

**Swaffham Town Council****INFORMATION SECURITY POLICY****Contents**

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**Key**

<b>Highlight</b>	Highlights the need for a separate procedure to be created and agreed
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## **Introduction**

This Policy document encompasses all aspects of security surrounding confidential company information and must be distributed to all company employees. All company employees must read this document in its entirety and sign the form confirming they have read and fully understand this policy. This document will be reviewed and updated by Management on an annual basis or when relevant to include newly developed security standards into the policy and re-distributed to all employees and contractors where applicable.

## **Information Security Policy**

Swaffham Town Council handles sensitive cardholder information daily. Sensitive Information must have adequate safeguards in place to protect the cardholder data, cardholder privacy, and to ensure compliance with various regulations, along with guarding the future of the organisation.

Swaffham Town Council commits to respecting the privacy of all its customers and to protecting any customer data from outside parties. To this end management are committed to maintaining a secure environment in which to process cardholder information so that we can meet these promises.

Employees handling sensitive cardholder data should ensure:

- Handle Council and cardholder information in a manner that fits with their sensitivity and classification;
- Limit personal use of Swaffham Town Council information and telecommunication systems and ensure it doesn't interfere with your job performance;
- Swaffham Town Council reserves the right to monitor, access, review, audit, copy, store, or delete any electronic communications, equipment, systems and network traffic for any purpose;
- Do not use e-mail, internet and other Council resources to engage in any action that is offensive, threatening, discriminatory, defamatory, slanderous, pornographic, obscene, harassing or illegal;
- Do not disclose personnel information unless authorised;
- Protect sensitive cardholder information;
- Keep passwords and accounts secure;
- Request approval from management prior to establishing any new software or hardware, third party connections, etc.;
- Do not install unauthorised software or hardware, including modems and wireless access unless you have explicit management approval;
- Always leave desks clear of sensitive cardholder data and lock computer screens when unattended;
- Information security incidents must be reported, without delay, to the individual responsible for incident response locally – Please find out who this is.

We each have a responsibility for ensuring our Council's systems and data are protected from unauthorised access and improper use. If you are unclear about any of the policies detailed herein you should seek advice and guidance from your line manager.

### **1. Network Security**

A high-level network diagram of the network, Appendix B, is maintained and reviewed on a yearly basis – see below. The network diagram provides a high-level overview of the cardholder data environment (CDE), which at a minimum shows the connections in and out of the CDE. Critical system components within the CDE, such as POS devices, databases, web servers, etc., and any other necessary payment components, as applicable are also illustrated.

In addition, ASV should be performed and completed by a PCI SSC Approved Scanning Vendor, where applicable. Evidence of these scans should be maintained for a period of 18 months. Not applicable for Swaffham Town Council – this is covered by an annually completed online self-assessment questionnaire (SAQ).

## 2. Acceptable Use Policy

Management's intentions for publishing an Acceptable Use Policy are not to impose restrictions that are contrary to Swaffham Town Council's established culture of openness, trust and integrity. Management is committed to protecting the employees, partners and Swaffham Town Council from illegal or damaging actions, either knowingly or unknowingly by individuals. Swaffham Town Council will maintain an approved list of technologies and devices and personnel with access to such devices as detailed in **Appendix B**.

- Employees are responsible for exercising good judgment regarding the reasonableness of personal use.
- Employees should take all necessary steps to prevent unauthorised access to confidential data which includes card holder data.
- Keep passwords secure and do not share accounts. Authorised users are responsible for the security of their passwords and accounts. A list of secure passwords are retained and updated regularly.
- All PCs, laptops and workstations should be secured with a password-protected screensaver with the automatic activation feature.
- All POS and PIN entry devices should be appropriately protected and secured so they cannot be tampered or altered.
- The List of Devices in **Appendix B** will be regularly updated when devices are modified, added or decommissioned. A stocktake of devices will be regularly performed and devices inspected to identify any potential tampering or substitution of devices.
- Users should be trained in the ability to identify any suspicious behaviour where any tampering or substitution may be performed. Any suspicious behaviour will be reported accordingly.
- Information contained on portable computers is especially vulnerable, special care should be exercised.
- Postings by employees from a Company email address to newsgroups and should only be undertaken by the Town Clerk/Deputy Clerk or Mayor in accordance with the Member and Office protocol Policy.
- Employees must use extreme caution when opening e-mail attachments received from unknown senders, which may contain viruses, e-mail bombs, or Trojan horse code.

## 3. Protect Stored Data

- All sensitive cardholder data stored and handled by Swaffham Town Council and its employees **must be securely protected against unauthorised use at all times**. Any sensitive card data that is no longer required by Swaffham Town Council for business reasons must be discarded in a secure and irrecoverable manner.
- If there is no specific need to see the full PAN (Permanent Account Number), it has to be masked when displayed.
- PAN's (Permanent Account Numbers) which are not protected as stated above should not be sent to the outside network via end user messaging technologies like chats, ICQ messenger etc.,

**It is strictly prohibited to store:**

1. **The contents of the payment card magnetic stripe (track data) on any media whatsoever.**
2. **The CVV/CVC (the 3 or 4 digit number on the signature panel on the reverse of the payment card) on any media whatsoever.**
3. **The PIN or the encrypted PIN Block under any circumstance.**

## 4. Information Classification

**Data and media containing data must always be labelled to indicate sensitivity level.**

- **Confidential data** might include information assets for which there are legal requirements for preventing disclosure or financial penalties for disclosure, or data that would cause severe damage to Swaffham Town Council if disclosed or modified. **Confidential data includes cardholder data.**

- **Internal Use data** might include information that the data owner feels should be protected to prevent unauthorised disclosure.
- **Public data** is information that may be freely disseminated.

## 5. Access to the Sensitive Cardholder Data

All Access to sensitive cardholder should be controlled and authorised. Any job functions that require access to cardholder data should be clearly defined.

- Any display of the card holder should be restricted at a minimum to the first 6 and the last 4 digits of the cardholder data.
- Access to sensitive cardholder information such as PAN's (Permanent Account Numbers), personal information and business data is restricted to employees that have a legitimate need to view such information.
- No other employees should have access to this confidential data unless they have a genuine business need.
- If cardholder data is shared with a Service Provider (3<sup>rd</sup> party) then a list of such Service Providers will be maintained as detailed in **Appendix C**.
- Swaffham Town Council will ensure a written agreement that includes an acknowledgement is in place that the Service Provider will be responsible for the for the cardholder data that the Service Provider possess.
- Swaffham Town Council will ensure that a there is an established process, including proper due diligence is in place, before engaging with a Service provider.
- Swaffham Town Council will have a process in place to monitor the PCI DSS compliance status of the Service provider.

## 6. Physical Security

Access to sensitive information in both hard and soft media format must be physically restricted to prevent unauthorised individuals from obtaining sensitive data.

**Media** is defined as any printed or handwritten paper, received faxes, floppy disks, back-up tapes, computer hard drive, etc.

- Media containing sensitive cardholder information must be handled and distributed in a secure manner by trusted individuals.
- Visitors must always be escorted by a trusted employee when in areas that hold sensitive cardholder information.
- Procedures are be in place to help all personnel easily distinguish between employees and visitors, especially in areas where cardholder data is accessible. "Employee" refers to full-time and part-time employees, temporary employees and personnel, Councillors and consultants who are "resident" on Swaffham Town Council sites. A "visitor" is defined as a vendor, guest of an employee, service personnel, or anyone who needs to physically enter the premises for a short duration, usually not more than one day.
- A list of devices that accept payment card data should be maintained.
  - The list should include make, model and location of the device
  - The list should have the serial number or a unique identifier of the device
  - The list should be updated when devices are added, removed or relocated
- POS devices surfaces are periodically inspected to detect tampering or substitution.
- Personnel using the devices should be trained and aware of handling the POS devices
- Personnel using the devices should verify the identity of any third party personnel claiming to repair or run maintenance tasks on the devices, install new devices or replace devices.
- Personnel using the devices should be trained to report suspicious behaviour and indications of tampering of the devices to the appropriate personnel. Swaffham Town Council sites. A "visitor" is defined as a vendor, guest of an employee, service personnel, or anyone who needs to enter the premises for a short duration, usually not more than one day.
- Strict control is maintained over the external or internal distribution of any media containing card holder data.
- Strict control is maintained over the storage and accessibility of media
- All computer that store sensitive cardholder data must have a password protected screensaver enabled to prevent unauthorised use.

## 7. Protect Data in Transit

All sensitive cardholder data must be protected securely if it is to be transported physically or electronically.

- Card holder data (PAN, track data, etc.) must never be sent over the internet via email, instant chat or any other end user technologies.
- If there is a business justification to send cardholder data via email or by any other mode then it should be done after authorisation by the Town Clerk/Deputy Clerk and by using a strong encryption mechanism (i.e. – AES encryption, PGP encryption, IPSEC, etc.).
- The transportation of media containing sensitive cardholder data to another location must be authorised by management, logged and inventoried before leaving the premises. Only secure courier services may be used for the transportation of such media. The status of the shipment should be monitored until it has been delivered to its new location.

## 8. Disposal of Stored Data

- All data must be securely disposed of when no longer required by Swaffham Town Council, regardless of the media or application type on which it is stored.
- An automatic process must exist to permanently delete on-line data, when no longer required.
- All hard copies of cardholder data must be manually destroyed when no longer required for valid and justified business reasons. A quarterly process must be in place to confirm that all non-electronic cardholder data has been appropriately disposed of in a timely manner.
- Swaffham Town Council will have procedures for the destruction of hardcopy (paper) materials. These will require that all hardcopy materials are crosscut shredded, incinerated or pulped so they cannot be reconstructed.
- Swaffham Town Council will have documented procedures for the destruction of electronic media. These will require:
  - All cardholder data on electronic media must be rendered unrecoverable when deleted e.g. through degaussing or electronically wiped using military grade secure deletion processes or the physical destruction of the media;
  - If secure wipe programs are used, the process must define the industry accepted standards followed for secure deletion.
- All cardholder information awaiting destruction must be held in lockable storage containers clearly marked "To Be Shredded" - access to these containers must be restricted.

## 9. Security Awareness and Procedures

The policies and procedures outlined below must be incorporated into company practice to maintain a high level of security awareness. The protection of sensitive data demands regular training of all employees and contractors.

- Review handling procedures for sensitive information and hold periodic security awareness meetings to incorporate these procedures into day to day company practice.
- Distribute this security policy document to all company employees to read. It is required that all employees confirm that they understand the content of this security policy document by signing an acknowledgement form (see **Appendix A**).
- All employees that handle sensitive information will undergo background checks (such as criminal and credit record checks, within the limits of the local law) before they commence their employment with Swaffham Town Council.
- All third parties with access to credit card account numbers are contractually obligated to comply with card association security standards (PCI/DSS).
- Company security policies must be reviewed annually and updated as needed.

## 10. Credit Card (PCI) Security Incident Response Plan

- Swaffham Town Council PCI Security Incident Response - comprised of the Information Security Officer, ISO (Town Clerk) and Merchant Services (Worldpay).

Swaffham Town Council PCI Security Incident Response plan is:

4. Member officer must report an incident to the Information Security Officer (ISO)-
2. The ISO will

- investigate the incident and limit the exposure of cardholder data
  - mitigate any risks associated with the incident
  - resolve the problem to the satisfaction of all parties involved, including reporting the incident and findings to the appropriate parties (credit card associations, credit card processors, etc.) as necessary.
3. The ISO Will determine if policies and processes need to be updated to avoid a similar incident in the future, and whether additional safeguards are required in the environment where the incident occurred, or for the institution.

### **Incident Response Notification**

**First Level** – Admin Assistant / Office Administrator / Deputy Clerk

**Second Level** – Town Clerk / Swaffham Town Council Personnel or Full Council

#### **External Contacts** (as necessary)

- Merchant Provider Card / Customer
- Internet Service Provider (if applicable)
- Internet Service Provider of Intruder (if applicable) Communication Carriers (local and long distance) Business Partners
- Insurance Carrier
- External Response Team as applicable (CERT Coordination Centre etc) Law Enforcement Agencies as applicable inn local jurisdiction

In response to a system compromise, the ISO will:

1. Ensure compromised system/s is isolated on/from the network.
2. Gather, review and analyse the logs and related information from various central and local safeguards and security controls
3. Conduct appropriate forensic analysis of compromised system.
4. Contact internal and external departments and entities as appropriate.
5. Make forensic and log analysis available to appropriate law enforcement or card industry security personnel, as required.
6. Assist law enforcement and card industry security personnel in investigative processes, including in prosecutions.

The credit card companies have individually specific requirements that the ISO must address in reporting suspected or confirmed breaches of cardholder data.

See **Appendix D** for these requirements.

### **11. Transfer of Sensitive Information Policy – where applicable**

- All third-party companies providing critical services to Swaffham Town Council must provide an agreed Service Level Agreement.
- All third-party companies providing hosting facilities must comply with Swaffham Town Council's **Physical Security and Access Control Policy**.
- All third-party companies which have access to Card Holder information must
  1. Adhere to the PCI DSS security requirements.
  2. Acknowledge their responsibility for securing the Card Holder data.
  3. Acknowledge that the Card Holder data must only be used for assisting the completion of a transaction, supporting a loyalty program, providing a fraud control service or for uses specifically required by law.
  4. Have appropriate provisions for business continuity in the event of a major disruption, disaster or failure.
  5. Provide full cooperation and access to conduct a thorough security review after a security intrusion by a Payment Card industry representative, or a Payment Card industry approved third party.

### **12. User Access Management**

- Access to Swaffham Town Council is controlled by the Town Clerk

- Each user will be given a copy of their new user form to provide a written statement of their access rights, signed by an IT representative after their induction procedure. The user signs the form indicating that they understand the conditions of access.
- As soon as an individual leaves Swaffham Town Council employment, all his/her system logons must be immediately revoked.

### 13. Access Control Policy

- Access Control systems are in place to protect the interests of all users of Swaffham Town Council computer systems by providing a safe, secure and readily accessible environment in which to work.
- Swaffham Town Council will provide all employees and other users with the information they need to carry out their responsibilities in an as effective and efficient manner as possible.
- The allocation of privilege rights (e.g. local administrator, domain administrator, super-user, root access) shall be restricted and controlled, and authorisation provided jointly by the system owner and IT Services. Technical teams shall guard against issuing privilege rights to entire teams to prevent loss of confidentiality.
- Access rights will be accorded following the principles of least privilege and need to know.
- Every user should attempt to maintain the security of data at its classified level even if technical security mechanisms fail or are absent.
- Users electing to place information on digital media or storage devices or maintaining a separate database must only do so where such an action is in accord with the data's classification.
- Users are obligated to report instances of non-compliance to the Town Clerk. Access to Swaffham Town Council IT resources and services will be given through the provision of a unique Active Directory account and complex password.
- No access to any Swaffham Town Council IT resources and services will be provided without prior authentication and authorisation of a user's Swaffham Town Council Windows Active Directory account.
- Password issuing, strength requirements, changing and control will be managed through formal processes. Password length, complexity and expiration times will be controlled by the IT Services in agreement with the Town Clerk. -
- Access to Confidential, Restricted and Protected information will be limited to authorised persons whose job responsibilities require it, as determined by the Town Clerk or their designated representative
- Users are expected to become familiar with and abide by Swaffham Town Council policies, standards and guidelines for appropriate and acceptable usage of the networks and systems.
- Access for remote users shall be subject to authorisation by the Town Clerk and IT Services and be provided in accordance with the Remote Access Policy and the Information Security Policy. No uncontrolled external access shall be permitted to any network device or networked system.
- Access to data is variously and appropriately controlled according to the data classification levels described in the Information Security Management Policy.
- Access control methods include logon access rights, Windows share and NTFS permissions, user account privileges, server and workstation access rights, firewall permissions, IIS intranet/extranet authentication rights, SQL database rights, isolated networks and other methods as necessary.
- A formal process shall be conducted at regular intervals by system owners and data owners in conjunction with IT Services to review users' access rights. The review shall be logged and the Town Clerk and IT Services shall sign off the review to give authority for users' continued access rights.

**Appendix A – Agreement to Comply Form – Agreement to Comply With Information Security Policies**

\_\_\_\_\_  
**Employee Name (printed)**

\_\_\_\_\_  
**Department**

I agree to take all reasonable precautions to assure that company internal information, or information that has been entrusted to Swaffham Town Council by third parties such as customers, will not be disclosed to unauthorised persons.

At the end of my employment or contract with Swaffham Town Council, I agree to return all information to which I have had access as a result of my position.

I understand that I am not authorised to use sensitive information for my own purposes, nor am I at liberty to provide this information to third parties without the express written consent of the Town Clerk/Deputy Clerk who is the designated information owner.

I have access to a copy of the Information Security Policies, I have read and understand these policies, and I understand how it impacts my job.

As a condition of continued employment, I agree to abide by the policies and other requirements found in Swaffham Town Council security policy.

I understand that non-compliance will be cause for disciplinary action up to and including dismissal, and perhaps criminal and/or civil penalties.

I also agree to promptly report all violations or suspected violations of information security policies to the designated security officer.

\_\_\_\_\_  
**Employee Signature**

\_\_\_\_\_  
**Date**

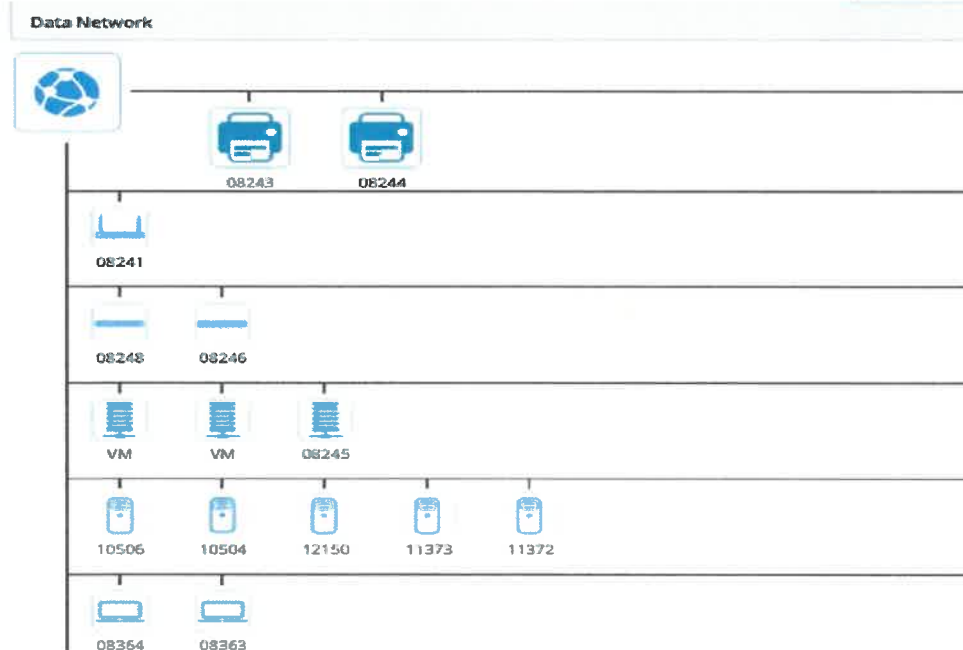


## Appendix B – List of Devices

Asset/Device Name	Description	Owner/Approved User	Location
11372	PC	Richard Bishop	Room 4
11373	PC	Claire Smith	Main office
10504	PC	Graham West	Main office
10506	PC	Hannah Duggan	Main office
12150	PC	Kerry Furnass	Main office
11389	Server	Richard Bishop (RFO)	Main Office
11388	UBS	Richard Bishop (RFO)	Main Office
08364	Laptop 1	Richard Bishop (RFO)	Main office
08363	Laptop 2	Richard Bishop (RFO)	Archive room
11387	Laptop 3	Richard Bishop (RFO)	Archive room
	iPad	Richard Bishop (RFO)	Main office
08241	WiFi Router	Richard Bishop (RFO)	Main office
	Worldpay Card Reader	Richard Bishop (RFO)	Main office
Konica Minolta - 08243	Printer	Richard Bishop (RFO)	Main Office
Sharps - 08244	Printer	Richard Bishop (RFO)	Room 3
BT Pathway telephones	Telephone handsets x 5	Richard Bishop (RFO)	Main office, room 3 & 4
Hands Free handset	Hands Free handset	Richard Bishop (RFO)	Main office
Toilet /Emergency phone	Mobile	Richard Bishop (RFO)	Main Office

### Network

GO BACK



## Appendix C - List of Service Providers

Name of Service Provider	Contact Details	Services Provided	PCI DSS Compliant	PCI DSS Validation Date
WorldPay	0345 761 6263	Card services	Yes	Sept annually

## Appendix D - Incident Response notifications to various card schemes

### General

- 1) In the event of a suspected security breach, alert the information security officer or your line manager immediately.
- 2) The security officer will carry out an initial investigation of the suspected security breach.
- 3) Upon confirmation that a security breach has occurred, the security officer will alert management and begin informing all relevant parties that may be affected by the compromise.

### VISA Steps

If the data security compromise involves credit card account numbers, implement the following procedure:

- Shut down any systems or processes involved in the breach to limit the extent, and prevent further exposure.
- Alert all affected parties and authorities such as the Merchant Bank (your Bank), Visa Fraud Control, and the law enforcement.
- Provide details of all compromised or potentially compromised card numbers to Visa Fraud Control within 24 hrs.
- For more Information visit:  
[http://usa.visa.com/business/accepting\\_visa/ops\\_risk\\_management/cisp\\_if\\_compromised.html](http://usa.visa.com/business/accepting_visa/ops_risk_management/cisp_if_compromised.html)

### Visa Incident Report Template

This report must be provided to VISA within **14 days** after initial report of incident to VISA. The following report content and standards must be followed when completing the incident report.

#### Incident

report must be securely distributed to VISA and Merchant Bank. Visa will classify the report as "VISA

Secret".

- I. Executive Summary
  - a. Include overview of the incident
  - b. Include RISK Level(High, Medium, Low)
  - c. Determine if compromise has been contained
- II. Background
- III. Initial Analysis
- IV. Investigative Procedures
  - a. Include forensic tools used during investigation
- V. Findings
  - a. Number of accounts at risk, identify those stores and compromised
  - b. Type of account information at risk
  - c. Identify ALL systems analysed. Include the following:
    - Domain Name System (DNS) names
    - Internet Protocol (IP) addresses
    - Operating System (OS) version
    - Function of system(s)
  - d. Identify ALL compromised systems. Include the following:
    - DNS names
    - IP addresses
    - OS version
    - Function of System(s)
  - e. Timeframe of compromise
  - f. Any data exported by intruder
  - g. Establish how and source of compromise
  - h. Check all potential database locations to ensure that no CVV2, Track 1 or Track 2 data is stored anywhere, whether encrypted or unencrypted (e.g., duplicate or backup tables or

databases, databases used in development, stage or testing environments, data on software engineers' machines, etc.)

- i. If applicable, review VisaNet endpoint security and determine risk
- VI. Compromised Entity Action
- VII. Recommendations
- VIII. Contact(s) at entity and security assessor performing investigation

\*This classification applies to the most sensitive business information, which is intended for use within VISA. Its unauthorised disclosure could seriously and adversely impact VISA, its employees, member banks, business partners, and/or the Brand.

#### **MasterCard Steps:**

- I. Within 24 hours of an account compromise event, notify the MasterCard Compromised Account Team via phone at 1-636-722-4100.
- II. Provide a detailed written statement of fact about the account compromise (including the contributing circumstances) via secured e-mail to [compromised\\_account\\_team@mastercard.com](mailto:compromised_account_team@mastercard.com).
- III. Provide the MasterCard Merchant Fraud Control Department with a complete list of all known compromised account numbers.
- IV. Within 72 hours of knowledge of a suspected account compromise, engage the services of a data security firm acceptable to MasterCard to assess the vulnerability of the compromised data and related systems (such as a detailed forensics evaluation).
- V. Provide weekly written status reports to MasterCard, addressing open questions and issues until the audit is complete to the satisfaction of MasterCard.
- VI. Promptly furnish updated lists of potential or known compromised account numbers, additional documentation, and other information that MasterCard may request.
- VII. Provide finding of all audits and investigations to the MasterCard Merchant Fraud Control department within the required time frame and continue to address any outstanding exposure or recommendation until resolved to the satisfaction of MasterCard.

Once MasterCard obtains the details of the account data compromise and the list of compromised account numbers, MasterCard will:

1. Identify the issuers of the accounts that were suspected to have been compromised and group all known accounts under the respective parent member IDs.
2. Distribute the account number data to its respective issuers.

Employees of Swaffham Town Council will be expected to report to the security officer for any security related issues. The role of the security officer is to effectively communicate all security policies and procedures to employees within Swaffham Town Council and contractors. In addition to this, the security officer will oversee the scheduling of security training sessions, monitor and enforce the security policies outlined in both this document and at the training sessions and finally, oversee the implantation of the incident response plan in the event of a sensitive data compromise.

#### **Discover Card Steps**

- I. Within 24 hours of an account compromise event, notify Discover Fraud Prevention at (800) 347-3102
- II. Prepare a detailed written statement of fact about the account compromise including the contributing circumstances
- III. Prepare a list of all known compromised account numbers
- IV. Obtain additional specific requirements from Discover Card

#### **American Express Steps**

- I. Within 24 hours of an account compromise event, notify American Express Merchant Services at (800) 528-5200 in the U.S.
- II. Prepare a detailed written statement of fact about the account compromise including the contributing circumstances
- III. Prepare a list of all known compromised account numbers Obtain additional specific requirements from American Express