Requirements: What's New and Exciting?

Joel Weisz, Manager, Emerging Standards,
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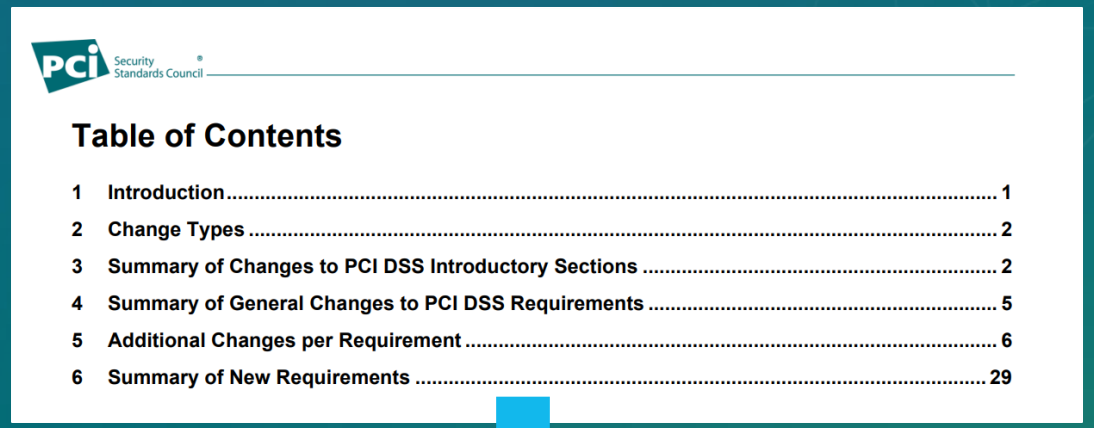
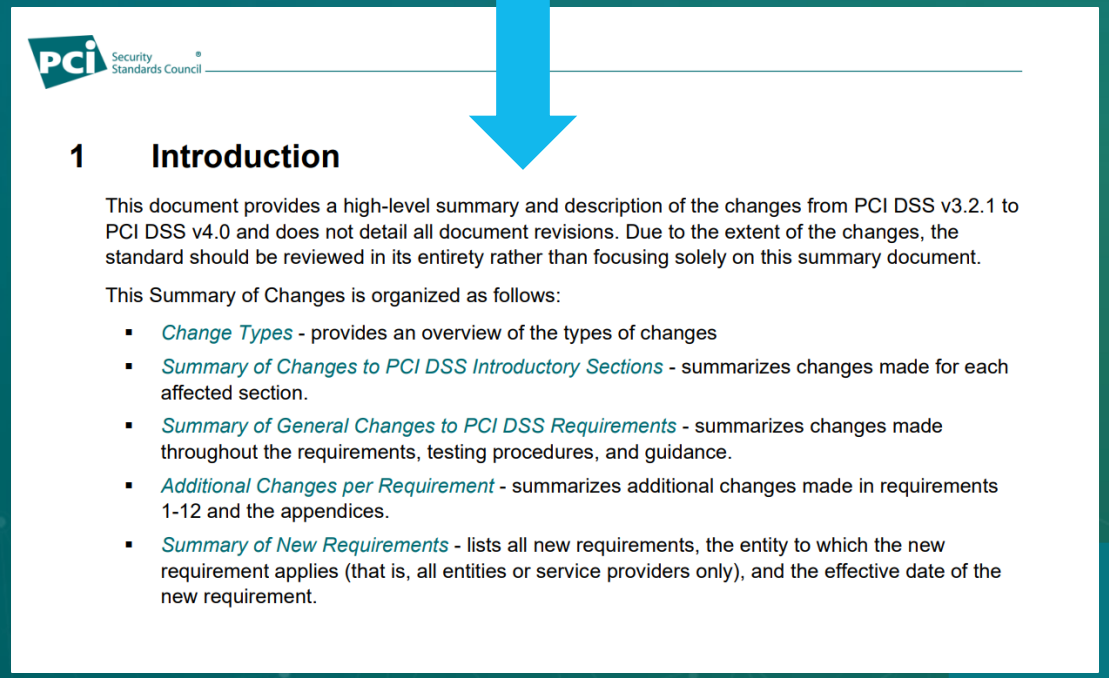
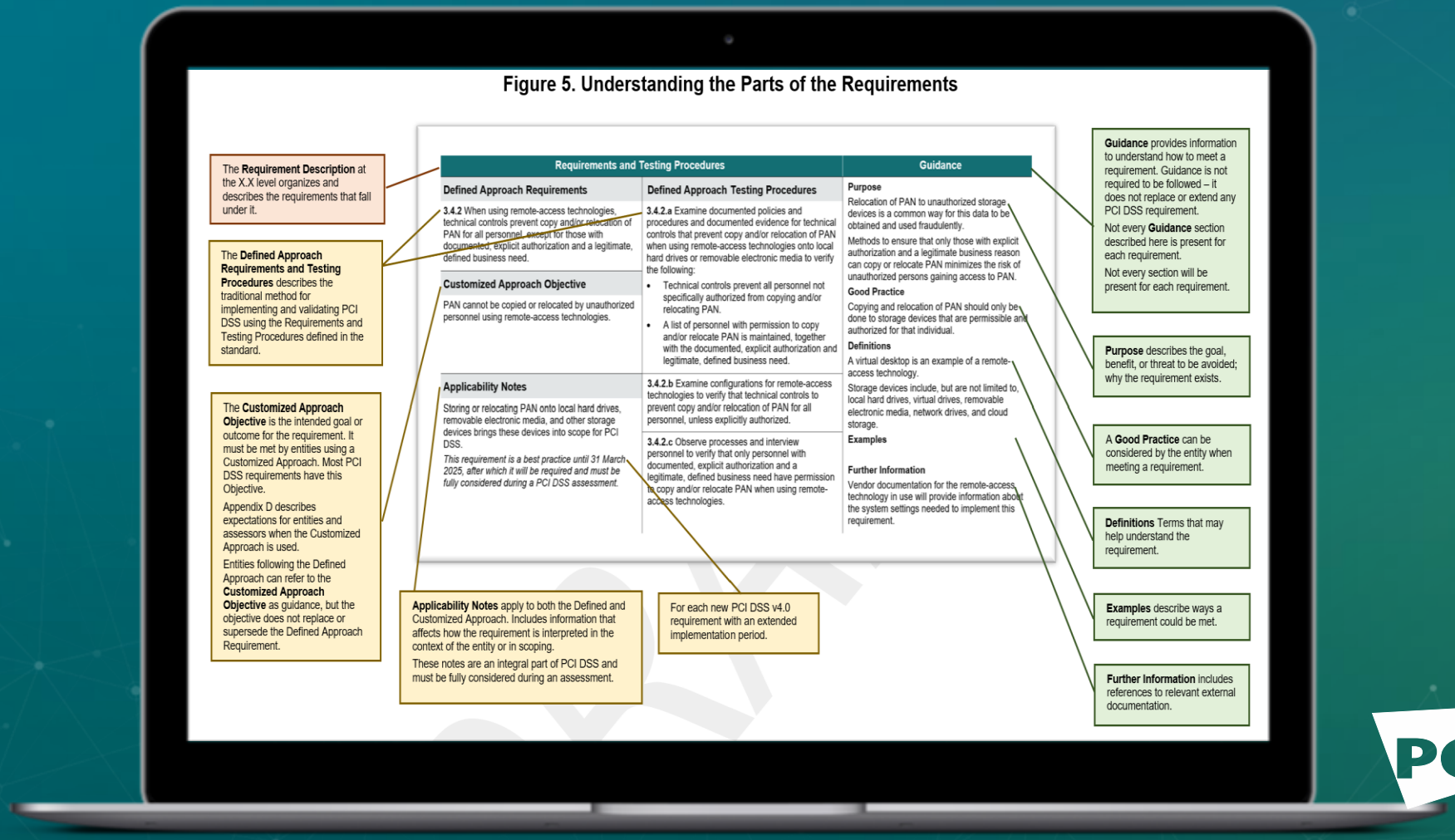
Summary of Changes





New Layout for Requirements



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Changes Across Requirements

Targeted Risk Analyses

- ✓ Frequency to perform activities
- ✓ Customized Approach

Roles and Responsibilities

- ✓ New in Requirements 2-11

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Requirement

1

- **Networking Changes**
- **Configuration Files**
- **Network Security Controls**

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TRUSTED NETWORK

Network you control or manage
& PCI DSS controls applied

VS

UNTRUSTED NETWORK

Network you can't control or manage
& PCI DSS controls not applied

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Requirement

2

- **System Component Functions**

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Configuration Standards

Vendor-Supplied Defaults

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Requirement

3

- **Sensitive Authentication Data storage**
- **Copy and Paste of PAN**
- **Disk or Partition Level Encryption**
- **Cryptographic Key Use in Test and Production Networks**
- **Keyed Cryptographic Hashes**

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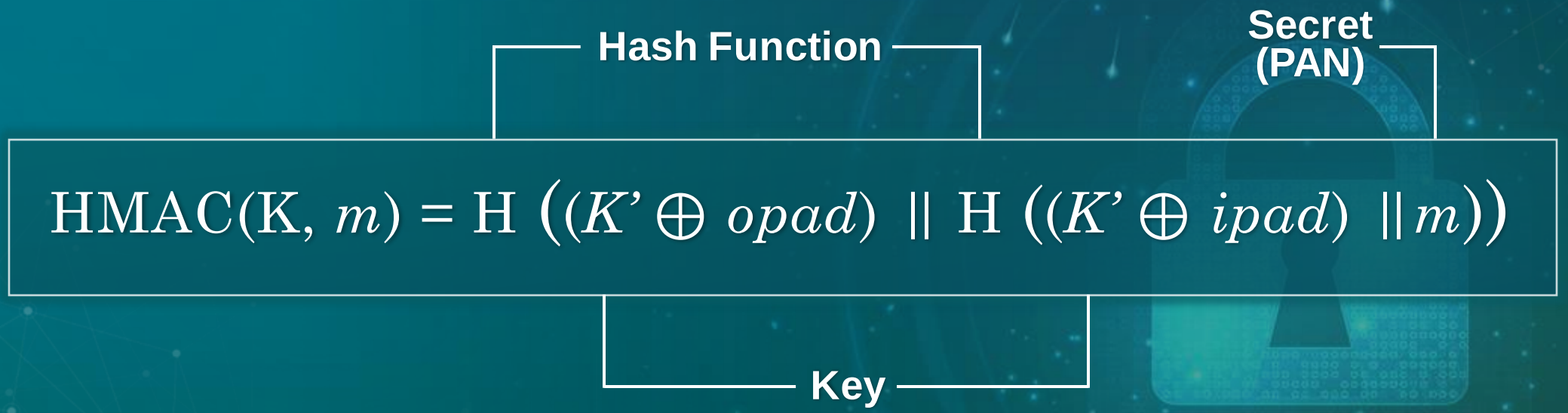
Keyed Cryptographic Hashes



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Requirement

4

- **PAN means PAN**

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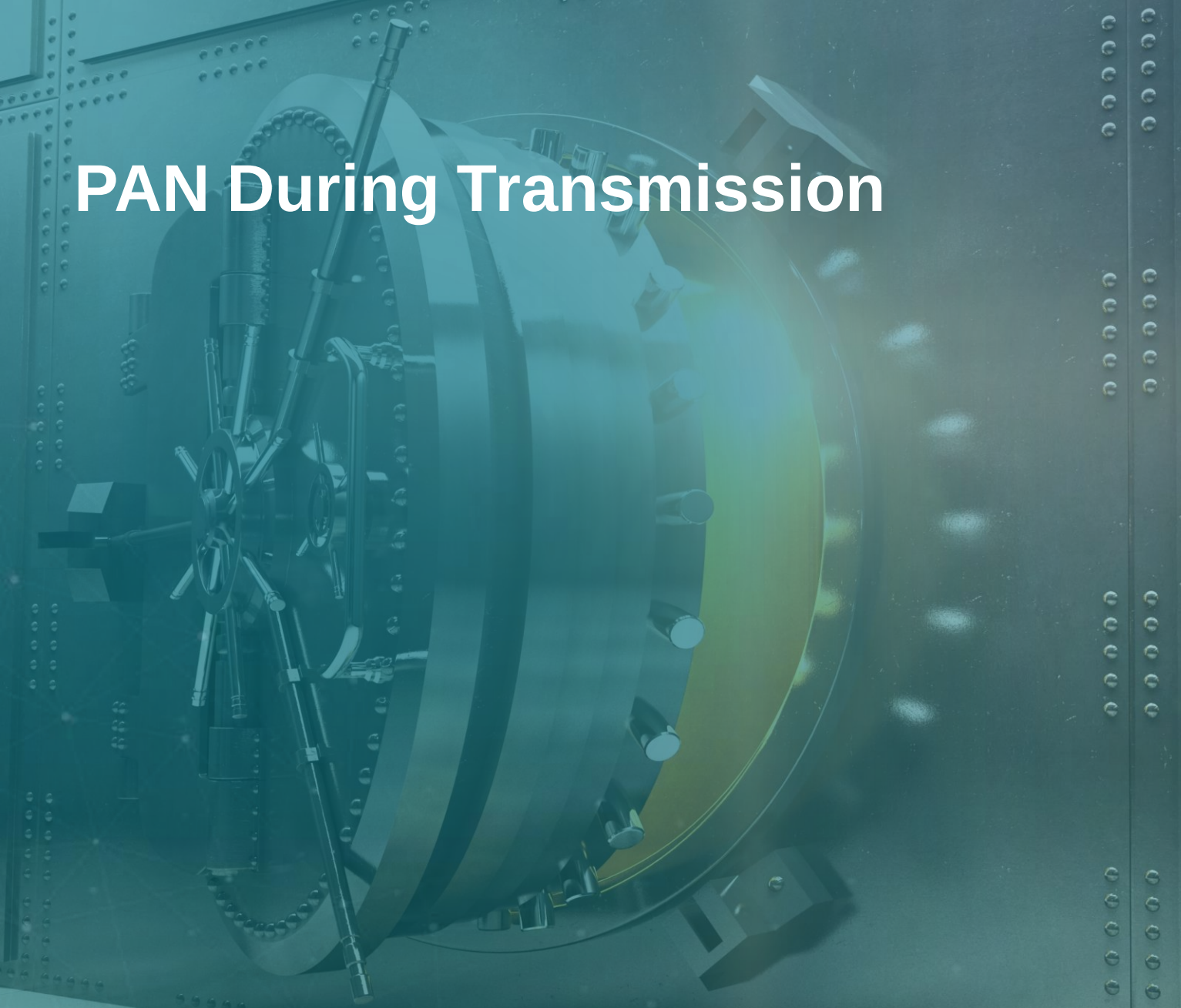
PAN During Transmission



Certificate Verification

Certificate and Trusted Key Inventory

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Requirement

5

Malware Solutions

- **Behavioral Analysis**
- **Signature-Based scans**

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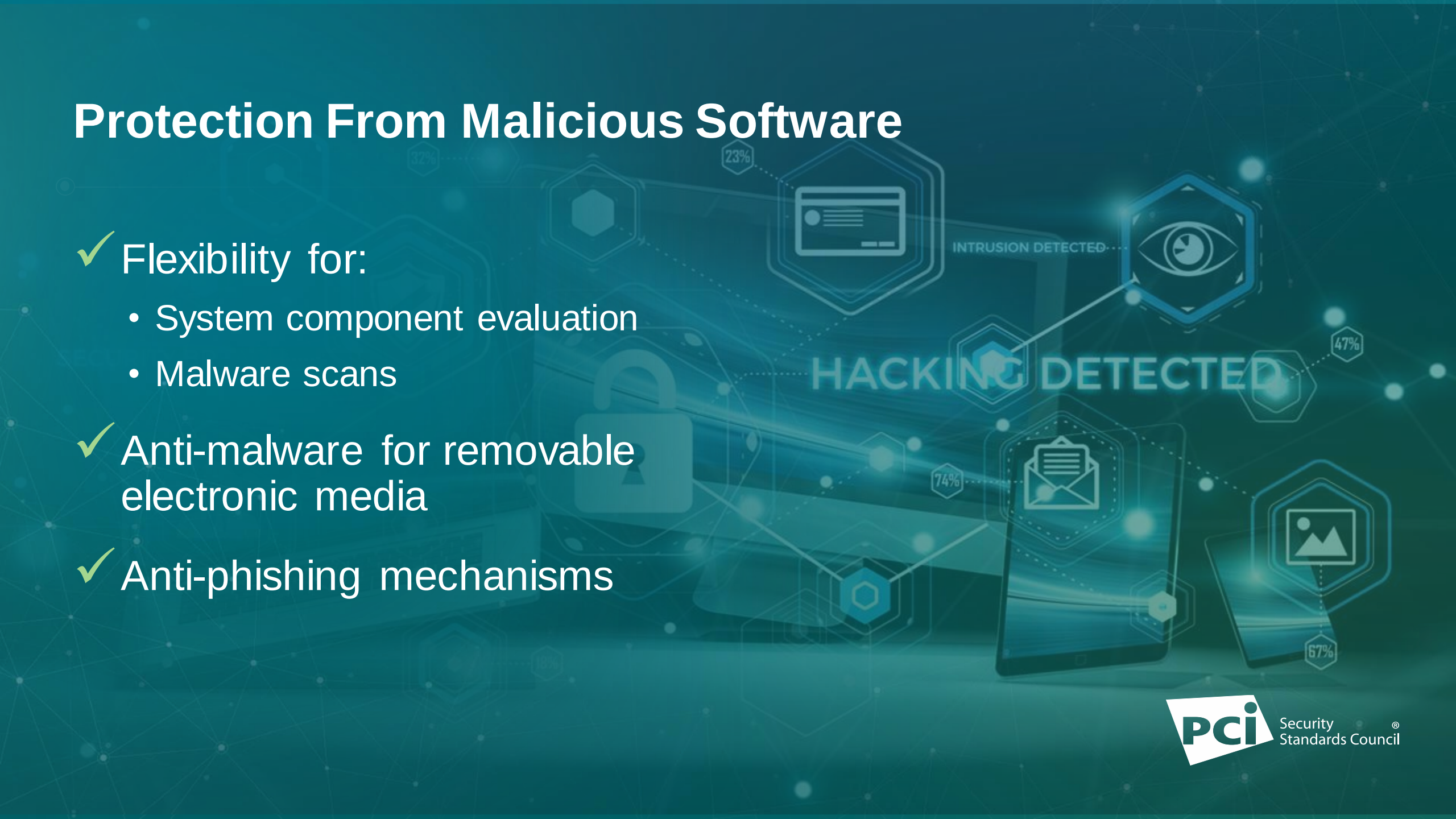
Protection From Malicious Software

- ✓ Flexibility for:
  - System component evaluation
  - Malware scans
- ✓ Anti-malware for removable electronic media
- ✓ Anti-phishing mechanisms



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Requirement

6

- **Inventory of Bespoke and Custom Software**
- **Automated Detection and Alerting of Web-based Attacks**
- **E-commerce Skimming**

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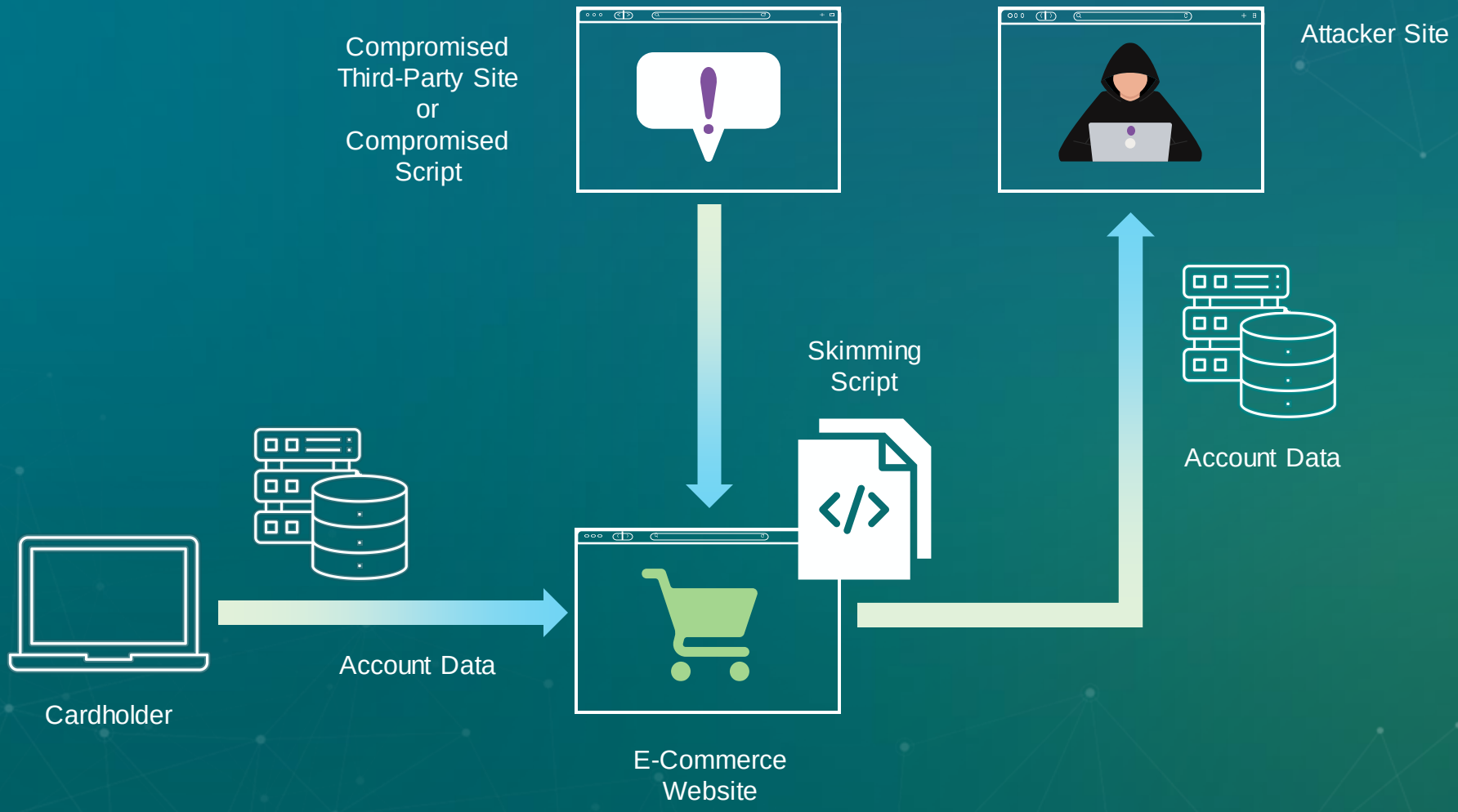
Skimming


Compromised
Third-Party Site
or
Compromised
Script
Attacker Site
Skimming
Script
Account Data
Account Data
Cardholder
E-Commerce
Website

Requirement

7

- **Access Control Model**
- **Queryable Repositories**
- **Access to All System Components**

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Application and System Accounts

Accounts that execute processes or perform tasks on a computer system or in an application. These accounts usually have elevated privileges that are required to perform specialized tasks or functions and are not typically accounts used by an individual.

Also referred to as “service accounts.”

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Requirement

8

- **Group, Shared, or Generic Accounts**
- **Passwords and Passphrases**
- **Dynamic Analysis**
- **Multi-factor Authentication**

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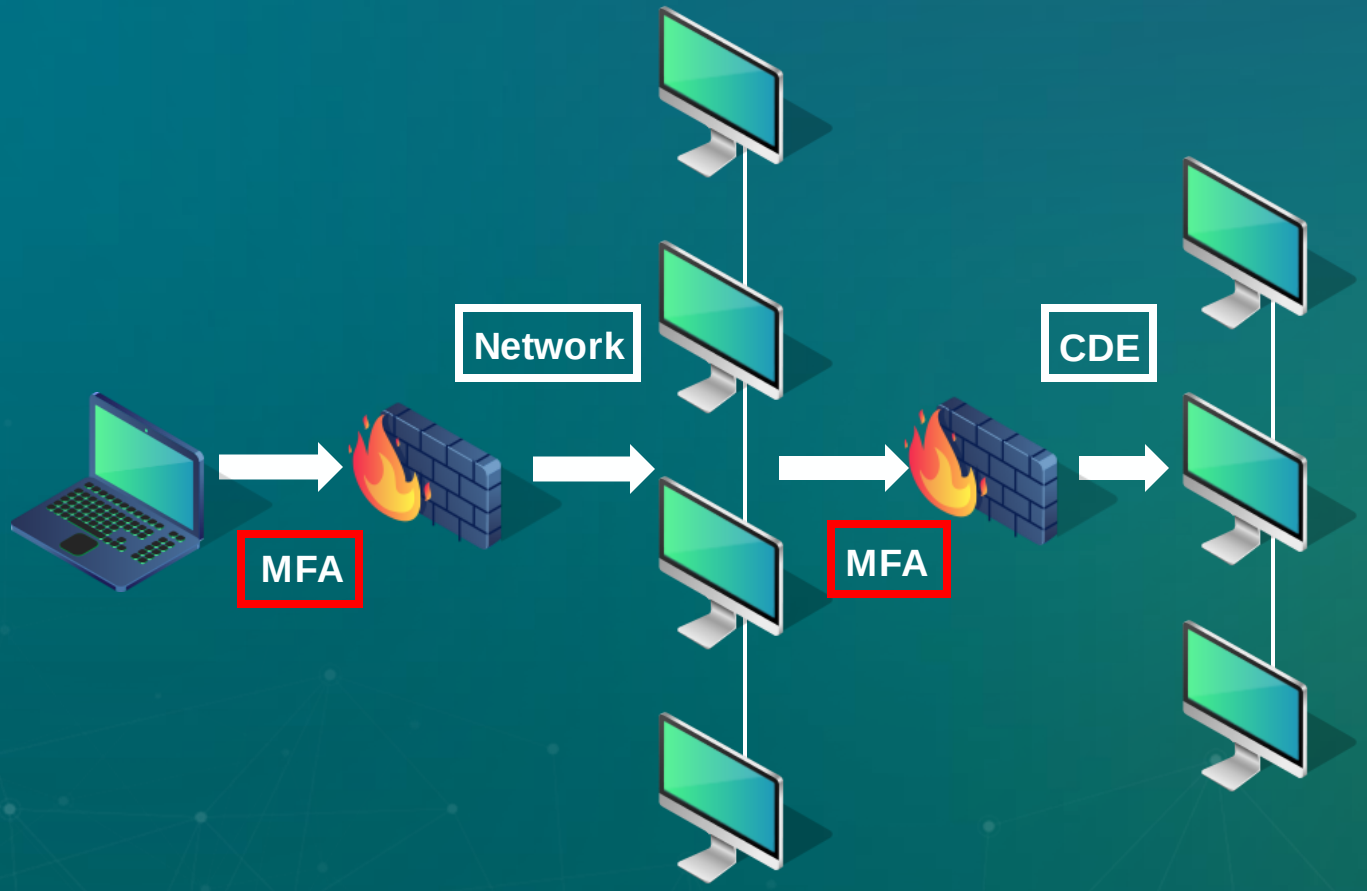
Regarding MFA



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Dynamic Analysis

In the case of single factor authentication using a password:

- Change password at least once every 90 days

OR

- Access is determined in real-time through a dynamic analysis of the security posture of accounts

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Requirement

9

- **Cardholder Data Environment (CDE)**
- **Sensitive Areas**
- **Facilities**

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Requirement

10

- **Targeted Risk Analysis**
- **Critical Security Control Systems**
- **Automated Log Reviews**

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Automated Log Reviews

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Requirement

11

- Non-high Criticality or High- Risk Findings
- Service Provider Support for Penetration Testing
- Intrusion Detection/Prevention
- E-Commerce Skimming Detection
- Credentialed Internal Vulnerability Scanning

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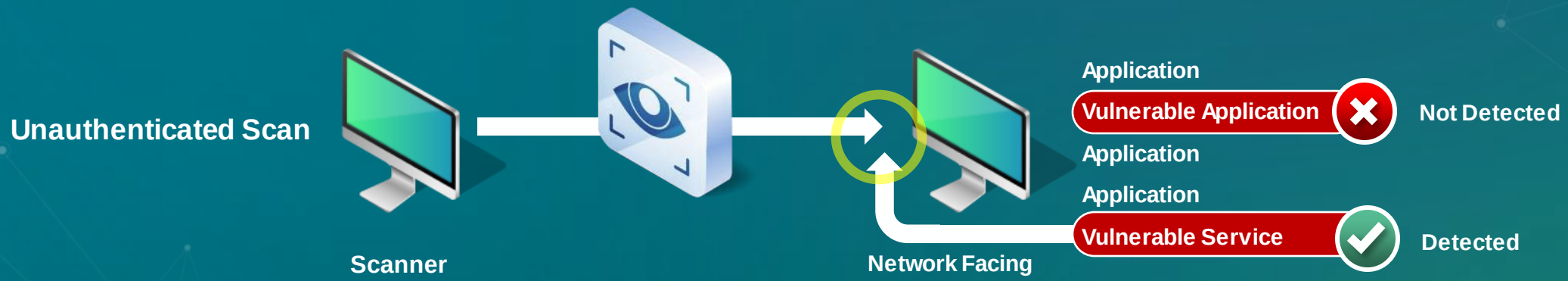
Difference Between Authenticated and Unauthenticated Scanning



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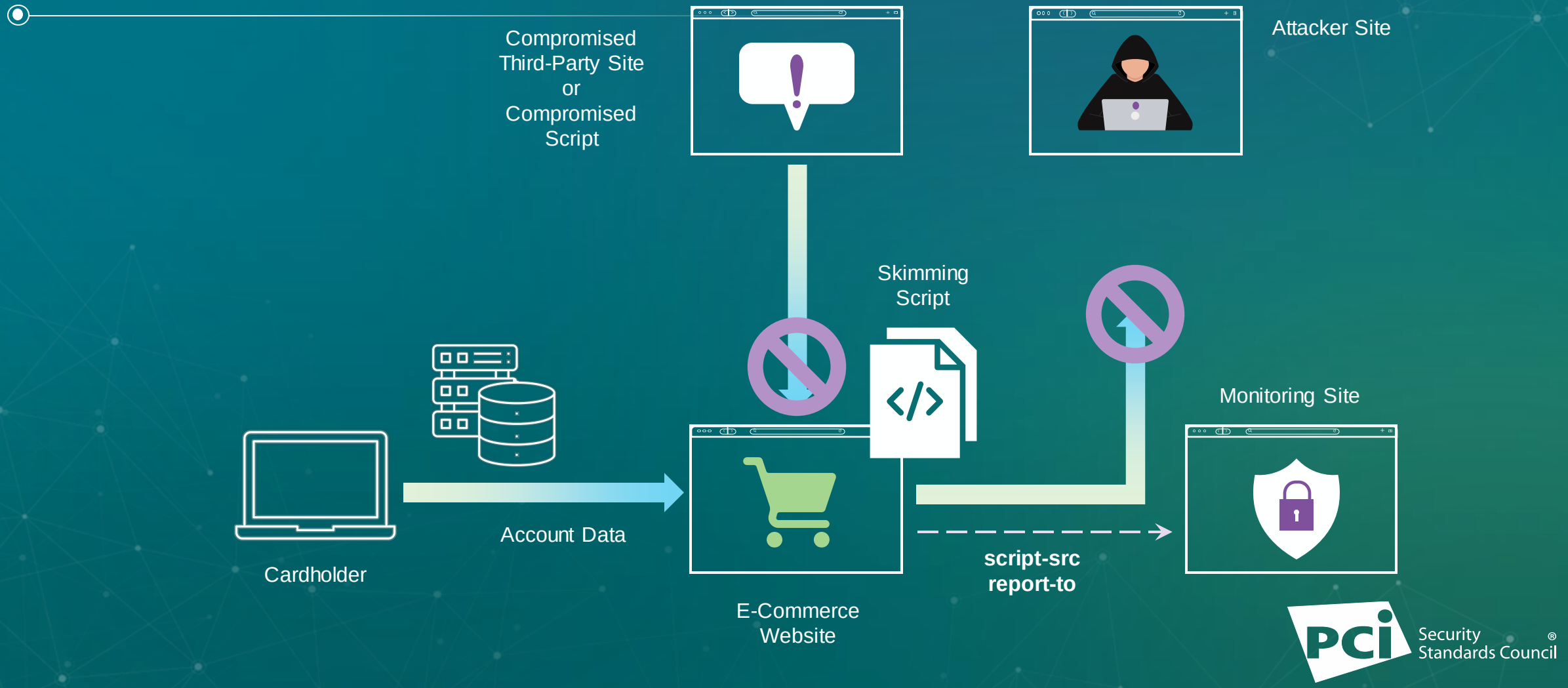
E-Commerce Skimming Detection



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Requirement

12

- **Personnel Training**
- **Targeted Risk Analyses**
- **Service Provider Customer Support**
- **Cryptographic Cipher Suites and Protocols**

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Scope Confirmation

- Data Flows
- System Components
- Segmentation Controls
- Locations
- Third-Party Connections

Phishing and Social Engineering

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Appendix A

Multi-Tenant Service Providers

SSL/Early TLS for Card-Present POS POI

Designated Entity Supplemental Validation (DESV)

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Flexibility For Implementing Security Controls and Validating Requirements

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