

The following policy template is for example purposes only. It contains the policy mandates that would be typical for a smaller merchant that has only point-of-sale (POS) terminals. Merchants who use this template should make modifications reflective of their specific operational environments. Merchants who have more sophisticated systems (for example: servers, printers, local area networks, etc.) will need to add additional policy mandates to ensure a comprehensive policy.

[Delete this disclaimer once the Merchant's Policy is written to reflect its specific environment]

Security Policy

[Merchant Name]

Defining Sensitive Data

[Merchant Name] defines sensitive data as magnetic stripe data – information on the black strip located on the back of the card, such as the cardholder name, account number, or expiration date. Sensitive data also includes the personal identification number (PIN) of the cardholder and the three- or four-digit validation code located on the front or back of the card.

Storage of Cardholder Data

It is the policy of [Merchant Name] that point-of-sale (POS) terminals used by [Merchant Name] will not store any cardholder data in electronic format.

It is policy that [Merchant Name] will not store any cardholder data in paper format.

For each existing POS terminal, [Merchant Name] will validate with its vendor or vendors whether any POS terminals store cardholder data.

It is policy that [Merchant Name] will not store, in any form, the card validation code (CVC) or card verification value (CVV) – the three- or four-digit number printed on the front or back of a payment card – used to verify card-not-present transactions.

It is policy that [Merchant Name] will not store the PIN or the encrypted PIN block.

It is policy that the primary account number (PAN) will be masked when displayed. On the receipt, only the first six or last four digits will be displayed. **Please Note:** These values are usually blocked out with an asterisk (*) or an X.

Paper Reports and Receipts

It is the policy of [Merchant Name] that all paper receipts or reports generated from all POS terminals be properly secured from unauthorized access.

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**Howard S. Rowland, Beatrice L.
Rowland**

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Table of Contents Network Policy Document Sample

1. Understanding the eBook Network Policy Document Sample
 - The Rise of Digital Reading Network Policy Document Sample
 - Advantages of eBooks Over Traditional Books
2. Identifying Network Policy Document Sample
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Network Policy Document Sample
 - User-Friendly Interface
4. Exploring eBook Recommendations from Network Policy Document Sample
 - Personalized Recommendations
 - Network Policy Document Sample User Reviews and Ratings
 - Network Policy Document Sample and Bestseller Lists
5. Accessing Network Policy Document Sample Free and Paid eBooks

- Network Policy Document Sample Public Domain eBooks
- Network Policy Document Sample eBook Subscription Services
- Network Policy Document Sample Budget-Friendly Options

6. Navigating Network Policy Document Sample eBook Formats

- ePUB, PDF, MOBI, and More
- Network Policy Document Sample Compatibility with Devices
- Network Policy Document Sample Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Network Policy Document Sample
- Highlighting and Note-Taking Network Policy Document Sample
- Interactive Elements Network Policy Document Sample

8. Staying Engaged with Network Policy Document Sample

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Network Policy Document Sample

9. Balancing eBooks and Physical Books Network Policy Document Sample

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Network Policy Document Sample

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Network Policy Document Sample

- Setting Reading Goals Network Policy Document Sample
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Network Policy Document Sample

- Fact-Checking eBook Content of Network Policy Document Sample
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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