

PCI DSS v4.0: Target's Approach



Preparing for PCI v4.0

- ❑ Target's Approach
- ❑ PCI DSS v4.0 Key Changes
- ❑ Leverage your Network



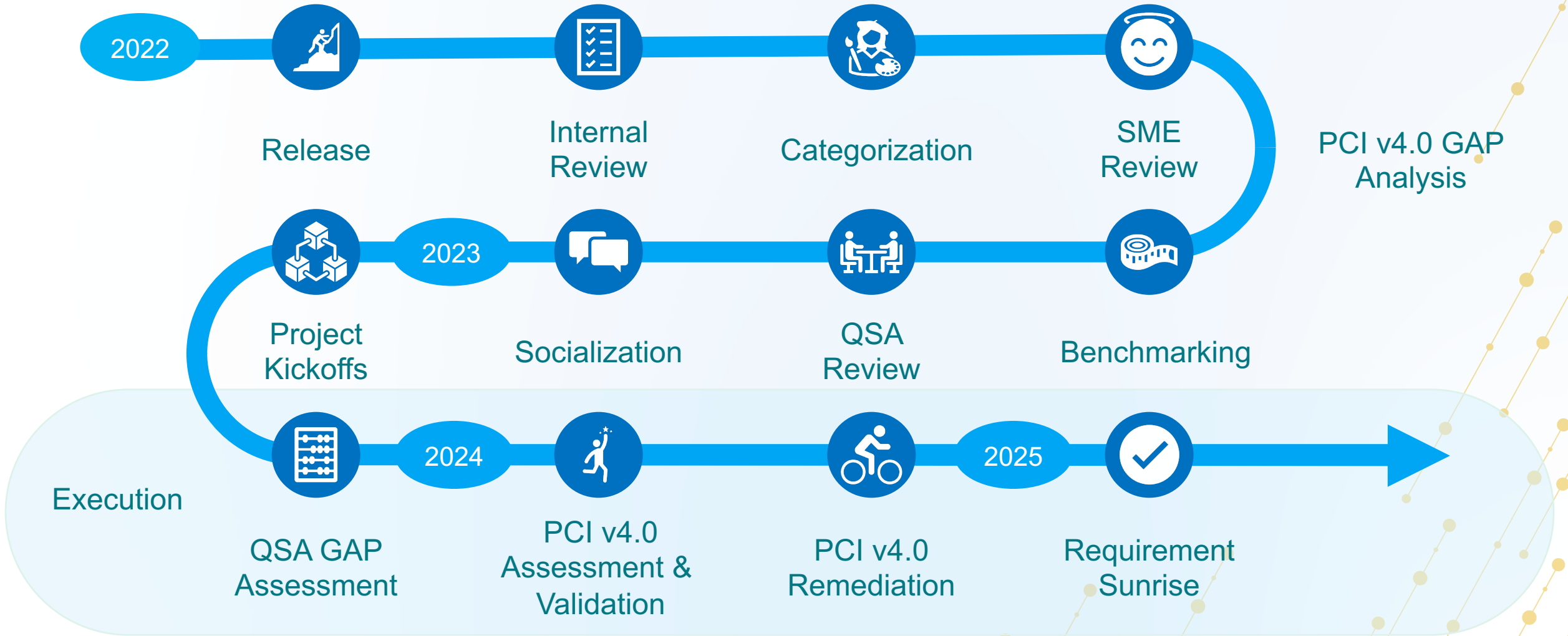
Initial Review

1.1.1	1.1.2	1.2.1	1.2.2	1.2.3	1.2.4	1.2.5	1.2.6	1.2.7	1.2.8	1.3.1	1.3.2	1.3.3	1.4.1	1.4.2	1.4.3	1.4.4	1.4.5
1.5.1	2.1.1	2.1.2	2.2.1	2.2.2	2.2.3	2.2.4	2.2.5	2.2.6	2.2.7	2.3.1	2.3.2	3.1.1	3.1.2	3.2.1	3.3.1	3.3.1.1	3.3.1.2
3.3.1.3	3.3.2	3.3.3	3.4.1	3.4.2	3.5.1	3.5.1.1	3.5.1.2	3.5.1.3	3.6.1	3.6.1.1	3.6.1.2	3.6.1.3	3.6.1.4	3.7.1	3.7.2	3.7.3	3.7.4
3.7.5	3.7.6	3.7.7	3.7.8	3.7.9	4.1.1	4.1.2	4.2.1	4.2.1.1	4.2.1.2	4.2.2	5.1.1	5.1.2	5.2.1	5.2.2	5.2.3	5.2.3.1	5.3.1
5.3.2	5.3.2.1	5.3.3	5.3.4	5.3.5	5.4.1	6.1.1	6.1.2	6.2.1	6.2.2	6.2.3	6.2.3.1	6.2.4	6.3.1	6.3.2	6.3.3	6.4.1	6.4.2
6.4.3	6.5.1	6.5.2	6.5.3	6.5.4	6.5.5	6.5.6	7.1.1	7.1.2	7.2.1	7.2.2	7.2.3	7.2.4	7.2.5	7.2.5.1	7.2.6	7.3.1	7.3.2
7.3.3	8.1.1	8.1.2	8.2.1	PCI DSS v4.0 Requirements										8.2.2	8.2.3	8.2.4	8.2.5
8.2.6	8.2.7	8.2.8	8.3.1											8.3.2	8.3.3	8.3.4	8.3.5
8.3.6	8.3.7	8.3.8	8.2.9	8.3.10	8.3.10.1	8.3.11	8.4.1	8.4.2	8.4.3	8.5.1	8.6.1	8.6.2	8.6.3	9.1.1	9.1.2	9.2.1	9.2.2
9.2.3	9.2.1.1	9.2.4	9.3.1	9.3.1.1	9.3.2	9.3.3	9.3.4	9.4.1	9.4.1.1	9.4.2	9.4.3	9.4.4	9.4.5	9.4.5.1	9.4.6	9.4.7	9.5.1
9.4.1.2	9.5.1.1	9.5.1.2	9.5.1.2.1	9.5.1.3	10.1.1	10.1.2	10.2.1	10.2.1.1	10.2.1.2	10.2.1.3	10.2.1.4	10.2.1.5	10.2.1.6	10.2.1.7	10.2.2	10.3.1	10.3.2
10.3.3	10.3.4	10.4.1	10.4.1.1	10.4.2	10.4.2.1	10.4.3	10.5.1	10.6.1	10.6.2	10.6.3	10.7.1	10.7.2	10.7.3	11.1.1	11.1.2	11.2.1	11.2.2
11.3.1	11.3.1.1	11.3.1.2	11.3.1.3	11.3.2	11.3.2.1	11.4.1	11.4.2	11.4.3	11.4.4	11.4.5	11.4.6	11.4.7	11.5.1	11.5.1.1	11.5.1.2	11.6.1	12.1.1
12.1.2	12.1.3	12.1.4	12.2.1	12.3.1	12.3.2	12.3.3	12.3.4	12.4.1	12.4.2	12.4.2.1	12.5.1	12.5.2	12.5.2.1	12.5.2	12.6.1	12.6.2	12.6.3
12.6.3.1	12.6.3.2	12.7.1	12.8.1	12.8.2	12.8.3	12.8.4	12.8.5	12.9.1	12.9.2	12.10.1	12.10.2	12.10.3	12.10.4	12.10.4.1	12.10.5	12.10.6	12.10.7

Initial Review

1.1.1	1.1.2	1.2.1	1.2.2	1.2.3	1.2.4	1.2.5	1.2.6	1.2.7	1.2.8	1.3.1	1.3.2	1.3.3	1.4.1	1.4.2	1.4.3	1.4.4	1.4.5
1.5.1	2.1.1	2.1.2	2.2.1	2.2.2	2.2.3	2.2.4	2.2.5	2.2.6	2.2.7	2.3.1	2.3.2	3.1.1	3.1.2	3.2.1	3.3.1	3.3.1.1	3.3.1.2
3.3.1.3	3.3.2	3.3.3	3.4.1	3.4.2	3.5.1	3.5.1.1	3.5.1.2	3.5.1.3	3.6.1	3.6.1.1	3.6.1.2	3.6.1.3	3.6.1.4	3.7.1	3.7.2	3.7.3	3.7.4
3.7.5	3.7.6	3.7.7	3.7.8	3.7.9	4.1.1	4.1.2	4.2.1	4.2.1.1	4.2.1.2	4.2.2	5.1.1	5.1.2	5.2.1	5.2.2	5.2.3	5.2.3.1	5.3.1
5.3.2	5.3.2.1	5.3.3	5.3.4	5.3.5	5.4.1	6.1.1	6.1.2	6.2.1	6.2.2	6.2.3	6.2.3.1	6.2.4	6.3.1	6.3.2	6.3.3	6.4.1	6.4.2
6.4.3	6.5.1	6.5.2	6.5.3	6.5.4	6.5.5	6.5.6	7.1.1	7.1.2	7.2.1	7.2.2	7.2.3	7.2.4	7.2.5	7.2.5.1	7.2.6	7.3.1	7.3.2
7.3.3	8.1.1	8.1.2	8.2.1	New/Updated Controls										8.2.2	8.2.3	8.2.4	8.2.5
8.2.6	8.2.7	8.2.8	8.3.1											8.3.2	8.3.3	8.3.4	8.3.5
8.3.6	8.3.7	8.3.8	8.2.9	8.3.10	8.3.10.1	8.3.11	8.4.1	8.4.2	8.4.3	8.5.1	8.6.1	8.6.2	8.6.3	9.1.1	9.1.2	9.2.1	9.2.2
9.2.3	9.2.1.1	9.2.4	9.3.1	9.3.1.1	9.3.2	9.3.3	9.3.4	9.4.1	9.4.1.1	9.4.2	9.4.3	9.4.4	9.4.5	9.4.5.1	9.4.6	9.4.7	9.5.1
9.4.1.2	9.5.1.1	9.5.1.2	9.5.1.2.1	9.5.1.3	10.1.1	10.1.2	10.2.1	10.2.1.1	10.2.1.2	10.2.1.3	10.2.1.4	10.2.1.5	10.2.1.6	10.2.1.7	10.2.2	10.3.1	10.3.2
10.3.3	10.3.4	10.4.1	10.4.1.1	10.4.2	10.4.2.1	10.4.3	10.5.1	10.6.1	10.6.2	10.6.3	10.7.1	10.7.2	10.7.3	11.1.1	11.1.2	11.2.1	11.2.2
11.3.1	11.3.1.1	11.3.1.2	11.3.1.3	11.3.2	11.3.2.1	11.4.1	11.4.2	11.4.3	11.4.4	11.4.5	11.4.6	11.4.7	11.5.1	11.5.1.1	11.5.1.2	11.6.1	12.1.1
12.1.2	12.1.3	12.1.4	12.2.1	12.3.1	12.3.2	12.3.3	12.3.4	12.4.1	12.4.2	12.4.2.1	12.5.1	12.5.2	12.5.2.1	12.5.2	12.6.1	12.6.2	12.6.3
12.6.3.1	12.6.3.2	12.7.1	12.8.1	12.8.2	12.8.3	12.8.4	12.8.5	12.9.1	12.9.2	12.10.1	12.10.2	12.10.3	12.10.4	12.10.4.1	12.10.5	12.10.6	12.10.7

Gap Analysis



Industry Perspective

PCI DSS v4.0 Webinars & Articles

DR Dark Reading

What You Need to Know About PCI DSS 4.0's New ...

What Is New in PCI DSS 4.0? The 12 core PCI DSS requirements did not fundamentally change with PCI DSS v4. - Stronger Authentication Requirements



+ Help Net Security

PCI DSS 4.0: Meeting the evolving security needs of the ...

In this video for Help Net Security, Sean Smith, Practice Manager, PCI Advisory Services at Optiv, discusses the new PCI DSS 4.0...



is Infosecurity Magazine

New Version of PCI DSS Designed to Tackle Emerging ...

Version 4.0 of the standard, which provides a baseline of technical and operational requirements designed to enhance payment security, will...



Top Projects



Industry

- **Authenticated Vulnerability Scans**
- **Passwords & Passphrases**
- **Digital Skimming**

Top Projects



Industry

- **Authenticated Vulnerability Scans**
- **Passwords & Passphrases**
- **Digital Skimming**



Target

- **Authenticated Vulnerability Scans**
- **Multifactor Authentication**
- **Strong Cryptography**

Top Projects



Industry

- Authenticated Vulnerability Scans
- Passwords & Passphrases
- Digital Skimming

Target

- Authenticated Vulnerability Scans
- Multifactor Authentication
- Strong Cryptography

Your Company

- ???
- ???
- ???

Merry Maker – Target’s Open-Sourced Tool

In 2019, came together to highlight this emerging threat

Two Leading Cybersecurity Organizations Issue Joint Bulletin on Threat of Online Skimming to Payment Security

PCI Security Standards Council (PCI SSC) and the Retail & Hospitality ISAC Join Forces to Highlight Growing Threat



RETAIL & HOSPITALITY ISAC

Target created Merry Maker



- Monitors Target.com 24x7 for digital skimming attempts and malicious scripts.
- Simulates guest activity analyzing all network traffic and code.

Open-sourced our digital skimming detection tool

```
rule ioc_payload_wallet_clear_cc {  
  meta:  
    description = "Wallet clear CC"  
    author = "Eric Brandel"  
    reference = ""  
    date = "2019-10-14"  
  strings:  
    $s1 = "4111111111111111"  
  condition:  
    all of them  
}
```

Behind the Scenes of Merry Maker

By Eric Brandel and Caleb Walch, Feb 1, 2022

We recently introduced Target’s cybersecurity tool “Merry Maker” and open sourced the...



Meet Merry Maker: How Target Protects Against Digital...

By Chris Carlson, Feb 1, 2022

Credit card skimmers are custom-made additions to payment devices (like ATMs or gas pumps) t...

Git Page:

<https://github.com/target/mmk-ui-api>

Target Tech Blog:

<https://tech.target.com/blog/behind-the-scenes-of-merry-maker>

Our Biggest Concerns: Third Parties

Internal



Laser Focus
Complete Control

Third Parties



Inconsistent approaches
Industry Impact

QSA Engagement



**Project
Description**

Overview of our plan



**Provided
Requirement**

Defined Approach
Customized Approach



**Discussed
Questions**

Framed up our project
questions



Hypothetical Customized Approach

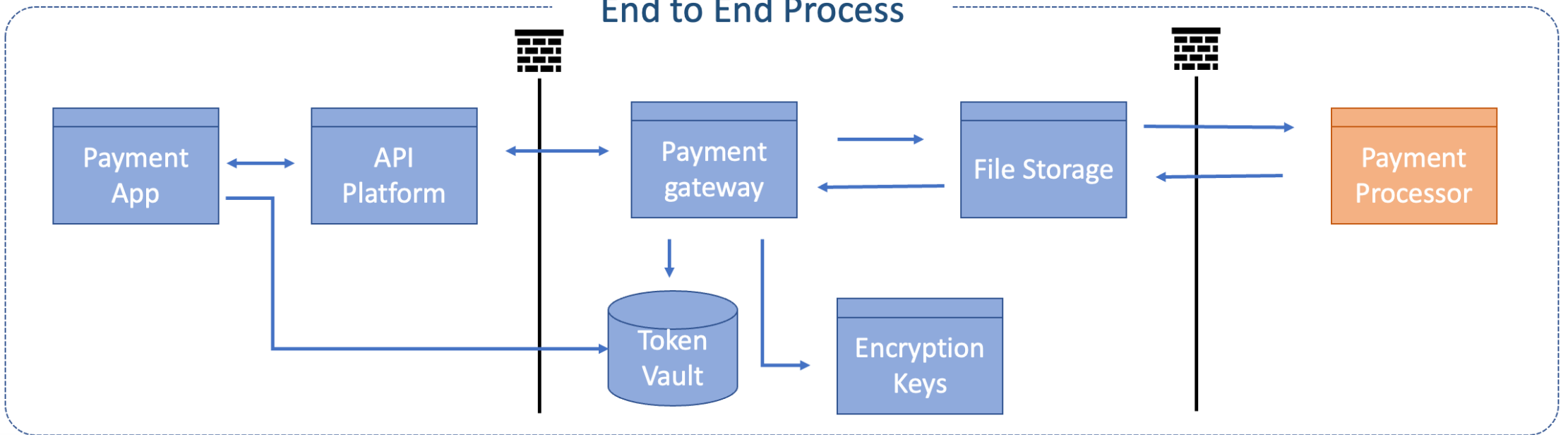


Hypothetical Customized Approach

Component Testing



End to End Process



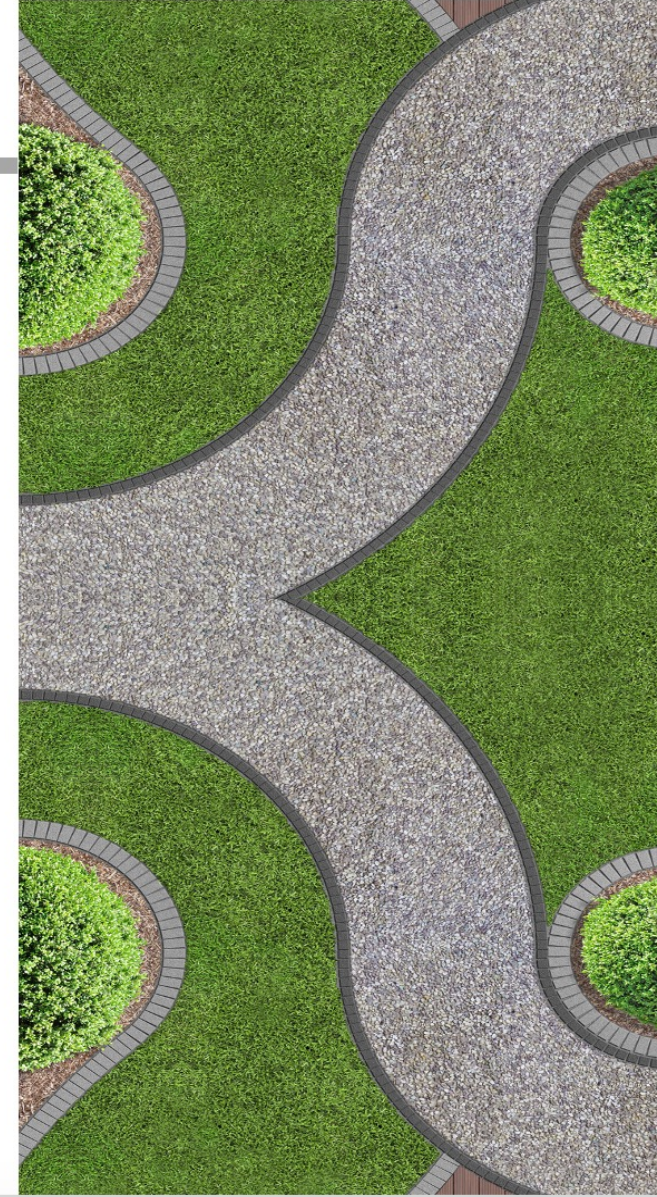
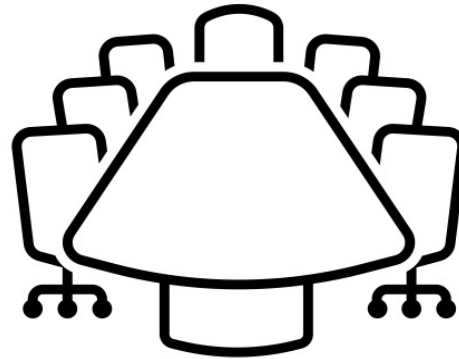
Jump Starting your Program?

Choose Your Own Adventure

Leverage ISAs



Benchmarking



Goals Behind Benchmarking



Involvement

Increase Target's involvement in the PCI industry



Measure

Determine how Target compares to others in the industry



Brainstorm & Ideas

Provide a space to take complex questions/problems to baseline peer responses

Goals Behind Benchmarking



Involvement

Who/where are the right people for you to connect with?



Measure

How do other people's review of PCI v4.0 compare to ours?



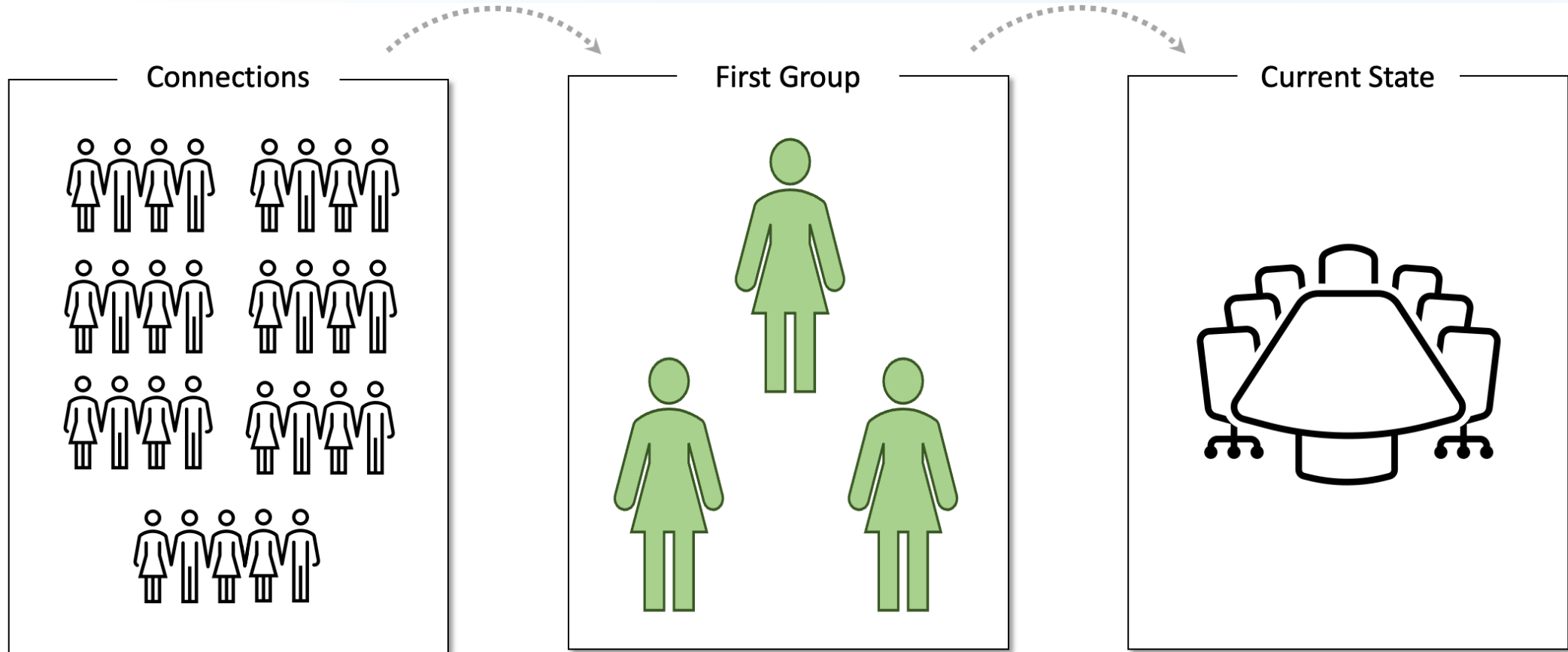
Brainstorm & Ideas

How would others use a customized approach to meet NIST password guidance?

How to Leverage your Network

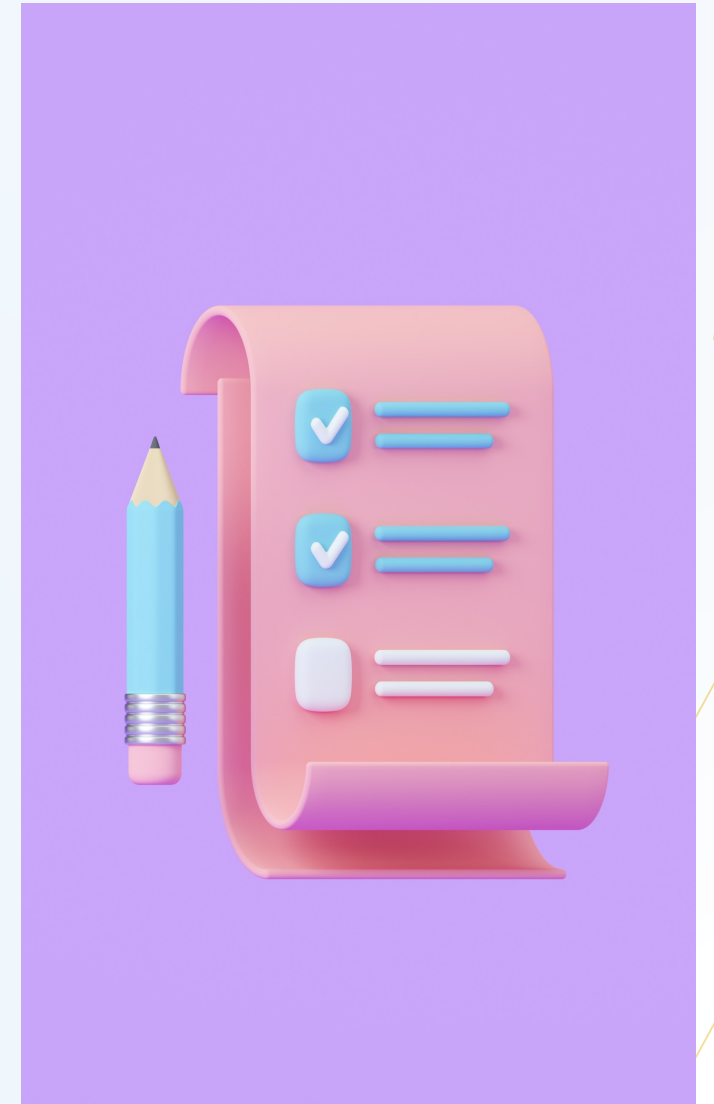


Creating My Network



Key Takeaways

- ❑ The Important Changes in PCI v4.0
- ❑ Best ways to leverage a Customized Approach
- ❑ How to Jump Start Your Program





Thank You