SAPC Payment Core) software has been validated by PCI to comply with the PCI PA-DSS requirements.

Note: This guide refers to VeriFone Vx terminals using the Point SAPC (Point SAPC Payment Core) SW. The version of the Point SAPC is listed on the PCI web site "List of Validated Payment Applications" that have been validated in accordance with PCI PA-DSS. If you cannot find the version of your Point SAPC on that list please contact your helpdesk in order to upgrade your terminal.

http://www.pcisecuritystandards.org/

Document Use

This PA-DSS Implementation Guide contains information for proper use of VeriFone Vx terminals using the Point SAPC. Point does not possess the authority to state that a merchant may be deemed "PCI DSS Compliant" if information contained within this document is followed. Each merchant is responsible for creating a PCI DSS compliant environment. The purpose of this guide is to provide information needed during installation and operation of terminals using the Point SAPC in a manner that will support a merchant's PCI DSS compliance efforts.

Note 1: Both the System Installer and the controlling merchant must read this document. Hence, the Implementation Guide should be distributed to all relevant payment application users.

2. Summary of PCI DSS requirements

This summary provides a basic overview of the PCI DSS requirements and how they apply to your business when using Atos Worldline XENTA, YOMANI or YOMANI XR stand alone terminal with Point SAPC SW.

In this chapter Point SAPC refers to Atos Worldline XENTA, YOMANI or YOMANI XR terminals using the Point SAPC SW.

2.1. Build and Maintain a Secure Network

Requirement 1: Install and maintain a firewall configuration to protect cardholder data

a. What the requirement says

"Firewalls are devices that control computer traffic allowed between an entity's networks (internal) and untrusted networks (external), as well as traffic into and out of more sensitive areas within an entity's internal trusted networks. The cardholder data environment is an example of a more sensitive area within an entity's trusted network. A firewall examines all network traffic and blocks those transmissions that do not meet the specified security criteria. All systems must be protected from unauthorized access from untrusted networks, whether entering the system via the Internet as e-commerce, employee Internet access through desktop browsers, employee e-mail access, dedicated connections such as business-to-business connections, via wireless networks, or via other sources. Often, seemingly insignificant paths to and from untrusted networks can provide unprotected pathways into key systems. Firewalls are a key protection mechanism for any computer network. Other system components may provide firewall functionality, provided they meet the minimum requirements for firewalls as provided in Requirement 1. Where other system components are used within the cardholder data environment to provide firewall functionality, these devices must be included within the scope and assessment of Requirement 1.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC does not provide any WLAN functionality and is designed to operate in a network behind a firewall.

c. What this means to you

If you are using wireless technology you must install and maintain a firewall to protect your Point SAPC from someone hacking the wireless environment. Also, if your network connection allows inbound traffic you should use a firewall. The terminal should not be placed in an Internet accessible network zone ("DMZ").

Requirement 2: Do not use vendor-supplied defaults for system passwords and other security parameters

a. What the requirement says

"Malicious individuals (external and internal to an entity) often use vendor default passwords and other vendor default settings to compromise systems. These passwords and settings are well known by hacker communities and are easily determined via public information.", reference 2.

b. How your Point SAPC helps you meet this requirement

Point SAPC does not allow users to access any card holder data or sensitive authentication data. IP addresses for processors, terminal management systems and software download servers are protected by unique passwords per terminal and these passwords are changed on a daily basis.

c. What this means to you

Since the password protection for the Point SAPC is handled entirely within the unit there is no need for you to take any action.

2.2. Protect Cardholder Data

Requirement 3: Protect stored cardholder data

a. What the requirement says

"Protection methods such as encryption, truncation, masking, and hashing are critical components of cardholder data protection. If an intruder circumvents other security controls and gains access to encrypted data, without the proper cryptographic keys, the data is unreadable and unusable to that person. Other effective methods of protecting stored data should be considered as potential risk mitigation opportunities. For example, methods for minimizing risk include not storing cardholder data unless absolutely necessary, truncating cardholder data if full PAN is not needed, and not sending unprotected PANs using end-user messaging technologies, such as e-mail and instant messaging. Please refer to the PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for definitions of "strong cryptography" and other PCI DSS terms.", reference 2.

b. How your Point SAPC helps you meet this requirement

Point SAPC never stores full magnetic stripe data from the card. For offline transactions PAN and expiry date are stored encrypted using a unique key per transaction.

At transaction time PAN is truncated before it is stored, only the first 6 and last 4 digits are stored. For printout of receipts and reports the truncated PAN is used.

c. What this means to you

For cards read by the Point SAPC magnetic stripe reader or chip card reader you do not have to take any action.

For manually entered PAN and for voice referrals it is never allowed to write down or otherwise store PAN, expiration date or CVV2.

Requirement 4: Encrypt transmission of cardholder data across open, public networks

a. What the requirement says

"Sensitive information must be encrypted during transmission over networks that are easily accessed by malicious individuals. Misconfigured wireless networks and vulnerabilities in legacy encryption and authentication protocols continue to be targets of malicious individuals who exploit these vulnerabilities to gain privileged access to cardholder data environments.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC encrypts card holder data using triple DES with a unique key per transaction. On top of that the entire messages sent to and from the Point SAPC are protected using SSL, if the processor supports SSL. The Point SAPC does not provide any WLAN functionality.

c. What this means to you

If you are using a wireless network, WLAN, you must set up your wireless network to use WPA/WPA2 encryption for new installations. **N.B. WEP must not be used.** The WLAN encryption is applied on top of the triple DES encryption and SSL (if SSL is supported by the processor) implemented in the terminal.

If you connect to an external network without using WLAN you do not need to take any action.

2.3. Maintain a Vulnerability Management Program

Requirement 5: Use and regularly update anti-virus software or programs

a. What the requirement says

Malicious software, commonly referred to as "malware"—including viruses, worms, and Trojans—enters the network during many business-approved activities including employee e-mail and use of the Internet, mobile computers, and storage devices, resulting in the exploitation of system vulnerabilities. Anti-virus software must be used on all systems commonly affected by malware to protect systems from current and evolving malicious software threats.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC cannot be used for e-mails or internet activities. All software downloaded to the terminal is controlled by Point, protected by a digital signature (MAC) and sent over an SSL connection (if the processor supports SSL). These security measures prevent malicious software being installed onto your Point SAPC terminal.

c. What this means to you

You should install and maintain antivirus software which helps to protect your system. Make sure that this software is up to date as security threats change.

For the Point SAPC you do not need to take any action regarding antivirus software.

Requirement 6: Develop and maintain secure systems and applications

a. What the requirement says

"Unscrupulous individuals use security vulnerabilities to gain privileged access to systems. Many of these vulnerabilities are fixed by vendor-provided security patches, which must be installed by the entities that manage the systems. All critical systems must have the most recently released, appropriate software patches to protect against exploitation and compromise of cardholder data by malicious individuals and malicious software.
Note: Appropriate software patches are those patches that have been evaluated and tested sufficiently to determine that the patches do not conflict with existing security configurations. For in-house developed applications, numerous vulnerabilities can be avoided by using standard system development processes and secure coding techniques.", reference 2.

b. How your Point SAPC helps you meet this requirement

Point Transaction Systems constantly works with the latest security findings and requirements throughout the life cycle of your Point SAPC. This includes automatic SW updates whenever necessary.

c. What this means to you

You should keep your system up to date with software updates, operating system updates, and any other security patches.

For the Point SAPC you do not need to take any action.

2.4. Implement Strong Access Control Measures

Requirement 7: Restrict access to cardholder data by business need to know

a. What the requirement says

"To ensure critical data can only be accessed by authorized personnel, systems and processes must be in place to limit access based on need to know and according to job responsibilities. "Need to know" is when access rights are granted to only the least amount of data and privileges needed to perform a job.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC does not disclose any cardholder data. Sensitive authentication data is always encrypted when sent for authorization and never stored. PAN is always truncated when stored. Only truncated PANs are used for printouts of reports, logs or receipts.

c. What this means to you

In case you need to enter card numbers manually or if you have to do voice referrals you must never keep written copies or otherwise store copies of cardholder data. Also, you must never e-mail, fax etc cardholder data.

For cards read by the Point SAPC magnetic stripe reader or chip card reader you do not need to take any additional security measures.

Requirement 8: Assign a unique ID to each person with computer access

a. What the requirement says

"Assigning a unique identification (ID) to each person with access ensures that each individual is uniquely accountable for his or her actions. When such accountability is in place, actions taken on critical data and systems are performed by, and can be traced to, known and authorized users.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC does not allow access to critical data.

Requirement 8.3: The Point SAPC does not allow direct remote access to the system. But for remote updates via Terminal Management Systems the authentication used as part of an authenticated remote software distribution framework for the PED, should be evaluated by a QSA as part of any PCI DSS assessment.

c. What this means to you

Since the Point SAPC does not allow access to critical data you do not need to take any action.

Requirement 8.3: Ask your QSA to include the remote update process in the PCI DSS assessment.

Requirement 9: Restrict physical access to cardholder data

a. What the requirement says

"Any physical access to data or systems that house cardholder data provides the opportunity for individuals to access devices or data and to remove systems or hardcopies, and should be appropriately restricted. For the purposes of Requirement 9, "onsite personnel" refers to full-time and part-time employees, temporary employees, contractors and consultants who are physically present on the entity's premises. A "visitor" refers to a vendor, guest of any onsite personnel, service workers, or anyone who needs to enter the facility for a short duration, usually not more than one day. "Media" refers to all paper and electronic media containing cardholder data.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC physically prevents by encryption and truncation users to access cardholder data.

c. What this means to you

For your Point SAPC you do not need to take any action.

2.5. Regularly Monitor and Test Networks

Requirement 10: Track and monitor all access to network resources and cardholder data

a. What the requirement says

"Logging mechanisms and the ability to track user activities are critical in preventing, detecting, or minimizing the impact of a data compromise. The presence of logs in all environments allows thorough tracking, alerting, and analysis when something does go wrong. Determining the cause of a compromise is very difficult, if not impossible, without system activity logs.", reference 2.

b. How your Point SAPC helps you meet this requirement

The Point SAPC keeps a log for the 1000 latest transactions. This log contains truncated PANs. No cardholder data is accessible from the Point SAPC.

The Point SAPC also keeps an Audit Trail to track changes to system level objects.

c. What this means to you

For the transaction log you do not need to take any action since no cardholder data is accessible.

For the Audit Trail there are no settings you need to do. The Audit Trail is created automatically and cannot be disabled. The Audit Trail could be sent manually to a centralized server by entering the Point SAPC "LOG MENU", for further details please refer to the user's manual.

The address to the centralized log server is already set when you receive the terminal and normally there is no need to change that address in the terminal. However, if for some reason this address needs to be changed please contact the representative of your service provider. Chapter "5.1 How to change the address to the centralized log server" also gives you guidance on how to change the address of the centralized log server.

Requirement 11: Regularly test security systems and processes

a. What the requirement says

"Vulnerabilities are being discovered continually by malicious individuals and researchers, and being introduced by new software. System components, processes, and custom software should be tested frequently to ensure security controls continue to reflect a changing environment.", reference 2.

b. How your Point SAPC helps you meet this requirement

Your Point SAPC has mechanisms to ensure that software and parameters can be downloaded from trusted sources only. These mechanisms are based on cryptographic signatures and MAC protection (Message Authentication Code).

c. What this means to you

You should test your network connections (including wireless networks) periodically for vulnerabilities, and make use of network vulnerability scans. If you make any significant changes to your network, you should also test for vulnerabilities.

2.6. Maintain an Information Security Policy

Requirement 12: Maintain a policy that addresses information security for employees and contractors

a. What the requirement says

“All personnel should be aware of the sensitivity of data and their responsibilities for protecting it. For the purposes of Requirement 12, “personnel” refers to full-time and part-time employees, temporary employees, contractors and consultants who are “resident” on the entity’s site or otherwise have access to the cardholder data environment.”, reference 2.

b. How your Point SAPC helps you meet this requirement

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c. What this means to you

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3. How to set up your Point SAPC to ensure PCI DSS compliance

In this chapter Point SAPC refers to Atos Worldline XENTA, YOMANI and YOMANI XR terminals using the Point SAPC.

3.1. HW dependencies

The Point SAPC SW runs on the following HW platforms:

1. Atos Worldline Banksys XENTA, PCI PTS approval #: 4-30001
2. Atos Worldline YOMANI, PCI PTS approval #: 4-30046
3. Atos Worldline YOMANI XR, PCI PTS approval #: 4-30092

No insecure or unnecessary protocol, service, component or other dependent software is used or required.

3.2. Do not retain full magnetic stripe or card validation code

When upgrading the payment application in your Point SAPC to comply with the PCI PA-DSS requirements this could be done two ways.

1. Your old unit is physically replaced by a new Point SAPC loaded with software that complies with the PCI PA-DSS requirements. If the old unit is not PCI PA-DSS compliant it could contain historical magnetic stripe data, PANs, and CVV2s. Therefore the non PCI PA-DSS compliant unit must be returned to Point.
2. Your existing Point SAPC is downloaded remotely with new software that complies with the PCI PA-DSS requirements. After download your Point SAPC software is designed to remove all historical magnetic stripe data, PANs and CVV2s stored by previous versions of the software.

In both cases you must make sure that the software version of the Point SAPC that runs on your Point SAPC is listed on the PCI web site “List of Validated Payment Applications” that have been validated in accordance with PCI PA-DSS.

http://www.pcisecuritystandards.org

In order for your organization to comply with PCI DSS requirements it is absolutely necessary to remove historical data stored prior to installing your PCI PA-DSS compliant Point SAPC terminal. Therefore you must make sure that historical data (magnetic stripe data, cardholder data and CVV2s) are removed from all storage devices used in your system, ECRs, PCs, servers etc. For further details please refer to your vendor.

No specific setup of your Point SAPC PCI PA-DSS compliant terminal is required. PAN is stored either truncated or encrypted. Full magnetic stripe data is deleted immediately after authorization and never stored.

However, if you need to enter PAN and expiration date manually or do a voice referral you should never write down or otherwise store PAN, expiration date or CVV2. Collect this type of data only when absolutely necessary to perform manual entry or voice referral.

Note: Using the PCI PA-DSS compliant Point SAPC terminal you will never be prompted to enter CVV2.

3.3. Protect stored card holder data

PAN and expiration date are encrypted and stored in a Store and Forward file within your Point SAPC for offline transactions. For this encryption a unique key per transaction is used. Once your Point SAPC goes online any stored transactions are sent to the processor and securely deleted from the Point SAPC memory.

To comply with the PCI DSS requirements all cryptographic material must be rendered irretrievable.This is handled within the Point SAPC and you do not need to take any action.

3.4. Protect wireless transmissions

Neither the Point SAPC SW nor the Atosworldline XENTA/YOMANI/YOMANI XR terminals provide any WLAN functionality.

However, if you are using wireless network within your business you must make sure that firewalls are installed that deny or control (if such traffic is necessary for business purposes) any traffic from the wireless environment into the Point SAPC environment. Please refer to your firewall manual.

In case you are using a wireless network you must also make sure that:

- Encryption keys were changed from vendor defaults at installation.
- Passwords to access the wireless router/access point were changed from vendor defaults.
- Strong encryption (https or SSH) are used for authentication, i.e. entry of user identity and password, to access the wireless router/ access point.
- Encryption keys are changed anytime someone with knowledge of the keys leaves the company or changes position.
- Default SNMP community strings on wireless devices are changed
- Firmware on wireless devices is updated to support strong encryption for authentication and transmission over wireless networks, for example IEEE 802.11i. Please note that the use if WEP as a security control was prohibited.
- Other security related vendor defaults are changed.

3.5. Facilitate secure remote software updates

The software of your Point SAPC could be updated remotely and automatically. For connection to external networks it is recommended to use firewall protection as per ”2.1 Build and Maintain a Secure Network” in this document. The terminal should not be placed in an Internet accessible network zone (“DMZ”).

Also the security part of the software that resides in the PED (PIN Entry Device) part of the terminal could be updated remotely. The Terminal Management System that is used for distribution of the PED software should be evaluated by a QSA as part of any PCI DSS assessment.

3.6. Encrypt sensitive traffic over public networks

Your Point SAPC allows transmission over public networks, e.g. public internet. To protect sensitive data your Point SAPC uses triple DES encryption with a unique key per transaction. On top of that all data sent to and from the Point SAPC is protected under SSL, if the processor supports SSL. To connect your Point SAPC to public networks you do not need to take any further action regarding encryption.

4. Back-out or product de-installation procedures

The software of your Point SAPC could be updated remotely either automatically or manually triggered. In the unlikely event that your newly downloaded software fails or malfunctions please contact your TMS operator in order to allow you to download an older version of the software.

5. Audit Trail log

5.1. How to change the address to the centralized log server

By default the Audit Trail is sent to a centralized log server hosted by your PSP. If you want to continue to use that log server you don't have to take any action.

However, if you want to use another server and receive the Audit Trail in SYSLOG format then do as follows.

On the Point SAPC

1. Select "ADMIN"
2. Scroll down to "LOG MENU"
3. Select "A-LOG" (Audit Trail)
4. Select "Send TCP SYSLOG"
5. Select "Real-Time send"
6. Enter IP address for Audit Trail Log Server
7. Enter PORT number
8. Select "ON"
9. Verify if terminal succeeds to connect and send by selecting "Send once"

Once A-LOG in SYSLOG format is activated, all information of major events will be transferred to your designated server as soon as terminal will go out in IDLE (NEW CUSTOMER screen). Terminal will keep theses settings even after power loss or reboot.

Important:

- SysLog is sent in TCP message instead of UDP. Make sure your SysLog server supports it.
- SysLog is based on standard internet protocols as specified by RFC 3164 and RFC 3195.

5.2. Data Contents of Audit Trail

The AuditTrail log file is a readable ascii text file with one entry on each line. The log entries consist of data according to the table below with each value separated by semi-colon ";".
Affected data may be more than one field. In that case they should be separated with "!". For configuration changes at least the name of affected data is logged. If possible, both old and new values are logged.

Requirement	Name	Value
10.3.5	Terminal identity	Numerical terminal identity as used in the TMS
10.3.1	User ID	Full name of process or script depending on application/platform.
10.3.2	Type of event	Download / Validate / Install / Config / Audit send / Audit read
10.3.3	Date & Time	YYMMDDhhmmss
10.3.4	Success	OK / NOK
10.3.5	Origination	Auto / Man / Timer
10.3.6	Affected data	Depending on type of event. May be multiple fields separated with "!" each field consists of identifier and value [name]=[value], examples: **Download / Validate / Install**: file=[filename] **Config**: [param name]=[value] **Audit send**: ip:port=[ip:port] **Audit read**: destination=[rs232]

Below is an example of five lines of log entries from a Point SAPC terminal.

1234567890123456;PPMAPP;Download;110211092745;OK;Timer;file=MASPAR__080307135505
1234567890123456;PPMAPP;Validate;110211092757;OK;Auto;file=MASPAR__080307135505
1234567890123456;PPMAPP;Install;110211092758;OK;Auto;file=MASPAR__080307135505
1234567890123456;DCAPP;Config;110211143510;OK;Man;TSP IP PORT Primary old=192.168.200.12:1234!TSP IP PORT Primary new=192.168.200.15:6015
1234567890123456;DCAPP;Audit send;110211150852;NOK;Man;ip:port=192.168.200.12:1234!reason=host not found

6. Terminology and abbreviations

Cardholder Data	PAN, Expiration Date, Cardholder Name (not used by Point SAPC) and Service Code.
CVV2	Card Verification Value, also called CVC2, is a three or four digit value printed on the back of the card but not encoded on the magnetic stripe or the chip.
ECR	Electronic Cash Register
HTTPS	Hypertext Transfer Protocol Secure (HTTPS) is a combination of the Hypertext Transfer Protocol with the SSL protocol to provide encrypted communication and secure identification.
Magnetic Stripe Data	Track data read from the magnetic stripe, magnetic-stripe image on the chip, or elsewhere.
PAN	Primary Account Number. PAN, also called card number, is part of the magnetic stripe data and is also printed or embossed on the card. PAN can also be stored in the chip of the card.
PCI DSS	Payment Card Industry Data Security Standard, the subject of this document. Retailers that use applications to store, process or transmit payment card data are subject to the PCI DSS standard.
PCI PA-DSS	Payment Card Industry Payment Application Data Security Standard is a standard for validation of payment applications that store, process or transmit payment card data. Applications that comply with PA DSS have built in protection of card data and hereby facilitates for retailers to comply with PCI DSS.
PED	PIN Entry Device.
PIN	Personal Identification Number. Secret numeric password known only to the user and a system to authenticate the user to the system.
Point SAPC	The Payment Core used by XENTA, YOMANI and YOMANI XR Stand Alone terminals.
PSP	Payment Service Provider offers merchants online services for accepting electronic payments.
Sensitive Authentication Data	Magnetic Stripe Data, CVV2 and PIN.
Service Code	A three digit code from the magnetic stripe data defining (1) Interchange and technology, (2) Authorization processing and (3) Range of services and PIN requirements.
SNMP	Simple Network Management Protocol, is a network protocol. It is used mostly in network management systems to monitor network-attached devices for conditions that warrant administrative attention.
SSH	Secure Shell (SSH) is a network protocol that allows data to be exchanged using a secure channel between two networked devices.
SSL	Secure Sockets Layer is a commonly used method to protect transmission across public networks. SSL includes strong encryption.
SYSLOG	Syslog is a standard for computer data logging.
TCP	Transmission Control Protocol is one of the core protocols of the Internet protocol suite.
TMS	Terminal Management System.
UDP	User Datagram Protocol is one of the core protocols of the Internet protocol suite.
WEP	Wired Equivalent Privacy, a wireless network security standard. Sometimes erroneously called "Wireless Encryption Protocol"
WPA and **WPA2**	Wi-Fi Protected Access, is a certification program created by the Wi-Fi Alliance to indicate compliance with the security protocol created by the Wi-Fi Alliance to secure wireless computer networks.