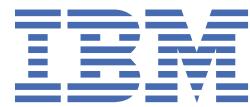


IBM Counter Fraud Management for Safer  
Payments 5.4.1  
Version 5 Release 4

*Implementation Guide*



This edition applies to Version 5 Release 4 of IBM Counter Fraud Management for Safer Payments, Program Number 5725-Z82, and to all subsequent releases and modifications until otherwise indicated in new editions.

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# About this publication

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This publication describes how to install, configure, and operate IBM Counter Fraud Management for Safer Payments 5.4.1.x.

This Implementation Guide is valid for Safer Payments 5.4.1.x. See ["Versioning Method" on page x](#) for more information about Safer Payments version numbers.

To obtain the most current version of the Safer Payments Implementation Guide, go to the [IBM Support Portal](#) or request a copy from your account manager.

**Note:** Subsequently, IBM Counter Fraud Management for Safer Payments is simply referred to as "Safer Payments".

## PA-DSS information

**Important:** IBM Counter Fraud Management for Safer Payments 5.4.1 is currently going through the PA-DSS certification process, but we do not guarantee that the product will be certified. This document describes how to implement Safer Payments in a PCI DSS compliant environment based on our experience with the certified predecessor version 5.4.0.

## Who should use this publication

---

This publication is intended as a reference for system administrators and Safer Payments administrators who deploy Safer Payments in a PCI-DSS compliant environment.

## How to use this publication

---

The publication consists of the following sections:

- [Chapter 1, "Introduction to PCI DSS," on page 1](#) introduces PCI DSS and describes how to become PCI DSS compliant.
- [Chapter 2, "Installing and configuring Safer Payments," on page 3](#) describes how to install, configure, and operate Safer Payments.
- [Chapter 3, "Key management procedures for cryptographic keys," on page 45](#) describes the cryptographic keys that are used by Safer Payments, how keys are generated, and how to enter and activate keys.
- [Appendix A, "PA-DSS requirements," on page 55](#) lists the relevant requirements.
- ["Sample key custodian form" on page 75](#) provides a sample key custodian form.

## Where to find more information

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### IBM Counter Fraud Management for Safer Payments Home Page

IBM Counter Fraud Management for Safer Payments has a home page on the World Wide Web, which offers up-to-date information about related products and services, new functions, and other items of interest.

You can find the IBM Counter Fraud Management for Safer Payments home page at:

<https://www.ibm.com/marketplace/payment-fraud-prevention>

The IBM Support Portal is the central hub for support including Technotes:

<https://www.ibm.com/support/entry/portal/support>

Fix Central provides fixes and updates for IBM Counter Fraud Management for Safer Payments:

<https://www.ibm.com/support/fixcentral>

## Versioning Method

---

IBM Counter Fraud Management for Safer Payments uses a release number scheme with four numbers that are separated by dots. For example, 5.4.0.0.

- The first number denotes the project generation.
- The second number denotes feature releases or high impact changes per PA-DSS.
- The third number denotes low impact changes per PA-DSS.
- The fourth number denotes no impact changes. These can also be denoted with a wildcard ("x") For example, 5.4.0.x.

Changes in the fourth number denote changes, which are not PCI relevant and therefore have no impact per PA-DSS Program Guide.

The following definitions are taken from the PA-DSS Program Guide.

### High Impact Changes

High impact changes to the payment application where any of the following apply:

- Four or more PA-DSS Requirements are affected, not including Requirements 13 and 14.
- Half or more of all PA-DSS Requirements/sub-Requirements are affected, not including Requirements 13 and 14.
- Half or more of the payment application's functionality or half or more of its code-base is changed.
- Addition of tested platform/operating system to include on the list of validated payment applications.

High Impact changes require the vendor to submit the new version of the payment application for a full PA-DSS assessment.

See *Section 5.2.3.4 "High Impact Changes"* in the [PA-DSS Program Guide](#) for details.

### Low Impact Changes

Low impact changes to the payment application where all of the following conditions are met:

- Three or fewer PA-DSS Requirements are affected, not including Requirements 13 and 14.
- Less than half of all PA-DSS Requirements/sub-Requirements are affected, not including Requirements 13 and 14.
- Less than half the Payment Application's functionality is affected and less than half the Payment Application's code-base is changed.

Low Impact changes may be eligible for partial or "delta" assessment.

See *Section 5.2.3.3 "Low Impact Changes"* in the [PA-DSS Program Guide](#) for details.

### No Impact Non-security-related changes

No Impact Non-security-related changes that have no impact to PA-DSS related functions, tested platforms, operating systems, or dependencies and no impact on any of the PA-DSS Requirements.

No Impact changes may be eligible for partial or "delta" assessment

See *Section 5.2.3.2 "No Impact Changes"* in the [PA-DSS Program Guide](#) for details.

## **Administrative Changes**

Administrative changes to the payment application listing or changes to how the payment application is described in the list of validated payment applications, for example, corporate identity or application name changes.

See *Section 5.2.3.1 "Administrative Changes"* in the [PA-DSS Program Guide](#) for details.



## Summary of changes

---

Changes that have been implemented with this edition of this publication.

- Due to changes in the formatting process the look and also the number of pages in this document have changed. However, the content has not changed unless otherwise stated in this summary of changes

Changes that have been implemented with previous editions of this publication.

- [“Deferred writing and ultra-large memory configuration” on page 18](#)
- [“Increase virtual memory map size” on page 19](#)
- [“Decrease swappiness” on page 20](#)
- [“RHEL service script” on page 20](#)
- Added the topic [“Using NFS for BDI job files” on page 32.](#)
- PA-DSS version changed from 3.1 to 3.2 in [“How to become PCI DSS compliant” on page 1.](#)



# Chapter 1. Introduction to PCI DSS

This section gives a brief overview of the Payment Card Industry Data Security Standard (PCI DSS).

The PCI DSS is defined by the PCI Security Standards Council (PCI SSC). It is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design, and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data.

The PCI DSS can be downloaded here:

[https://www.pcisecuritystandards.org/security\\_standards/pcidss\\_agreement.php](https://www.pcisecuritystandards.org/security_standards/pcidss_agreement.php).

In compliance with PCI DSS, a complementary standard framework for payment applications has been established, called the "Payment Application Data Security Standard (PA-DSS)".

The PA-DSS documentation, which also describes the relationship between PCI DSS and PA-DSS, can be downloaded here:

[https://www.pcisecuritystandards.org/document\\_library](https://www.pcisecuritystandards.org/document_library).

## Applicability of PCI DSS and PA-DSS to Safer Payments

Safer Payments installations must be configured and operated in a way that ensures compliance to PCI DSS.

In payment card issuing the Primary Account Number (PAN) is the defining factor to prevent fraud in a successful Safer Payments operation.

PCI DSS compliance means considerable administrative work for Safer Payments licensees. An easy way to avoid these additional efforts is not to process and store any clear-text or encrypted PAN in Safer Payments. This can be achieved by hashing PAN numbers before they are sent to Safer Payments. Licensees following this path, can ignore the PCI DSS specifications regarding their Safer Payments installation. This is a fairly viable approach, unless you are a payment card issuer or its processor.

However, to use a partly hashed PAN throughout the whole Safer Payments installation is highly impracticable in card issuing fraud prevention. Safer Payments users need to see the clear-text PAN to retrieve additional information from other systems, talk to cardholders, analyze fraud patterns and trends, and so on. In addition, many fraud patterns can only be detected and stopped by including the PAN into Safer Payments decision models. Therefore, Safer Payments provides user access rights. For example users with a legitimate need to work with the decrypted PAN can do so, while for standard users PANs only display masked.

## How to become PCI DSS compliant

If you have decided to process PANs, you must ensure compliance and PCI DSS applies to your Safer Payments installation.

To achieve compliance with version 3.2 of PA-DSS, you must properly configure your installation to meet the requirements. This document describes how to implement and operate Safer Payments in compliance with version 3.1 of PCI DSS.

As PCI DSS compliance cannot be achieved without extra contributions by the Safer Payments licensee, this document also highlights necessary compliance measures to be implemented by the licensee.

[Chapter 2, "Installing and configuring Safer Payments," on page 3](#) describes actions that are required for PCI DSS compliant Safer Payments installation and operation.

[Chapter 3, "Key management procedures for cryptographic keys," on page 45](#) provides deeper insight into Safer Payments key management procedures.

## Frequently used terms

---

This topic lists terms that are used in PCI DSS, PA-DSS, and that are also commonly used throughout this publication.

### **Cardholder data**

- Primary Account Number (PAN)
- Cardholder name
- Expiration date
- Service code

### **Sensitive authentication data**

- Full magnetic stripe data or equivalent on a chip
- CAV2/CVC2/CVV2/CID
- PINs/PIN blocks

**Note:** Sensitive authentication data is not required by Safer Payments for full operational functionality. Supplying systems must be configured in a way that they do not send such data to Safer Payments. If you send such data to Safer Payments, your installation is not PCI DSS compliant.

# Chapter 2. Installing and configuring Safer Payments

---

This section describes how to install and configure Safer Payments so that it meets all PCI DSS requirements. Further sections address software updates, ongoing operation of Safer Payments, and its decommissioning.

Safer Payments provides a built-in PCI DSS compliance report that lists all relevant configuration settings that must be changed to achieve PCI DSS compliance. See [“PCI DSS compliance report” on page 42](#) for details.

## Preliminary considerations

---

Before you install and configure Safer Payments, your organization needs to define and implement certain operational processes, and periods.

### Define and implement operational processes

To achieve PCI DSS compliance, it is not enough to configure Safer Payments as described here. You must also implement a set of operational processes within your organization for PCI DSS compliant operation.

**Note:** Therefore, it is important that you read the PCI DSS documentation and implement the operational processes that are described there.

[https://www.pcisecuritystandards.org/document\\_library](https://www.pcisecuritystandards.org/document_library)

### Define a cryptoperiod

The cryptoperiod defines the lifetime of an encryption key. At the end of each cryptoperiod, keys must be replaced.

PCI DSS itself does not postulate a specific cryptoperiod. However, it is necessary that you as an organization define your own cryptoperiod. See [“Enforce regular key changes” on page 51](#) for details.

### Define a retention period

Outdated cardholder data must be securely deleted. PCI DSS itself does not postulate when cardholder data becomes outdated. However, according to PCI DSS requirement 3.1.1 it is necessary that you as an organization define a retention period.

You can define different retention periods for different kind of data elements:

- A retention period for transaction data, according to your business requirements.
- A longer retention period for all other data, such as cases, or event logs.

Basically, you could also define the same retention period for both types of data. Retention requirements for cases or audit trails are typically longer than five years. However, usually there is no business need to retain transaction data for such extended periods, and memory consumption would be heavy given the typical transaction volumes.

## Installation

---

This section describes how to install Safer Payments.

The instructions assume that you install Safer Payments as a cluster of multiple Safer Payments instances. If you want to install Safer Payments as stand-alone service, omit the installation steps for the other instances.

You must be logged in with an administrator account on your workstation to run some of the installation steps described.

**Note:** You do not need administrator privileges to run Safer Payments.

## System requirements

This section lists the currently supported operating systems and further requirements.

### Supported platforms

Safer Payments is PA DSS certified for the following operating systems:

- Red Hat Enterprise Linux 6
- Red Hat Enterprise Linux 7
- Oracle Linux 7

User access is provided with all recent standard browsers. The following browsers are fully tested for compatibility:

- Internet Explorer 10 or later
- Firefox 4 or later
- Google Chrome 24 or later

Apple Safari is partially tested for compatibility.

### Screen resolution

Safer Payments screen pages are designed to work with a minimum resolution of 1280×768 pixel, thus WXGA (1280×768) screen resolution is the minimum for correct page display. For power users of Safer Payments, for example, fraud analysts, a dual monitor configuration with HDTV (1920x1080) screen resolution is recommended. With this resolution users can open multiple browser pages/tabs with the same Safer Payments session. Because of the high interactiveness of the Safer Payments user interface, the performance of the JavaScript engine is key to smooth operation of Safer Payments. The Google Chrome browser provides the best user interface performance for Safer Payments.

## Download and verify installation image

You can obtain the setup file `SaferPayments_5_4_0.zip` from [Passport Advantage](#).

To verify that the installation image is not corrupted, you must check its integrity with an SHA256 checksum checker. Your IBM representative can provide you with the correct checksum of the installation image.

In Linux/Unix operating systems, use the preinstalled sha256sum tool to verify that the checksum provided by the tool matches with the checksum provided by IBM. To run checksum, enter:

```
sha256sum SaferPayments_5_4_0.zip
```

**Note:** If you are using a Windows operating system, you can run the SHA256 Checksum Utility. It is available from <https://kanguru.zendesk.com/entries/21747773-SHA256-Checksum-Utility>.

After you have run checksum, you can extract the .zip file to a temporary directory. The .zip file contains the following files:

### **SaferPayments.bin**

The installation image file.

### **ibm\_jre\_8.0.2.10\_linux\_x64.vm**

The setup file to install LINUX IBM JRE 1.8 SR2 FP10 (64-bit). You need this file only, if you don't have JVM installed.

### **installer.properties**

The sample response file. You need this file only, if you want to run a silent installation.

## Run the installer to extract the installation image

This topic describes how to extract the installation image with the installer.

To run the installer, Java Runtime Environment (JRE), or Java Development Kit (JDK) must be installed on your system. If you don't have JRE or JDK installed, you can use the `ibm_jre_8.0.2.10_linux_x64.vm` file that is contained in the setup file to install LINUX IBM JRE 1.8 SR2 FP10 (64-bit).

**Important:** The Linux IBM JRE is intended for use only with InstallAnywhere installers. Do not use it for any other purposes.

If you have a previous rpm installation, you must update all symbolic links (readme file and swidtag, license, inc folder) of all configurations after the installation. Navigate to configuration folder, log in as SPUser on the console and run the following commands:

```
ln -f -s /installationFolder/readme readme
ln -f -s /installationFolder/swidtag swidtag
ln -f -s /installationFolder/license license
ln -f -s /installationFolder/inc inc
```

**Note:** `/installationFolder` is the Safer Payments home directory. The default home directory is: `/opt/ibm/safer-payments/install`.

Log in as root on the console and run the following command:

```
sh ./SaferPayments.bin
```

The installer starts in console mode:

```
Preparing to install
Extracting the installation resources from the installer archive...
Configuring the installer for this system's environment...

Launching installer...

=====
Choose Locale...
-----
1- Bahasa Indonesia
2- Deutsch
->3- English
4- Español
5- Français
6- Italiano
7- Português

CHOOSE LOCALE BY NUMBER: █
```

Select a language and follow the installation steps.

The following folders are created:

### **/usr/bin**

The Safer Payments and the Keygen binary files are installed in this folder.

### **/usr/lib64**

The AES and SQL libraries of Safer Payments are located in this folder.

### **/opt/ibm/safer\_payments/install/inc**

The JavaScript files of Safer Payments are located in this folder.

### **/opt/ibm/safer\_payments/install/factory\_reset**

This folder contains an initial configuration to start Safer Payments for the first time. Never change the files in this folder and always use a copy with other user privileges for your initial configuration.

Next, run the following commands:

```
cp -R /opt/ibm/safer_payments/install/factory_reset/* /myInstallation
```

```
chown -R SPUser:SPUserGroup /myInstallation
```

- */myInstallation* is the Safer Payments home directory, where you want to install your Safer Payments installation.
- *SPUser* is the user, which runs the Safer Payments instance, with *SPUser* belonging to the *SPUserGroup*.

### Silent Installation

In silent mode, the installer has no user interaction and is run by using a response file that contains the values for various variables.

Safer Payments provides a sample response file that is called `installer.properties` with default values. To accept the license agreement, open the sample response file and set:

```
$LICENSE_ACCEPTED$=true
```

Make sure the response file and `SaferPayments.bin` are in the same directory.

Log in as root on the console and run the following command:

```
sh ./SaferPayments.bin -i silent
```

### Uninstallation

To uninstall, navigate to:

```
/installationFolder/_IBM Counter Fraud Management for Safer Payments_installation
```

Log in as root on the console and run the following command:

```
./uninstall_safer_payments
```

### Silent Uninstallation

In silent mode, the uninstaller has no user interaction and is run by using a response file that contains the values for various variables.

To run the silent uninstaller, navigate to:

```
/installationFolder/_IBM Counter Fraud Management for Safer Payments_installation
```

Log in as root on the console and run the following command:

```
./uninstall_safer_payments -i silent
```

## Start the first Safer Payments instance

The browser-based Safer Payments user interface is used to configure a Safer Payments cluster. To access it, you must first start the first Safer Payments cluster instance.

1. To start the first Safer Payments cluster instance, run the following commands from the console on the server:

```
su SPUser
cd /myInstallation/cfg
iris id=i createinstances=n
```

- */myInstallation* is the folder where you want to install your Safer Payments installation.
- *SPUser* is the user, which runs the Safer Payments instance.
- *i* must be a unique ID of the instance you are currently installing. Preferably, start your first instance with 1. That is, if you set up three instances in total, use IDs 1, 2, and 3.
- *n* is the number of instances you want to create.

2. Check the system event log messages on the console window, and verify that they indicate a proper start of the Safer Payments cluster instance. That is, no warning (W), error (E), or fatal (F) type messages.

**Exception:** The `status.iris` file does not exist yet and is being created during the first start. This creates an E 155 during the first start, followed by a message, that the file has been created. Therefore, this error message is expected.

3. Depending on the configuration of the server that you are installing on, you might have to configure the firewall open port, the API port for HTTP access of the browser. The default HTTP port of the Safer Payments first instance is "8001".

Open a browser and enter:

<http://127.0.0.1:8001>

4. The login screen of Safer Payments is displayed.

5. Enter **user** as login and **12345678** as password. You are prompted to change the password of this account immediately.

**Note:** To comply with PCI DSS requirement 3.4, you must create new personalized users for your configuration and disable the default configuration user.

6. Log in with one of your new users and continue the configuration.

7. The full user interface of Safer Payments is displayed.

8. Click the **Administration** tab

9. Select **Cluster** from the left navigation pane.

10. The **Cluster Settings** window shows a table with one row for each Safer Payments instance.

From IRIS Instance 1	To IRIS Instance 2	To IRIS Instance 3
From IRIS Instance 1: Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)	Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)	Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)
From IRIS Instance 2: Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)	Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)	Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)
From IRIS Instance 3: Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)	Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)	Synchronised: 0 not acknowledged, 0 buffered, total: 0 (0.0% used)

Instance	Status	Name	Message Command Interface (AMI)	Application Programming Interface (API)	Batch Data Interface (BDI)	FastLink Interface (FLI)	Encrypted Communication	Alert Message Interface (AMI)
1	OK	IRIS Instance 1	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)
2	OK	IRIS Instance 2	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)
*3	OK	IRIS Instance 3	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.60 tps / 1 user)	Enabled (0.60 tps)	Enabled (0.00 tps)

Figure 1. Cluster Settings window

11. Click the equivalent row to open the configuration details of a Safer Payments instance.

Since Safer Payments was started without a previous configuration, it uses default settings for the number of cluster instances you specified with the `createinstances` command.

To use all Safer Payments interfaces, it might be required to open more ports in your firewall. By default Safer Payments uses the following ports:

- 8001 - Application Programming Interface
- 37911 - Message Command Interface
- 37921 - Fast Link Interface

- 37931 - Status Control Interface
- 37941 - Encrypted Communication Interface

**Note:** If you choose to operate a MQ server to deliver data to Safer Payments, you must set up your firewall appropriately.

## Cluster instance configuration

You can now customize all cluster settings. This includes changing the IP addresses/ports, enabling SSL encryption as described in [“Configure SSL encryption” on page 8](#), limiting IP address ranges, and changing local file storage locations as described in [“Configure cardholder data storage locations” on page 14](#).

Make the appropriate settings for all cluster instances, not only the instance you are currently working on, even if the others are not set up physically yet.

**Note:** Changes to the local file storage are processed after a restart of a Safer Payments instance. Thus you can move the files while the instance is offline. All changes to the interfaces are processed immediately when the settings are saved.

## Configure SSL encryption

**Note:** TLS is the successor of SSL. Subsequently, the term SSL is used to refer to the secure communication technologies within Safer Payments. In the Safer Payments interfaces all equivalent elements are named SSL.

For PCI DSS compliance you must enable SSL encryption as follows:

- The API must be encrypted to securely transmit passwords.
- The MCI must be encrypted when cardholder data is sent over public networks.
- The ECI must be enabled for synchronization of encryption keys between cluster instances.
- SSL and early TLS are not considered strong cryptography. Payment applications must not use, or support the use of, SSL or early TLS. Therefore, TLS 1.0 and 1.1 must be disabled for API / MCI and ECI.

For each interface that uses SSL encryption, encrypted SSL certificate files must be provided. Safer Payments needs two files to support an encrypted connection. The server certificate and the private key in PEM format. The storage location of these files can be configured in the **SSL Settings** window. See [“Create certificates with OpenSSL” on page 11](#) for details on how to create the required certificates.

1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **Cluster** from the left navigation pane.

Instance	Status	Name	Message Command Interface (I)	Application Programming Interface (API)	Batch Data Interface (BDI)	FastLink Interface (FLI)	Encrypted Communication	Alert Message Interface (AMI)	
1	OK	IRIS Instance 1	Enabled (0.00 tps)			Enabled (0.00 tps)	Enabled (0.50 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)
2	OK	IRIS Instance 2	Enabled (0.00 tps)			Enabled (0.50 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)
*3	OK	IRIS Instance 3	Enabled (0.00 tps)			Enabled (0.60 tps / 1 user)	Enabled (0.60 tps)	Enabled (0.00 tps)	Enabled (0.00 tps)

Figure 2. Cluster settings window

3. Click the first instance of the **Cluster Settings** table.
4. Scroll down to the **Application Programming Interface (API)** window.



Figure 3. API - SSL settings window

5. Select the **Application Programming Interface**, **Reject TLS 1.0** and **Reject TLS 1.1** check boxes.
6. Scroll down to the **Encrypted Communication Interface (ECI)** window and select the same check boxes.
7. Repeat these steps for each instance.

**Note:**

- SSL settings are individual for each Safer Payments instance because different instances of Safer Payments running on different computers with different IP addresses require different certificates.
- Enabling SSL encryption and changing the settings becomes effective immediately.
- From now on, you are prompted to enter the certificate passphrase on the console during startup for each instance. See “Start and stop Safer Payments instances” on page 33 for details.

#### Sending cardholder data over public networks

If cardholder data is to be sent over public networks, Safer Payments must also validate the SSL certificates, and two-factor authentication is enforced for the API.

If cardholder data is to be sent over public networks, Safer Payments must validate the SSL client certificates for MCI and ECI. Furthermore, API access needs to be secured by multi-factor authentication using either a third-party solution (for example VPN) or by activating the validation of individual API client certificates as the second authentication factor.

Make sure that the “validate client certificate CN” option is enabled as well. This enforces individual certificates for each user, which must use the users login name as common name (CN).

**Note:** Before activating this option, make sure that you have created proper client certificates for at least the administrative Safer Payments users. The creation of client certificates for this purpose is covered by the section **Create certificates with OpenSSL**.

To change the API, MCI and ECI settings open the instance configuration for each cluster instance.

1. Click the **Administration** tab.
2. Select **Cluster** from the left navigation pane.
3. Select an instance from the cluster instance table.
4. Scroll down to the **Message Command Interface (MCI)** window and select the **Validate client certificate** check box.
5. Place the client CA certificate file in the /key/ directory of the instance.

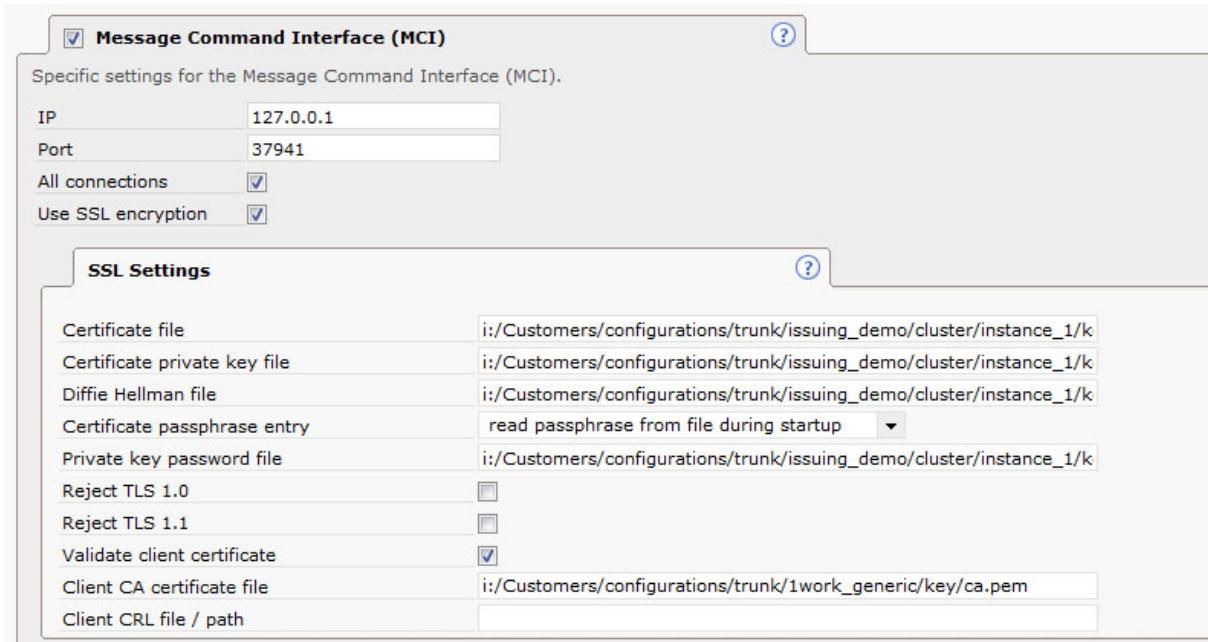


Figure 4. Message Command Interface (MCI) window

6. Scroll down to the **Application Programming Interface (API)** window and select the **Validate client certificate** check box.

**Note:** You need a client CA certificate for each Safer Payments instance, and a corresponding certificate for each service consumer that is used to access Safer Payments.

7. Place the client CA certificate file in the /key/ directory of the instance.

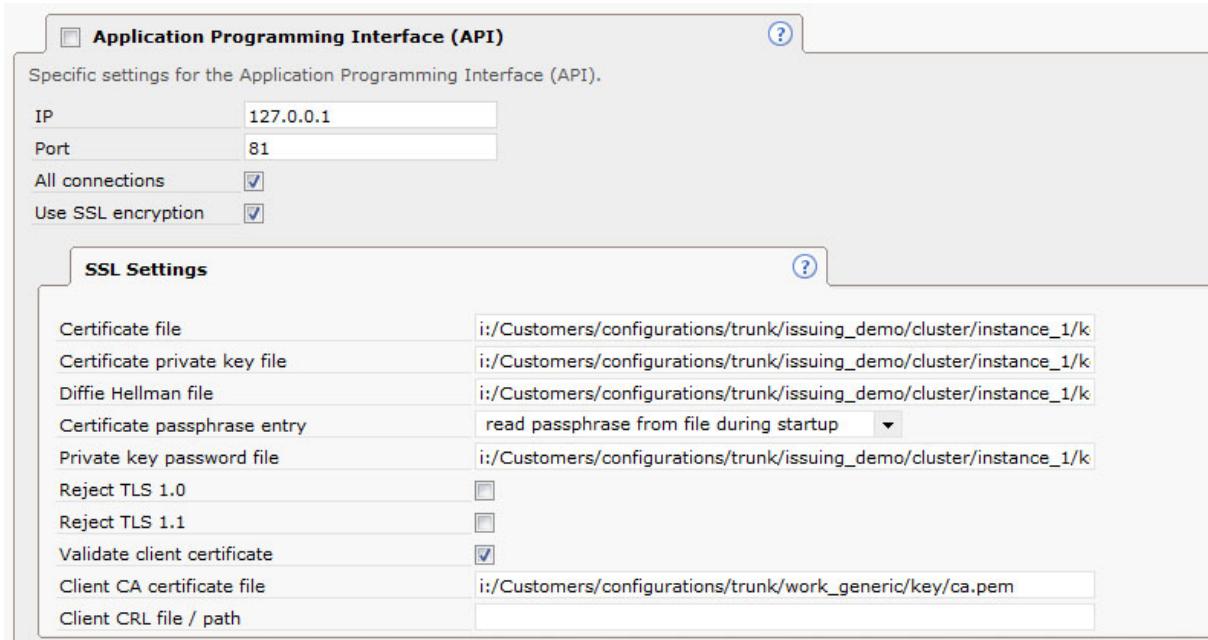


Figure 5. Application Programming Interface (MCI) window

8. Scroll down within the instance settings to the **Encrypted Communication Interface** window.

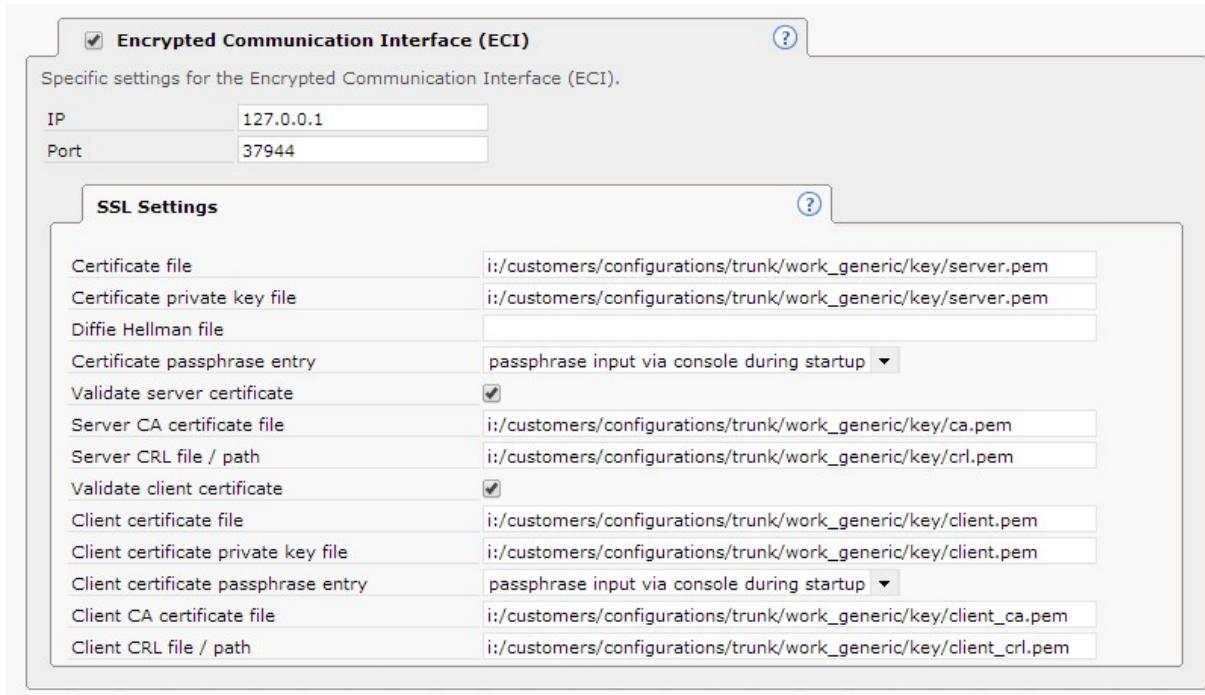


Figure 6. Encrypted Communication Interface (ECI) window

9. Select the **Validate server certificate** and **Validate client certificate** check boxes.

**Note:** You need both a server and client CA certificate for each Safer Payments instance, and a corresponding client certificate.

The encrypted private key is usually stored within the client certificate file but can optionally be stored in a separate file. The **Client certificate private key file** entry points to the correct location.

10. Place the files in the /key/ directory of the instance.

11. Optionally, **Server CRL file / path** and **Client CRL file / path** can be used to define certificate revocation lists.

### Create certificates with OpenSSL

This topic shows the steps that you need to run to create certificates with OpenSSL.

**Important:** You must ask your security expert to review and run these steps. IBM takes no guarantee for security, as these steps might differ on different platforms.

The steps that are described here are based on: <http://codeghar.wordpress.com/2008/03/17/create-a-certificate-authority-and-certificates-with-openssl/>

The settings shown here are adapted to Safer Payments.

#### 1. Create config file

The caconfig.cnf file is the default config file for the certificate authority (CA). It has the following content:

```
#.....
[ ca ]
default_ca = CA_default
[ CA_default ]
dir = .
certs = $dir/certs
crl_dir = $dir/crl
database = $dir/index.txt
new_certs_dir = $dir/newcerts
certificate = $dir/certs/cacert.pem
serial = $dir/serial
crl = $dir/crl/crl.pem
private_key = $dir/private/cakey.pem
```

```

#RANDFILE = $dir/private/.rand
x509_extensions = usr_cert
crl_extensions = crl_ext
default_days = 3650
#default_startdate = YYMMDDHHMMSSZ
#default_enddate = YYMMDDHHMMSSZ
default_crl_days = 183
#default_crl_hours = 24
default_md = sha256
preserve = no
#msie_hack
policy = policy_match

[ policy_match ]
countryName = match
#stateOrProvinceName = match
#localityName = match
organizationName = match
commonName = supplied
emailAddress = optional

[ req ]
default_bits = 4096 # Size of keys
default_keyfile = key.pem # name of generated keys
distinguished_name = req_distinguished_name
default_md = sha256 # message digest algorithm
attributes = req_attributes
x509_extensions = v3_ca
#input_password
#output_password
string_mask = nombstr # permitted characters
req_extensions = v3_req

[ req_distinguished_name ]
countryName = Country Name (2 letter code)
countryName_default = DE
countryName_min = 2
countryName_max = 2
#stateOrProvinceName = State or Province Name (full name)
#stateOrProvinceName_default = RLP
#localityName = Locality Name (city, district)
#localityName_default = Coblenze
organizationName = Organization Name (company)
organizationName_default = IRIS
organizationalUnitName = Organizational Unit Name (department, division)
organizationalUnitName_default = Fraud Prevention
commonName = Common Name (hostname, IP, or user name)
commonName_max = 64
commonName_default = 192.168.1.1
emailAddress = Email Address
emailAddress_max = 40
emailAddress_default = support@iris.de

[ req_attributes ]
#challengePassword = A challenge password
#challengePassword_min = 4
#challengePassword_max = 20
#unstructuredName = An optional company name

[ usr_cert ]
basicConstraints= CA:FALSE
subjectKeyIdentifier=hash
authorityKeyIdentifier=keyid,issuer:always
#nsComment = ''OpenSSL Generated Certificate''
#nsCertType = client, email, objsign for "everything including object signing"
subjectAltName=email:copy
issuerAltName=issuer:copy
#nsCaRevocationUrl = http://www.domain.dom/ca-crl.pem
#nsBaseUrl =
#nsRenewalUrl =
#nsCaPolicyUrl =
#nsSslServerName =

[ v3_req ]
basicConstraints = CA:FALSE
keyUsage = nonRepudiation, digitalSignature, keyEncipherment

[ v3_ca ]
subjectKeyIdentifier = hash
authorityKeyIdentifier = keyid:always,issuer:always
basicConstraints = CA:TRUE
#keyUsage = cRLSign, keyCertSign

```

```

#nsCertType = sslCA, emailCA
#subjectAltName=email:copy
#issuerAltName=issuer:copy
#obj=DER:02:03

[ crl_ext ]
#issuerAltName=issuer:copy
authorityKeyIdentifier=keyid:always,issuer:always
#.....

```

## 2. Create Diffie-Hellman files

```
$ openssl dhparam -out dh2048.pem 2048
```

## 3. Create CA

```

$ mkdir ~/myca
$ cd ~/myca
$ mkdir private certs newcerts conf export crl
$ echo "01" > serial
$ touch index.txt
$ vim conf/caconfig.cnf (Step 1)
$ openssl req -new -x509 -extensions v3_ca -keyout private/cakey.pem -out
certs/cacert.pem -days 3650 -config conf/caconfig.cnf
→ PW: xxxxxxxx

```

**Note:** Create a strong password and distribute it only to entitled people.

## 4. Create signed server certificate and private server key

You need one certificate/key for each Safer Payments instance. Run the following commands once for each instance and replace SERVER\_IP with the IP address or host name of the server.

```

$ openssl req -new -nodes -config conf/caconfig.cnf -out SERVER_IP.req.pem
-keyout private/SERVER_IP.key.pem
→ CN: SERVER_IP
$ openssl ca -config conf/caconfig.cnf -out newcerts/SERVER_IP.cert.pem
-infiles SERVER_IP.req.pem

```

## 5. Create signed client certificate and private client key

For MCI and ECI, you need at least one client certificate for each instance. Run the command twice per instance with unique file names and make sure that you enter unique common names when prompted.

If you want to use two-factor authentication using API client validation, you might want to create one extra client certificate per user. For these, make sure that the common name matches the users login.

```

$ openssl req -new -nodes -out filename.req.pem -keyout private/filename.key.pem
-days 3650 -config conf/caconfig.cnf
(for MCI) -> CN: CLIENT_IP_OR_NAME
(for ECI) -> CN: IRIS_SERVER_NAME
(for Browser) -> CN: LOGIN
$ openssl ca -out newcerts/filename.cert.pem -days 3650 -config conf/caconfig.cnf
-infiles filename.req.pem

```

## 6. Encrypt certificates

To encrypt certificates for secure storage on the Safer Payment instances run the following command:

```
openssl rsa -des3 -in private/<filename>.key.pem -out private/<filename>.enc.key.pem
```

It is recommended to do this for both, client and server certificates.

## 7. Create a certificate revocation list

```

vim certs/ca.crl
vim crl.conf

```

Content of crl.conf

```

[ ca ]
default_ca      = CA_default          # the default ca section

[ CA_default ]
dir              = ./                  # where everything is kept
database        = $dir/index.txt       # database index file.
certificate     = $dir/certs/cacert.pem # the CA certificate
crl              = $dir/certs/ca.crl   # the current CRL
private_key      = $dir/private/cakey.pem # the private key
default_crl_days = 183

$ openssl ca -config conf/caconfig.cnf -gencrl -out crl/crl.pem

```

## 8. Configure client-side certificates in web browsers

Convert pem certificate to p12:

```
openssl pkcs12 -export -out newcerts/filename.cert.p12 -inkey private/filename.key.pem
-in newcerts/filename.cert.pem -certfile certs/cacert.pem
```

Next import the client-side certificates in your browser.

## Configure cardholder data storage locations

This section describes the requirements for cardholder data storage locations and how to configure them.

PA-DSS requirement 9 mandates that cardholder data must not be stored on a server that is connected to the internet.

To comply with this requirement, you must do one of the following:

- Disable access from the internet to the server that hosts the Safer Payments instances. Remote VPN access (PA-DSS requirement 10) is not considered as access from the internet, if the VPN tunnel does not end directly on a server that hosts the Safer Payments instances.
- Place the data storage directories on a separate server computer, which is not connected to the internet. SAN storage is not accepted as a separate server computer by PCI DSS, unless network traffic between the SAN server and the server that hosts the Safer Payments instance is controlled by a firewall.

### Note:

- You must disable the **locate** commands for the separate server computer. See [“Disable locate for Safer Payments folders”](#) on page 17 for details.
- Changes to the file storage locations are processed after a restart of a Safer Payments instance. Thus you can move the files while the instance is offline.

## Configuration steps

Safer Payments can store cardholder data in a number of locations. To identify and adjust these locations, follow the steps.

1. Go to the user interface of Safer Payments
2. Click the **Administration** tab
3. Select **Cluster** from the left navigation pane.
4. Select a cluster instance from the table.
5. Scroll down to the **Local Storage** window.
6. For each cluster instance, the following directory locations can contain encrypted cardholder data:

Table 1. Default cardholder storage locations

Path name (default)	PAN stored as	PAN contained in
Case archive (arc)	encrypted	archived cases
Configuration	encrypted	conditions
Disk data cache (ddc)	encrypted	attributes and indices
Email (eml)	masked, PANs are potentially also encrypted	notifications and case actions
FLI buffer (fli)	encrypted	FLI messages
Case investigation (inv)	encrypted	cases
Relational database interface (rdi)	masked	DML statements
User (usr)	encrypted	user preferences
Log (log)	masked	log messages

7. You can now change the directory locations according to your configuration.

**Note:** The locations are different for each Safer Payments instance. You must adjust the locations individually for each cluster instance.

## Copy settings to the other Safer Payments instances

When you have configured the initial cluster configuration as described in [“Configure cardholder data storage locations” on page 14](#), you must shut down the first Safer Payments instance.

1. Go to the **Cluster Settings** window.
2. Right-click the mouse and select **shutdown** from the menu.
3. Copy the files `cluster.iris` and `settings.iris` from the `cfg` subdirectory of the first Safer Payments instance to the `cfg` subdirectories of all the other Safer Payments instances.
4. Delete the entire contents of the `fli` directory of the instance that you have used to create the files.
5. You must also assign SSL certificate files to each Safer Payments instance, as described in [“Configure SSL encryption” on page 8](#).
6. When you have copied the configuration files to the other Safer Payments instances, you can now also start these instances as described in [“Start and stop Safer Payments instances” on page 33](#).

**Note:** Do not send any cardholder data to Safer Payments yet, as configuration according to PCI DSS requirements is not complete.

## Configure for operational use

This section describes how to configure Safer Payments for operational use.

### Event logging

Users typically do not have access to the Safer Payments server. Safer Payments communicates its activities and status is generated through log messages.

In standard operations, these log messages are written to files where they can be viewed either directly using a text editor, by system tools, or Safer Payments itself.

Safer Payments contains a fully configurable event logging engine that supports three types of logging targets. The system and audit logs are Safer Payments logs. That is, Safer Payments has built-in viewer facilities to read these log messages.

### System log

The system log informs about events relevant to technical operations of Safer Payments.

### Audit log

The audit log traces relevant user activities.

### External logs

External logs are sent to the operating system. In Linux/Unix operating systems such as RHEL, Safer Payments feeds external log messages to the local syslogd as "IRIS\_n. n is the ID of the Safer Payments instance, as defined by the command line parameter. External logging is mandatory in PCI DSS compliant environments to facilitate centralized logging, and must thus be activated.

Make sure that all PCI DSS relevant log messages are forwarded to centralized logging as described in ["Change log message settings" on page 34](#).

**Note:** If you use an IBM MQ server to deliver data to Safer Payments, you must ensure that all relevant log messages are forwarded as well.

## Swap disk configuration

Safer Payments is designed to not use swap memory in running mode. However, the operating system can use swap memory for some operations.

In this case, PAN data, which is decrypted in RAM might temporarily be written to the swap file on disk. You must wipe all swap data securely after each new system restart or use an encrypted swap disk. You must also disable indexing of file contents.

### Wipe swap disk script

**Note:** Use this approach only, if swap disk encryption is not possible for certain reasons.

1. To find out the right path of your swap disk partition enter:

```
# fdisk -l
cat /proc/swaps
```

2. If you have your swap partition name, write a small script, which runs on every startup using sswap.

```
# swapoff /dev/sdaX
# swapon -vll /dev/sdaX
# swapon /dev/sdaX
```

3. Add this code to a script. For example, to: /usr/local/sbin/wipeSwap.sh

```
chmod +x /usr/local/sbin/wipeSwap.sh
```

4. Add the script name /usr/local/sbin/wipeSwap.sh at the bottom of your init script /etc/rc.local.

### Encrypt swap disk

With this preferred approach, you do not have to wipe out your swap on each system start.

1. Edit /etc/fstab to reflect the changes. Comment or delete previous swap entries before you add the new entry.

```
# vim /etc/fstab
/dev/mapper/swap none swap defaults 0 0
```

2. Create a /etc/crypttab file, and add the swap parameters.

```
# vim /etc/crypttab
swap /dev/volume /dev/urandom swap,cipher=aes-cbc-essiv:sha256
```

Depending on your volume, group names, and layout, change the path to suit your needs. In most cases you only have to replace *volume* with the path you have commented or deleted in step 1. The encryption system then uses AES and SHA256 bit encryption during startup, with a random key. A new key is generated each time that the server is started.

3. Reboot the server to enable swap disk encryption.
4. Verify that swap disk encryption is enabled with the **lsblk** command.

```
# lsblk
```

## Disable locate for Safer Payments folders

**locate** is a daemon, which creates a database with file contents. Make sure that either applies:

- **locate** is not installed.
- **locate** is disabled on the operating system.
- All Safer Payments folders are excluded from the **locate** search paths.

To change the **locate** search paths, edit the `/etc/updatedb.conf` file and add the Safer Payments folder to **PRUNEPATHS**.

Assuming **PRUNEPATHS** is set to:

```
PRUNEPATHS="/afs /media /net /sfs /tmp /udev /var/cache/ccache  
/var/spool /var/tmp /mnt/iris"
```

And you have installed Safer Payments to `/myInstallation` as described in [“Run the installer to extract the installation image” on page 5](#).

Change **PRUNEPATHS** to:

```
PRUNEPATHS="/afs /media /net /sfs /tmp /udev /var/cache/ccache  
/var/spool /var/tmp /myInstallation"
```

### Note:

- If you have adapted Safer Payments file storage locations during cluster configuration as described in [“Configure cardholder data storage locations” on page 14](#), you must also add folders that are used outside `/myInstallation` to **PRUNEPATHS**. Keep in mind that file locations can be configured differently per cluster instance.
- If any such folders are located on separate servers, **PRUNEPATHS** must be adjusted on those servers as well.

## Miscellaneous system settings

The following extra configuration steps are necessary before you start Safer Payments.

1. Log in as root.
2. The default number of maximum open file descriptors on CentOS/RHEL systems is 1024 per process for normal users. To verify the limit that is valid for your system, run

```
# cat /proc/sys/fs/file-max
```

3. Open the file `/etc/security/limits.conf`
4. If the recommended limit of 16384/32768 is valid for your system, add the lines

```
username hard nofile 32768  
username soft nofile 16384
```

Where *username* is the name of the user account that you intend to run Safer Payments under.

5. To enable Safer Payments to run priority-based thread scheduling, you must also add

```
username - rtprio 20
```

6. Safer Payments starts numerous CPU threads for parallel processing of messages and simulations. To ensure, that the operating system can handle all threads, you must increase the number of maximum user processes. To do so also add the line

```
username - nprio 8192
```

7. Save /etc/security/limits.conf and reboot.

## Firewall settings

Before you start Safer Payments, check your firewall settings to allow IP messaging between the Safer Payments cluster instances and other systems.

Call **system-config-firewall-tui** to change your local firewall settings.

For general information on how to secure your operating system see:

- RedHat 6

[https://access.redhat.com/documentation/en-US/Red\\_Hat\\_Enterprise\\_Linux/6/html/Security\\_Guide/index.html](https://access.redhat.com/documentation/en-US/Red_Hat_Enterprise_Linux/6/html/Security_Guide/index.html)

- RedHat 7

[https://access.redhat.com/documentation/en-US/Red\\_Hat\\_Enterprise\\_Linux/7/html/Security\\_Guide/index.html](https://access.redhat.com/documentation/en-US/Red_Hat_Enterprise_Linux/7/html/Security_Guide/index.html)

- Oracle Linux 7

[https://docs.oracle.com/cd/E52668\\_01/E54670/E54670.pdf](https://docs.oracle.com/cd/E52668_01/E54670/E54670.pdf)

## Deferred writing and ultra-large memory configuration

Transparent Huge Pages (THP) is a Linux memory management system that reduces the overhead of Translation Lookaside Buffer (TLB) lookups on machines with large amounts of memory by using larger memory pages.

If you are using ultra-large main memory configurations and deferred writing (Safer Payments UI / Administration / System Configuration / Deferred Writing) on Linux operating systems, you might experience faster restarts and more stable latencies when disabling transparent huge pages. Transparent huge pages might block the memory for seconds, when it is defragmenting the RAM. In this time, it is not possible to make even small memory allocations.

Be careful with this setting. It can also result in slower overall message computation, when deferred writing is disabled.

To disable transparent huge pages temporarily, run the following command:

```
echo never > /sys/kernel/mm/transparent_hugepage/defrag
echo never > /sys/kernel/mm/transparent_hugepage/enabled
```

Next restart Safer Payments. To check, if transparent huge pages are disabled run the following command:

```
cat /sys/kernel/mm/transparent_hugepage/enabled
```

The output is:

```
always madvise [never]
```

To disable transparent huge pages permanently in RHEL 6, add both lines to the Safer Payments start script directly after `echo -n "starting $PROG: "` as follows:

```
echo -n "starting $PROG: "
echo never > /sys/kernel/mm/transparent_hugepage/defrag
echo never > /sys/kernel/mm/transparent_hugepage/enabled
```

In RHEL 7, you can disable transparent huge pages with the command **tuned** as shown in the next example.

```
# tuned-adm active *
Current active profile: latency-performance
```

See <https://access.redhat.com/solutions/1320153> for details.

To create a customized profile, create a new directory in the `/etc/tuned` directory with the wanted profile name.

```
# mkdir /etc/tuned/myprofile-nothp
```

Next, create a new `tuned.conf` file for `myprofile-nothp`, and insert the new tuning information.

```
# cat /etc/tuned/myprofile-nothp/tuned.conf
[main]
include= latency-performance
[vm]
transparent_hugepages=never
```

Next, make the script executable:

```
# chmod +x /etc/tuned/myprofile-nothp/tuned.conf
```

Next, enable `myprofile`:

```
# tuned-adm profile myprofile-nothp
```

This change immediately takes effect and requires a reboot.

### Increase virtual memory map size

Linux restricts the maximum number of memory maps per process. The default is 65535 on RHEL 6/7.

This value might be enough for most Linux applications, but depending on the Safer Payments configuration and internal data allocation sizes, Safer Payments might actually need more memory maps. If the application has reached its maximum number of memory maps, a "cannot allocate memory" error message and other errors occur, even if enough free RAM is available in the system. To avoid this situation, run:

```
echo 1048576 > /proc/sys/vm/max_map_count
```

This command temporarily applies the new maximum number of virtual memory maps to 1048576. If you want to increase the value permanently, you must add this value as `vm.max_map_count=1048576` to the file `/etc/sysctl.conf` after server restart. To check if the configuration was applied correctly run:

```
cat /proc/sys/vm/max_map_count
```

If you have a very large configuration, you should monitor the current number of memory maps during high load. If the number of memory maps exceeds half of its maximum value, increase this value. To monitor the number of memory maps for your Safer Payments process, run:

```
cat /proc/IRIS_PID/maps | wc -l
```

## Decrease swappiness

Safer Payments produces larger latencies, if the system uses swap memory.

Therefore, it is recommended to reduce the swappiness on a Linux system.

- To temporarily change the setting run

```
sysctl -w vm.swappiness=1
```

- To permanently change the setting add

```
vm.swappiness=1
```

to `/etc/sysctl.conf`

## RHEL service script

It is possible to start Safer Payments as a service on Linux.

For RHEL 7, the start script is located in `/etc/systemd/system/iris.service`.

```
[Unit]
Description=Safer Payments Service
After=network.target
[Service]
Type=simple
User=iris
ExecStart=/usr/bin/iris
rootpath=/opt/ibm/safer_payments/myInstallation id=1
Restart=no
TimeoutSec=0
TimeoutStartSec=0
TimeoutStopSec=0
SendSIGKILL=no
KillSignal=SIGTERM
LimitNOFILE=32768
LimitNPROC=8192
LimitRTPIO=20
[Install]
WantedBy=multi-user.target
```

- To enable Safer Payments to run at startup, enter: `systemctl enable iris.service`
- To start Safer Payments, enter: `systemctl start iris.service`
- To stop Safer Payments, enter: `systemctl stop iris.service`
- To query if Safer Payments is running, enter: `systemctl status iris.service`

For RHEL 6, the start script is located in `/etc/init.d/irisd`.

```
# Startup script for Safer Payments server
# processname: irisd
### BEGIN INIT INFO
# Provides:          irisd
# Short-Description: Start and stop Safer Payments server
# Description:       This script starts and stops the Safer Payments server.
#                   It is necessary that only one instance is running on this machine.
#                   Modify this script to run multiple machines on one instance.

### END INIT INFO

# Source function library.
. /etc/rc.d/init.d/functions #centos
# . /lib/lsb/init-functions #debian

IRISD=/usr/bin/iris
DAEMON_OPTS="rootpath=/mnt/iris id=1"
PROG=IRIS
USERNAME="iris"
NOHUP_OUTPUT=/mnt/iris/nohup.out # Console output redirect
START_WAIT=5                  # Wait x seconds to ensure that Safer Payments has loaded
                               some configurations.
RETVAL=0
```

```

iris_is_running() {
    pidof -sx $IRISD > /dev/null
    return $?;
}
start() {
    if iris_is_running; then
        echo "Server already started"
        exit 1
    fi
    echo -n "Starting $PROG: "
    nohup su $USERNAME -c "$IRISD $DAEMON_OPTS "&> $NOHUP_OUTPUT&
    sleep $START_WAIT
    if iris_is_running; then
        success $PROG
        echo
        return 0;
    else
        failure $PROG
        echo
        return 1;
    fi
}
wait_iris_stop() {
    if [ $RETVAL = 0 ]; then
        while iris_is_running
            do
                sleep 1
            done;
        success $PROG
    else
        failure $PROG
    fi
}
stop() {
    echo -n "$Stopping $PROG "
    RETVAL=0
    if iris_is_running; then
        echo -n $" (sending SIGTERM): "
        kill -TERM $(pidof -sx $IRISD)
        RETVAL=$?
    else
        echo -n $" (is not running): "
    fi
    echo
    return $RETVAL
}
kill_instance() {
    echo -n "$Killing $PROG "
    RETVAL=0
    if iris_is_running; then
        echo -n $" (sending SIGTERM): "
        kill -KILL $(pidof -sx $IRISD)
        RETVAL=$?
    else
        echo -n $" (is not running): "
    fi
    echo
    return $RETVAL
}
# See how we were called.
case "$1" in
    start)
        start
        ;;
    stop)
        stop
        ;;
    kill)
        kill_instance
        ;;
    version)
        $IRISD release
        RETVAL=$?
        ;;
    status)
        status $IRISD #centos
        #status_of_proc $IRISD #debian
        RETVAL=$?
        ;;
    restart)
        ;;
esac

```

```

        stop
        start
;;
condrestart|try-restart)
if iris_is_running; then
    stop
    start
fi
;;
help)    echo $"Usage: $PROG {start|stop|kill|version|restart|condrestart|
                           try-restart|status|help}"
        RETVAL=2
;;
esac
exit $RETVAL

```

## Data encryption

This section describes how to enable data encryption, to be compliant with PA-DSS.

### Activate data encryption - step 1

1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **System configuration** from the left navigation pane.
3. Scroll down the **System Configuration** window to locate the window titled **Encryption**.

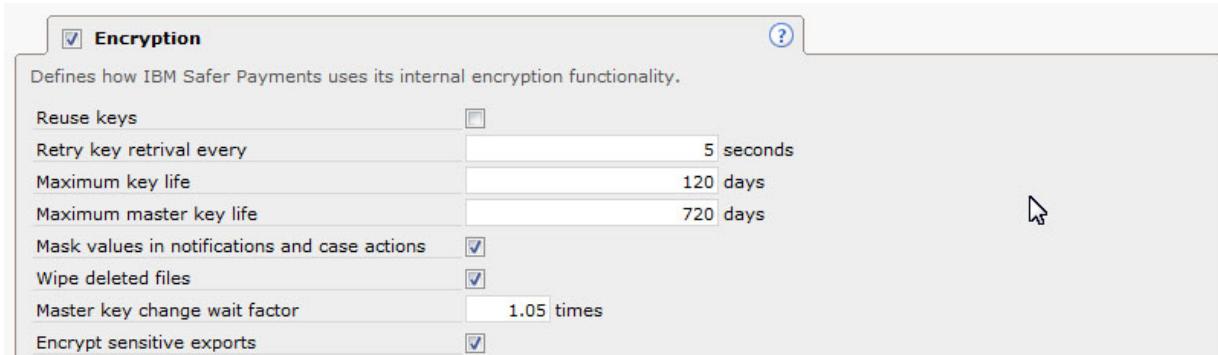


Figure 7. Encryption window

4. Clear the **Reuse keys** check box.
5. Select the **Mask values in notifications**, **Wipe deleted files**, and **Encrypt sensitive exports** check boxes.

Encryption covers the actual production data and certain parts of the configuration where PANs are expected, for example, in conditions and audit trails. Other parts of the configuration are not encrypted. This implies that you must never store clear PAN in any name or comment field of Safer Payments.

The PA-DSS standard recommends defining a maximum cryptoperiod after which a key must be replaced with a new one. See ["Enforce regular key changes "](#) on page 51 for details.

According to PA-DSS requirement 2.3, PANs must be rendered unreadable anywhere they are stored. Therefore, you must enable **Encrypt sensitive exports**.

### Using a secure wipe tool

Various PCI DSS requirements demand the use of a secure wipe tool to securely delete sensitive authentication data and cardholder data.

According to PA-DSS requirement 1.1.4, the disk wipe tool must be in accordance with industry accepted standards for secure deletion. The National Security Agency, for example, maintains a list of approved products.

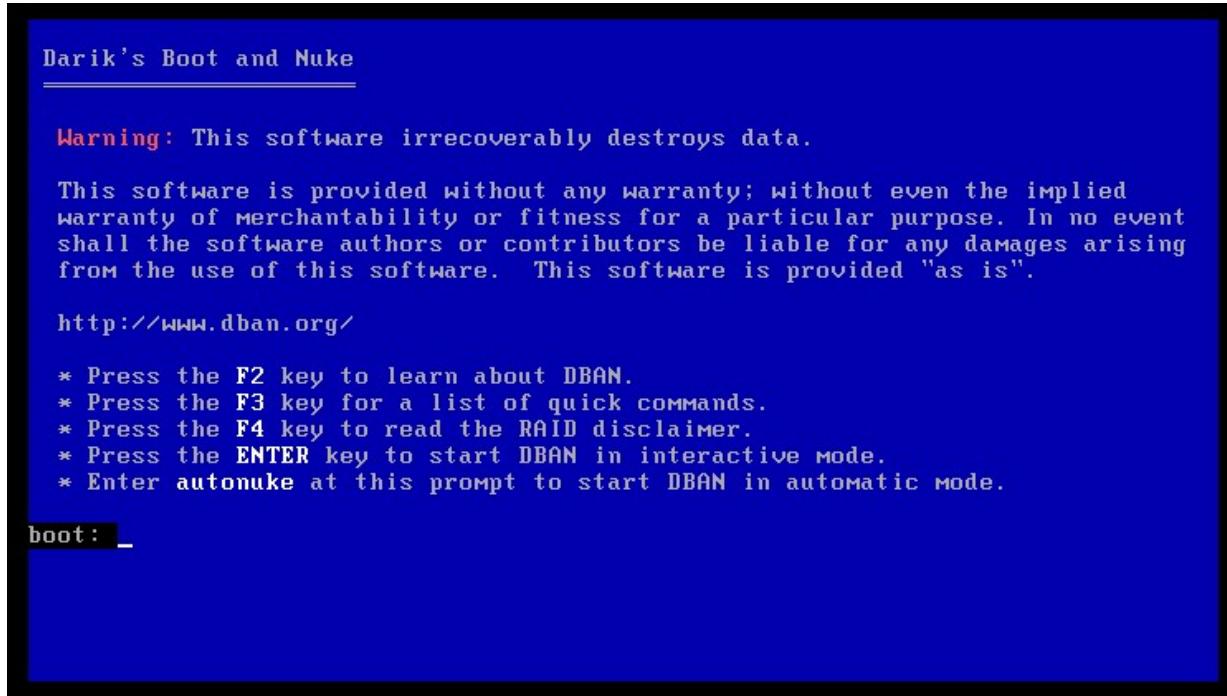
To securely wipe entire hard disks, you can use the "DBAN" tool.

To securely delete single files or directories you can use the Linux tool "Wipe".

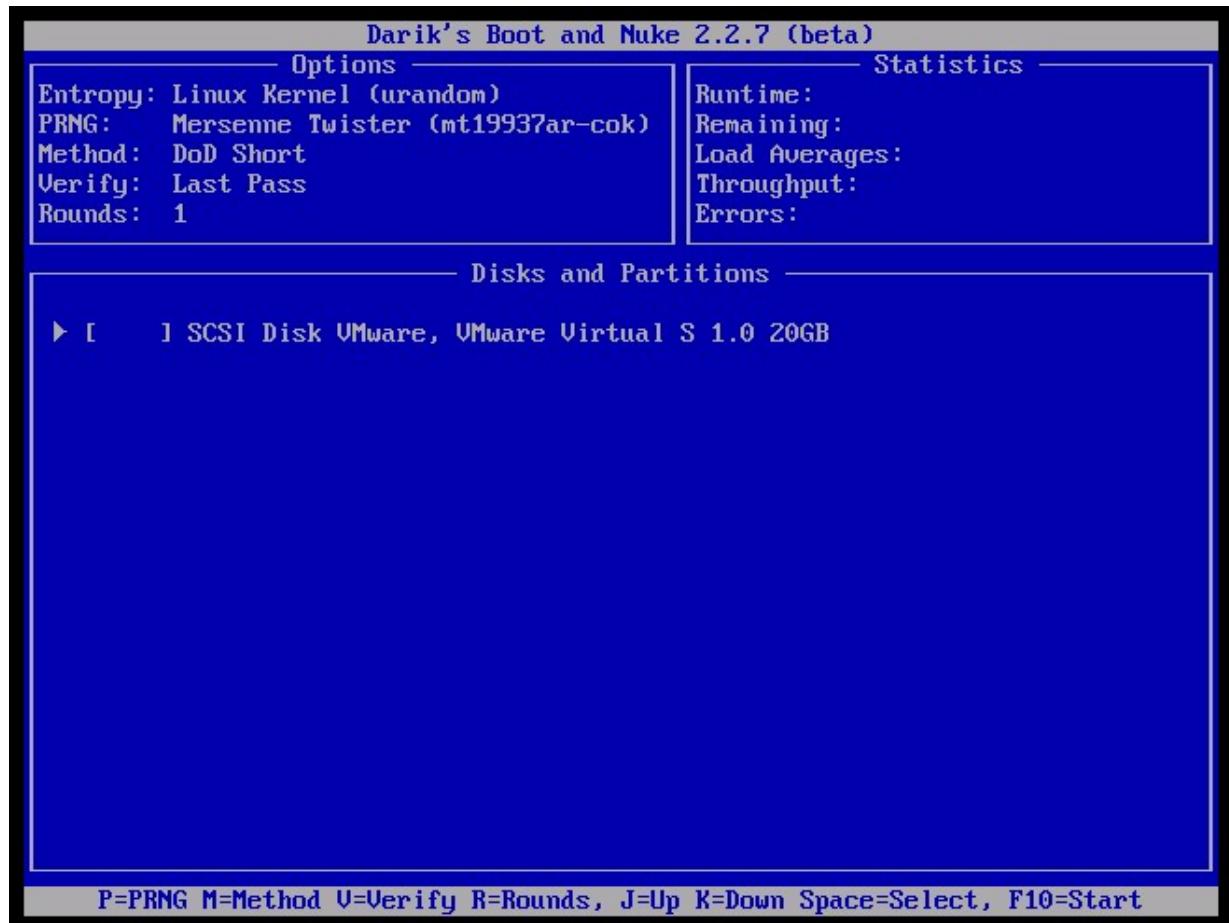
## Using the DBAN tool

You can download DBAN from <http://www.dban.org/>.

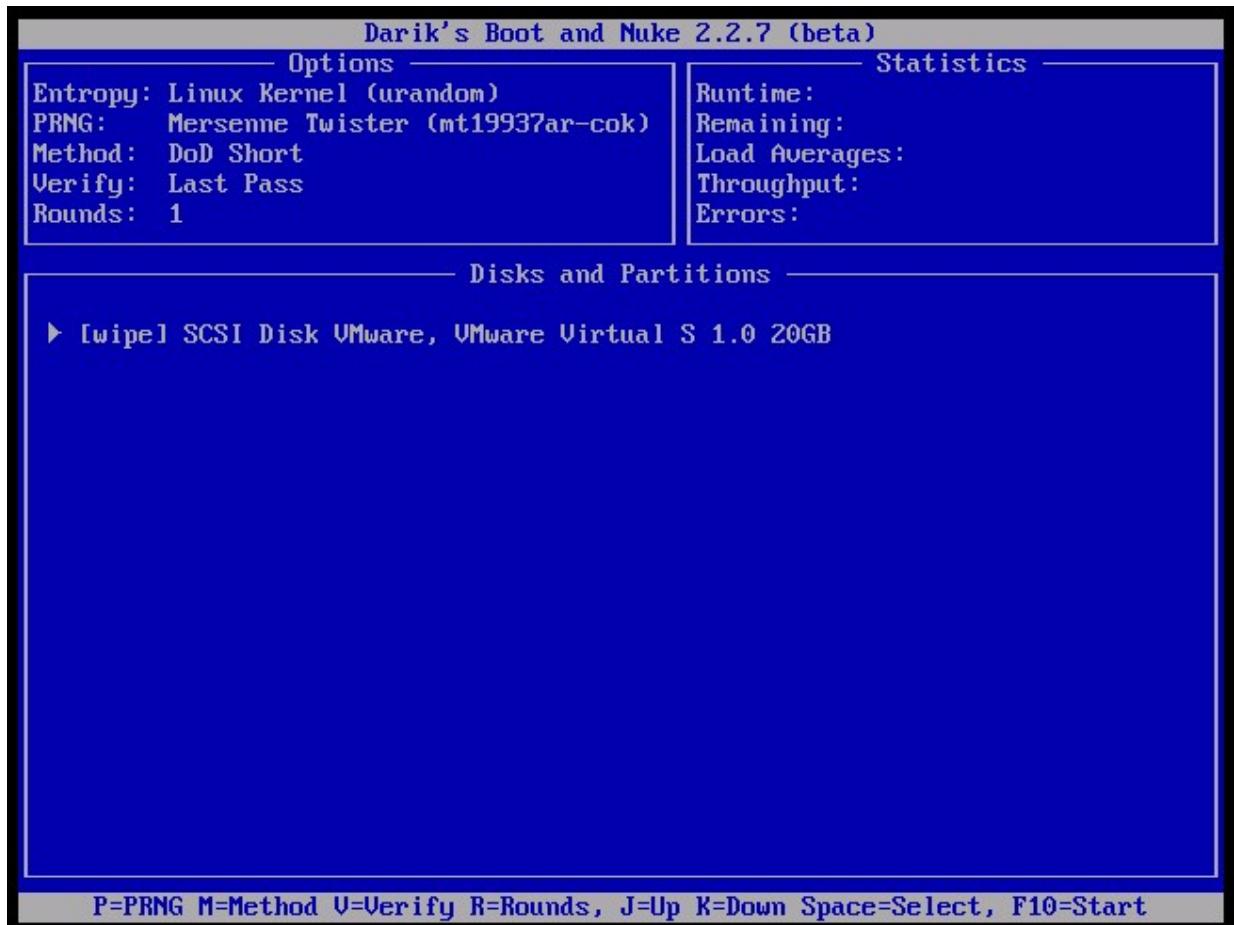
1. Create a CD with the ISO image of DBAN.
2. Boot the computer that hosts the device you want to wipe securely.
3. Press the **ENTER** key to start DBAN in interactive mode.



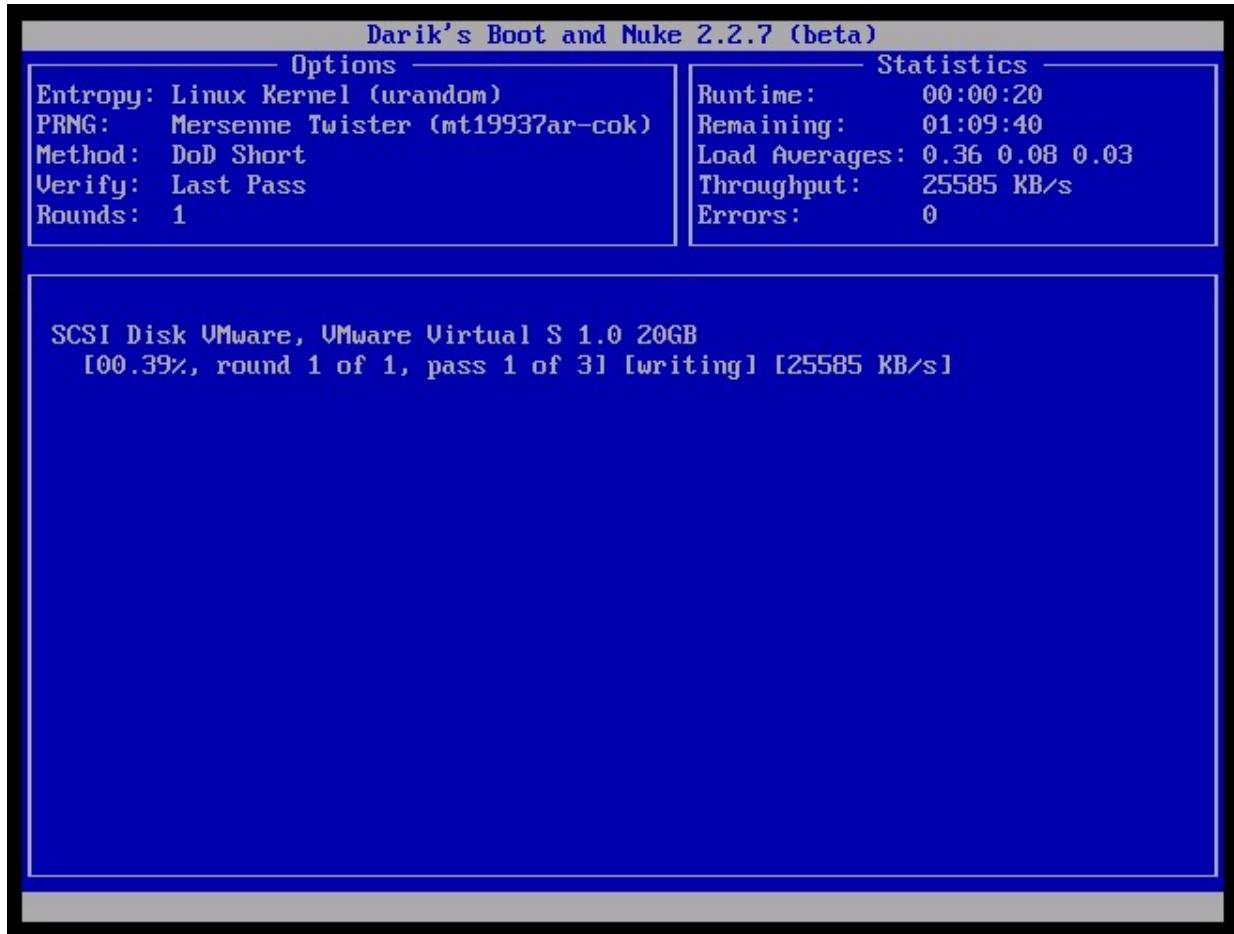
4. Type M and select the **DoD Short** method.



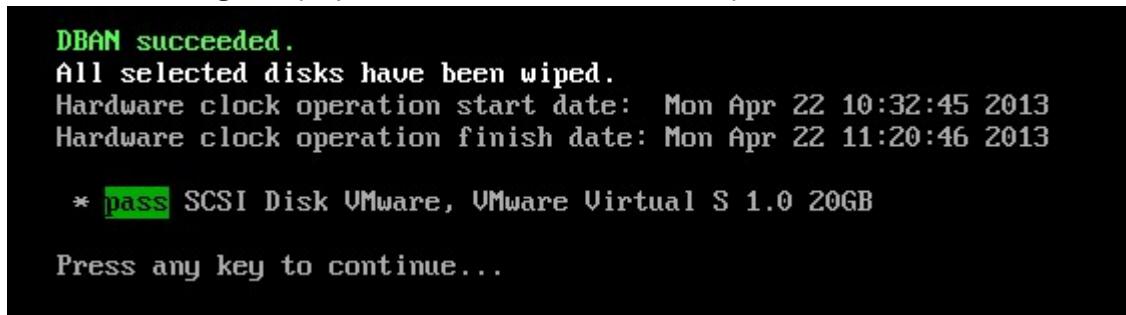
5. Select the disk or partition you want to wipe by using the up (J) and down (K) keys to move to the entry.
6. To confirm your selection, press the space bar.
7. To start wiping the disk, press F10.



8. The disk is now being wiped.



9. Make sure a dialog is displayed that confirms a successful wipe.



### Using the Wipe tool

You can download Wipe from <http://wipe.sourceforge.net/>.

You can use the Wipe tool to securely delete single files or directories.

For example, to securely delete file *myfile.txt* run:

```
wipe -Sr -p3 myfile.txt
```

### Decommission a Safer Payments instance or cluster

If a Safer Payments cluster instance or an entire Safer Payments cluster is decommissioned, you must securely delete all cardholder data by using a disk wipe tool.

Safer Payments stores cardholder data in several locations. These locations are identified and configured as described in ["Configure cardholder data storage locations" on page 14](#).

Archived data and backups that are created by third-party applications are not in reach of the Safer Payments software itself. Therefore, they are not securely deleted automatically by Safer Payments. This aspect of this requirement must be met by organizational procedures.

## Set up key entry and key management users

Before you proceed, you must set up user accounts in Safer Payments, which have sufficient privileges to manage data encryption.

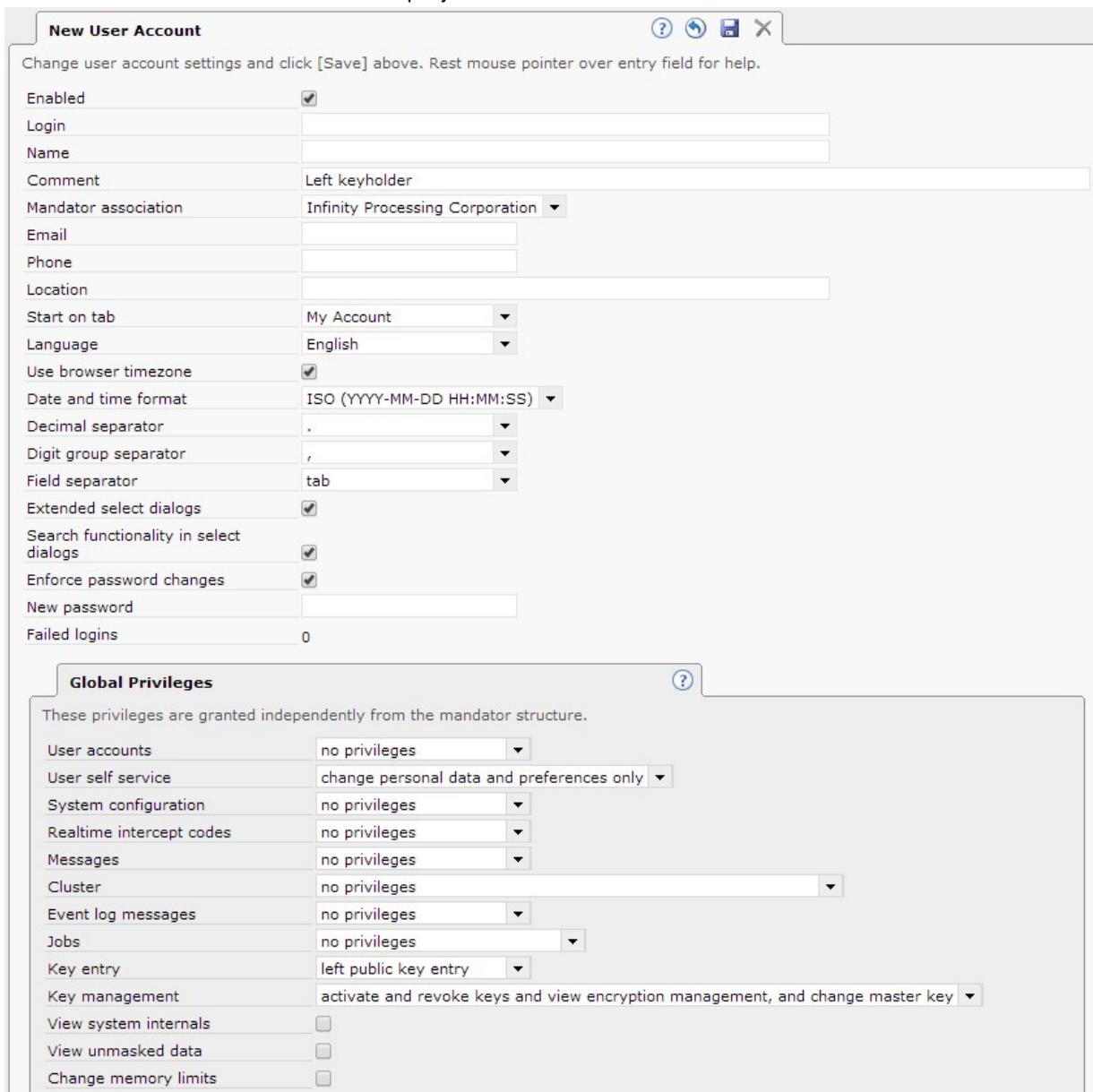
According to PA-DSS requirement 2.5.6, two key holders are required. One must be granted the global privilege **left public key entry**, the other one the global privilege **right public key entry**.

1. On the Safer Payments user interface, click the **Administration** tab.

2. Select **User accounts** from the left navigation pane.

3. Click the  icon to create a new user account.

4. The **New User Account** window is displayed.



The screenshot shows the 'New User Account' configuration window. The main section contains fields for 'Enabled' (checked), 'Login' (empty), 'Name' (empty), 'Comment' (Left keyholder), 'Mandator association' (Infinity Processing Corporation), 'Email' (empty), 'Phone' (empty), 'Location' (empty), 'Start on tab' (My Account), 'Language' (English), 'Use browser timezone' (checked), 'Date and time format' (ISO (YYYY-MM-DD HH:MM:SS)), 'Decimal separator' (.), 'Digit group separator' (,), 'Field separator' (tab), 'Extended select dialogs' (checked), 'Search functionality in select dialogs' (checked), 'Enforce password changes' (checked), 'New password' (empty), and 'Failed logins' (0). Below this is a 'Global Privileges' section with a note: 'These privileges are granted independently from the mandator structure.' It lists various privileges with dropdown menus: User accounts (no privileges), User self service (change personal data and preferences only), System configuration (no privileges), Realtime intercept codes (no privileges), Messages (no privileges), Cluster (no privileges), Event log messages (no privileges), Jobs (no privileges), Key entry (left public key entry), Key management (activate and revoke keys and view encryption management, and change master key), View system internals (unchecked), View unmasked data (unchecked), and Change memory limits (unchecked).

Figure 8. New User Account window

5. On the **Global Privileges** window, select **left public key entry** in the **Key entry** field.

6. Repeat step 3 for the second user account and select the **right public key entry** in the **Key entry** field.

**Note:** You cannot assign both left and right public key entry privileges to a single user.

7. There must be a user that is granted the privilege to **activate keys** in the **Key management** field. This privilege can be granted to one or both key holders, or any other user.

8. In the **Key management** field, assign the **change masterkey** privilege to a user. This is required for changing the master key as described in ["Change the master key" on page 54](#).

**Important:** The person who sets up the user accounts must make sure that the check box **enforce password changes** is selected.

### Activate data encryption - step 2

Before you can use encryption in Safer Payments you must generate keys.

Key generation and distribution is described in ["Key generation" on page 45](#).

After you have generated and distributed keys, you must

- Either restart all Safer Payments instances.
- Or
  - 1. Click the **Administration** tab.
  - 2. Select **Encryption keys** from the left navigation pane.
  - 3. Click the  icon to reload private keys from disk.

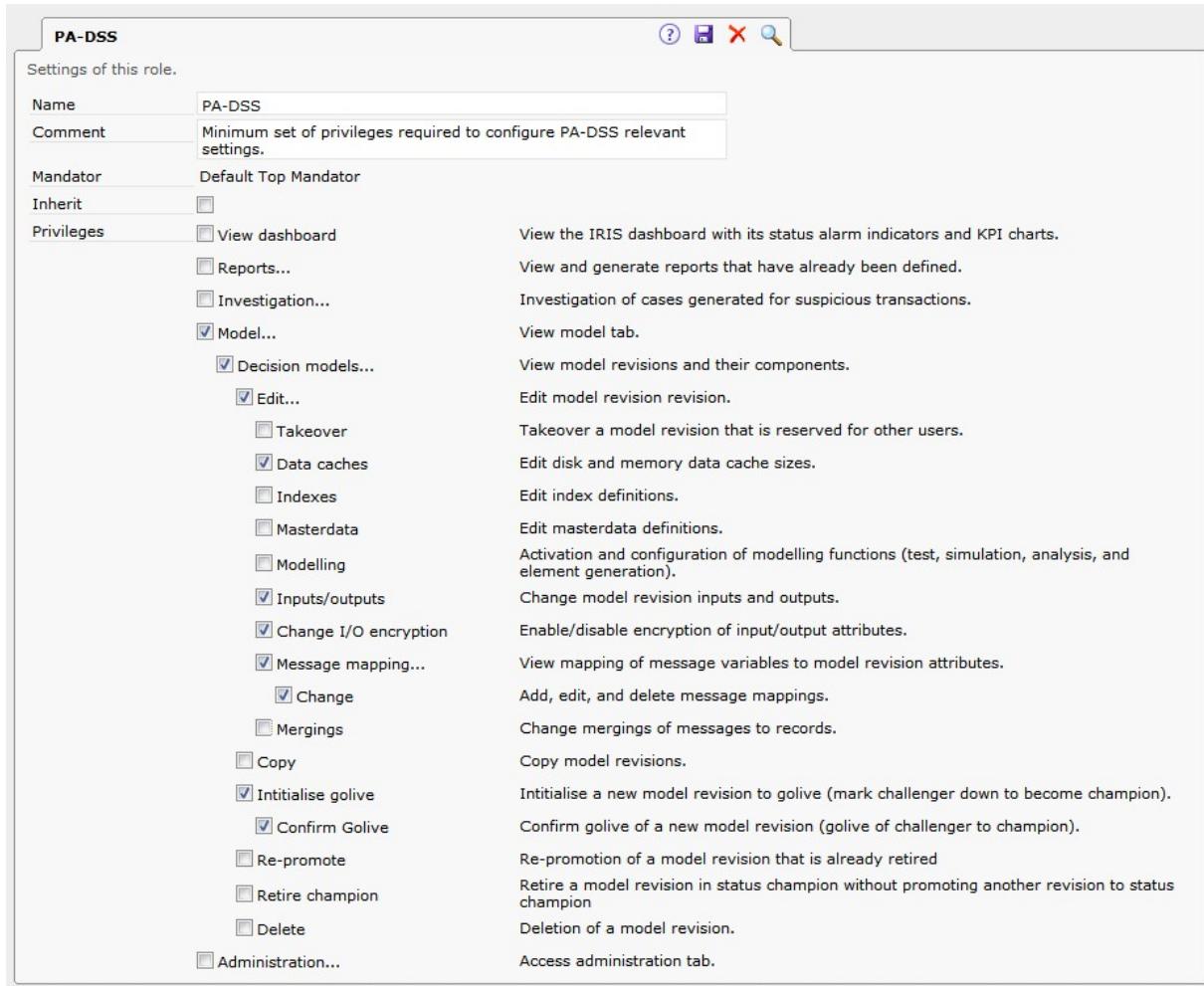
### Enable cardholder data encryption

In the next step, you must activate PCI DSS compliant encryption of cardholder data to be stored in Safer Payments. To comply with PCI DSS requirement 1 do not process sensitive authentication data.

If you intend to store the Primary Account Number (PAN) in Safer Payments, you must enable encryption for this data attribute in Safer Payments as defined in PCI DSS requirement 2.3.

Attribute names can be chosen freely in Safer Payments. However, in this documentation the attribute for the Primary Account Number is named "PAN".

1. Log on to Safer Payments with the *irisUser* account as described in ["Start the first Safer Payments instance" on page 6](#), or any other administration account that has been granted at least the following privileges:



**Note:** Refer to the online documentation for details of user access right administration.

Figure 9. PA-DSS settings window

2. On the Safer Payments user interface, click the **Model** tab.

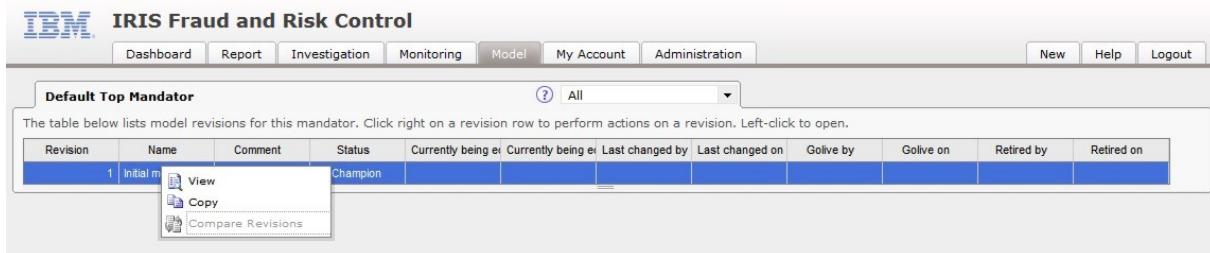
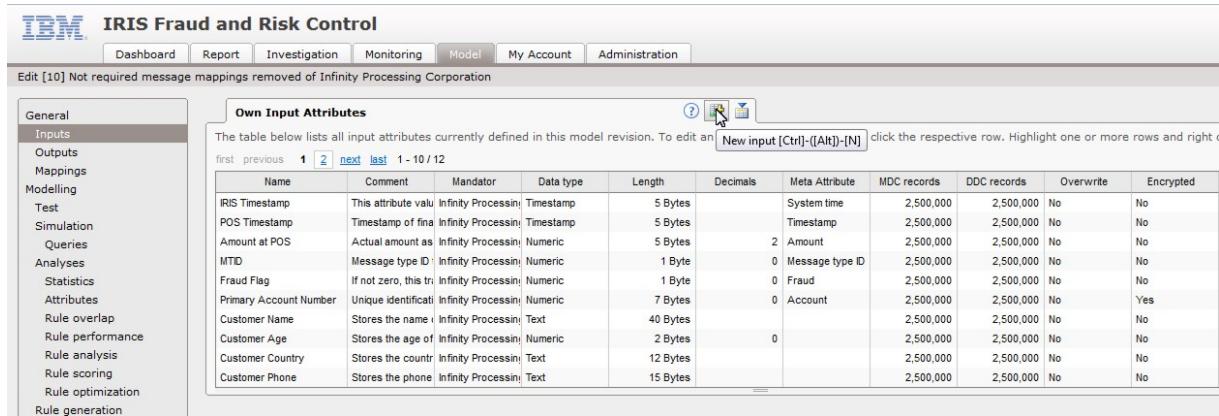


Figure 10. Model - Default Top Mandator window

3. The Default Top Mandator is displayed.
4. Right mouse-click on the **Champion** entry.
5. On the pop-up selection box, select **Copy**.
6. Click the newly created **Challenger** entry.
7. Select **Inputs** from the left navigation pane.

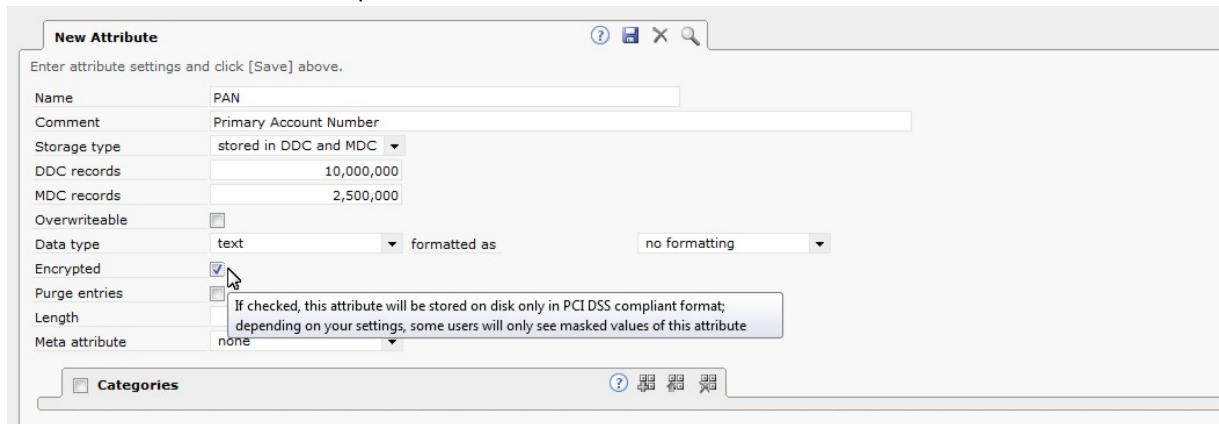


Name	Comment	Mandatory	Data type	Length	Decimals	Meta Attribute	MDC records	DDC records	Overwrite	Encrypted
IRIS Timestamp	This attribute value	Infinity Processin	Timestamp	5 Bytes		System time	2,500,000	2,500,000	No	No
POS Timestamp	Timestamp of fina	Infinity Processin	Timestamp	5 Bytes		Timestamp	2,500,000	2,500,000	No	No
Amount at POS	Actual amount as	Infinity Processin	Numeric	5 Bytes	2	Amount	2,500,000	2,500,000	No	No
MTD	Message type ID	Infinity Processin	Numeric	1 Byte	0	Message type ID	2,500,000	2,500,000	No	No
Fraud Flag	If not zero, this tr	Infinity Processin	Numeric	1 Byte	0	Fraud	2,500,000	2,500,000	No	No
Primary Account Number	Unique identificati	Infinity Processin	Numeric	7 Bytes	0	Account	2,500,000	2,500,000	No	Yes
Customer Name	Stores the name i	Infinity Processin	Text	40 Bytes			2,500,000	2,500,000	No	No
Customer Age	Stores the age of	Infinity Processin	Numeric	2 Bytes	0		2,500,000	2,500,000	No	No
Customer Country	Stores the countr	Infinity Processin	Text	12 Bytes			2,500,000	2,500,000	No	No
Customer Phone	Stores the phone	Infinity Processin	Text	15 Bytes			2,500,000	2,500,000	No	No

Figure 11. Create new attribute window

8. Click the  icon to create a new attribute.

9. The **New Attribute** window opens.



Name	PAN
Comment	Primary Account Number
Storage type	stored in DDC and MDC
DDC records	10,000,000
MDC records	2,500,000
Overwriteable	<input type="checkbox"/>
Data type	text
Encrypted	<input checked="" type="checkbox"/>
Purge entries	<input type="checkbox"/>
Length	none
Meta attribute	none

Figure 12. New attribute settings window

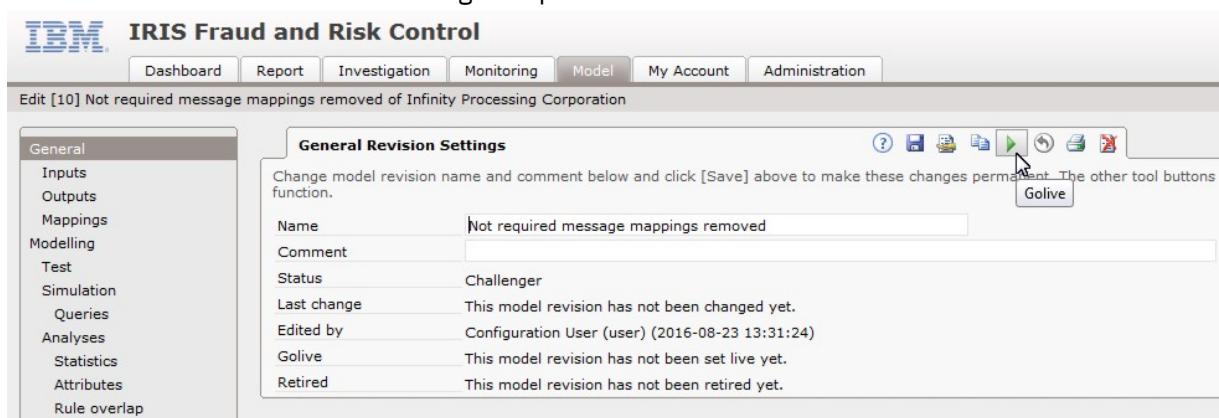
**Note:** To be PCI DSS compliant you must now enable encryption for the PAN attribute. For all other sections not relevant for PCI DSS refer to the online documentation.

10. Enter **PAN** in the Name field and select the check box in the **Encrypted** field.

11. Save the new attribute by clicking the .

12. You can now define other attributes that are required for your specific Safer Payments application. To comply with PCI DSS make sure that no sensitive authentication data is defined.

13. Next select **General** from the left navigation pane.



Name	Not required message mappings removed
Comment	
Status	Challenger
Last change	This model revision has not been changed yet.
Edited by	Configuration User (user) (2016-08-23 13:31:24)
Golive	This model revision has not been set live yet.
Retired	This model revision has not been retired yet.

Figure 13. Activate changed revision

14. Click the  icon. The decision model is now being activated and all data that is stored in the PAN attribute is encrypted.

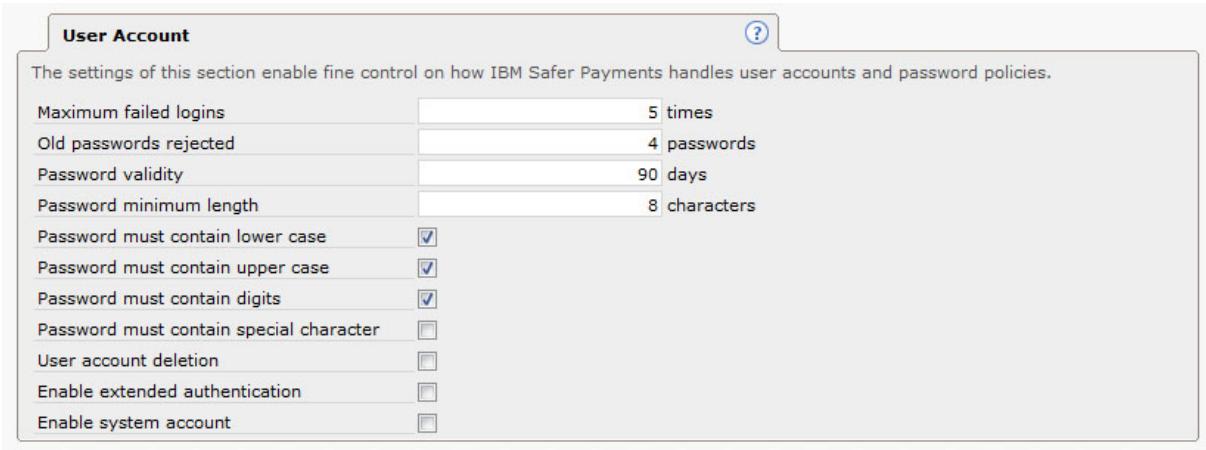
### Key life expiration

PCI DSS requirement 3.6.4 mandates regular key changes. Therefore, Safer Payments automatically shuts down, if the maximum key life of a key is reached. You can implement Status Alarm Indicators, that alert you of keys that are expiring soon. See [“Enforce regular key changes” on page 51](#) for details on key changes and setting up SAIs.

## Miscellaneous Safer Payments configuration settings

To meet various PCI DSS requirements, further configuration settings must be changed.

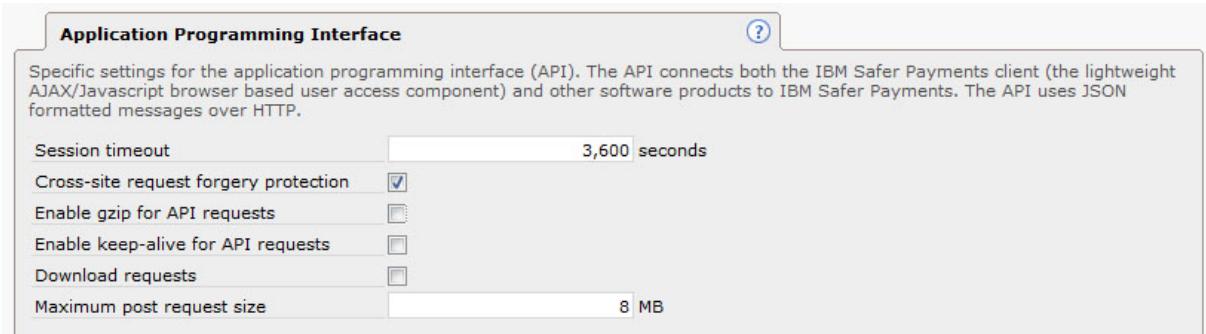
1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **System configuration** from the left navigation pane.
3. Scroll down the **System Configuration** window to locate the **User Account** window.



The screenshot shows the 'User Account' configuration window. It contains settings for user accounts and password policies. The 'Maximum failed logins' is set to 5 times, 'Old passwords rejected' is set to 4 passwords, and 'Password validity' is set to 90 days. The 'Password minimum length' is 8 characters. Check boxes for password complexity are checked: 'Password must contain lower case', 'Password must contain upper case', and 'Password must contain digits'. Other options like 'User account deletion', 'Enable extended authentication', and 'Enable system account' are unchecked.

Figure 14. User account settings

4. Select the **Password must contain lower case**, **Password must contain upper case**, and **Password must contain digits** check boxes.
5. Scroll further down to locate the **Application Programming Interface** window.



The screenshot shows the 'Application Programming Interface' configuration window. It contains settings for the API. The 'Session timeout' is set to 3,600 seconds. The 'Cross-site request forgery protection' check box is checked. Other options like 'Enable gzip for API requests', 'Enable keep-alive for API requests', and 'Download requests' are unchecked. The 'Maximum post request size' is 8 MB.

Figure 15. API settings

6. Select the **Cross-site request forgery protection** check box.
7. Scroll further down to locate the **Message Tracing** window.

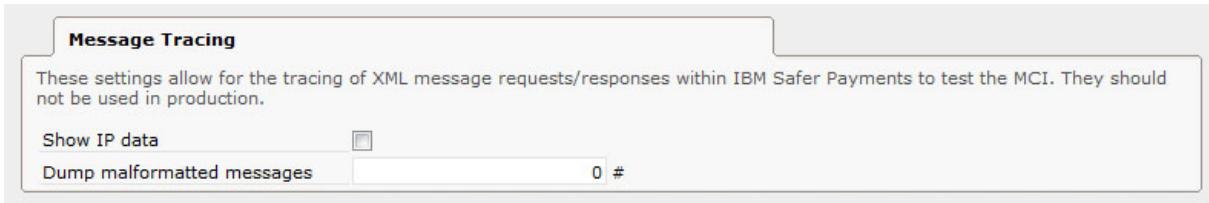


Figure 16. Message Tracing settings

8. Clear the **Show IP data** check box.

**Note:** **Show IP data** needs to be disabled to comply with PA DSS requirement 2.3.

9. Scroll further down to locate the **Miscellaneous** window.

10. Verify that the SSL cipher list has the following entries:

```

ECDHE-ECDSA-CHACHA20-POLY1305:ECDHE-RSA-CHACHA20-POLY1305:ECDHE-
ECDSA-AES128-GCM-SHA256:ECDHE-RSA-AES128-GCM-SHA256:ECDHE-ECDSA-
AES256-GCM-SHA384:ECDHE-RSA-AES256-GCM-SHA384:DHE-RSA-AES128-GCM-
SHA256:DHE-RSA-AES256-GCM-SHA384:ECDHE-ECDSA-AES128-SHA256:ECDHE-
RSA-AES128-SHA256:ECDHE-ECDSA-AES128-SHA:ECDHE-RSA-AES256-SHA384:
ECDHE-RSA-AES128-SHA:ECDHE-ECDSA-AES256-SHA384:ECDHE-ECDSA-AES256-
SHA:ECDHE-RSA-AES256-SHA:DHE-RSA-AES128-SHA256:DHE-RSA-AES128-SHA:
DHE-RSA-AES256-SHA256:DHE-RSA-AES256-SHA:ECDHE-ECDSA-DES-CBC3-SHA:
EDH-RSA-DES-CBC3-SHA:AES128-GCM-SHA256:AES256-GCM-SHA384:AES128-
SHA256:AES256-SHA256:AES128-SHA:AES256-SHA:DES-CBC3-SHA:!DSS:!
aNULL:!eNULL:!EXPORT:!DES:!3DES:!RC4:!MD5:!PSK:!aECDH:!EDH-DSS-DES-
CBC3-SHA:!EDH-RSA-DES-CBC3-SHA:!KRB5-DES-CBC3-SHA

```

**Note:** This list might be outdated because new security leaks have been discovered in the meantime. The OpenSSL website provides regular security advisories, including information about potential security leaks.

<http://www.openssl.org/>

11. If you are using the relational database interface, you must enable masking values of encrypted attributes.
12. Go to the Mandator window, scroll down to the **Relational Database Interface** window, and open it by selecting the check box.



Figure 17. Relational Database Interface settings

13. Select the **Mask encrypted values** check box.

**Note:** You must do this for all mandators.

## Using NFS for BDI job files

**Note:** This topic applies only if you are using Red Hat 7.

If you are using NFS to share batch files between multiple instances, you must change the mount parameters to avoid blocking locks in Safer Payments. If you don't change the parameters and use RHEL 7, you might have blocking jobs and hanging golvives on instances that were running jobs previously.

Safer Payments tries to lock job files to prevent modification during job run. It uses a non-blocking call to perform this lock. However, newer NFS clients might still block during this non-blocking call, which can result in a malfunction of production systems.

To prevent this you must add `nolock` as an additional parameter in the file system table (fstab). For example:

```
"rw,bg,vers=3,tcp,timeo=600,rsiz=65536,wsiz=65536,nolock"
```

You can change all other parameters according to your needs, but make sure that you are using `nolock` when using NFS for BDI files.

## Operation of Safer Payments

---

This section describes various tasks that need to be run during regular operation of Safer Payments.

### Start and stop Safer Payments instances

This topic describes how to start and stop Safer Payments during regular operation.

#### Start a Safer Payments instance

Open a console window on the server and run:

```
iris console id=i  
from /myInstallation/cfg.
```

- The `console` parameter activates event log message output on the console window.
- `myInstallation` is the home directory.
- The parameter `i` is the ID of the instance that you want to start.

**Note:** Both home directory and instance ID have been defined in [“Start the first Safer Payments instance” on page 6](#).

Safer Payments now starts up. You must enter the SSL certificate password when you are prompted.

Each Safer Payments instance now attempts to fetch the password for the encryption keys from its sister instances. If no other instances are running yet, the encryption keys must also be entered before full operation can start. See [“Activate keys” on page 49](#) for details on key entry and activation.

#### Stop a Safer Payments instance

To stop Safer Payments, you can use a SIGTERM command. Safer Payments catches SIGTERM signals and performs a clean shutdown, similar to the API shutdown command.

Open a console window on the server and run:

```
killall iris
```

To immediately stop a Safer Payments process, you can use the SIGKILL signal. Only use the SIGKILL signal, if Safer Payments does not properly shut down after a SIGTERM command:

Open a console window on the server and run:

```
killall -9 iris
```

### Securely delete outdated index entries

For certain functions, Safer Payments requires indexing certain data attributes.

If you require an index on the PAN attribute, old index attributes must be securely deleted after the retention period defined in [“Preliminary considerations” on page 3](#).

Safer Payments can be configured to securely delete outdated index entries automatically, by enabling the outdated entries setting.

1. On the safer Payments user interface, click the **Model** tab.
2. Right mouse-click the **Champion** entry.
3. On the pop-up selection box, select **Copy**.
4. Click the newly created **Challenger** entry.
5. Click **Indexes** on the left navigation pane.
6. On the **Own Indexes** window, click the **PAN** entry.

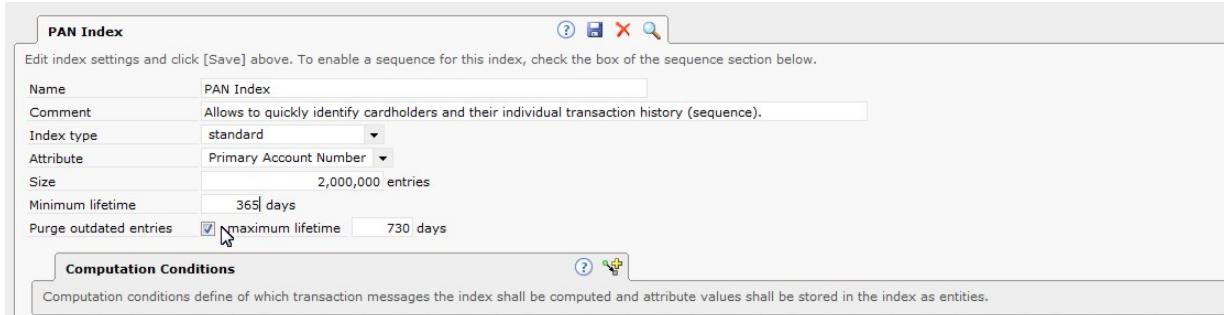


Figure 18. PAN Index window

7. Select the **Purge outdated entries** check box and enter a maximum lifetime.

## Case archiving

Cardholder data must be securely deleted after the retention period defined in [“Preliminary considerations” on page 3](#). If you enable case investigation, you must configure cases to be archived in Safer Payments no later than the end of the retention period.

1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **System configuration** from the left navigation pane.
3. Scroll down to locate the window titled **Case Investigation**.

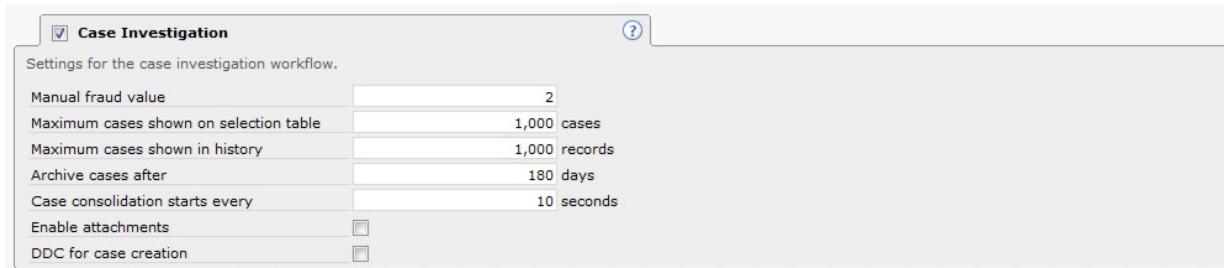


Figure 19. Case investigation settings window

4. In the **Archive cases after** field, you must enter a value that is equal or smaller to the retention period that you defined.

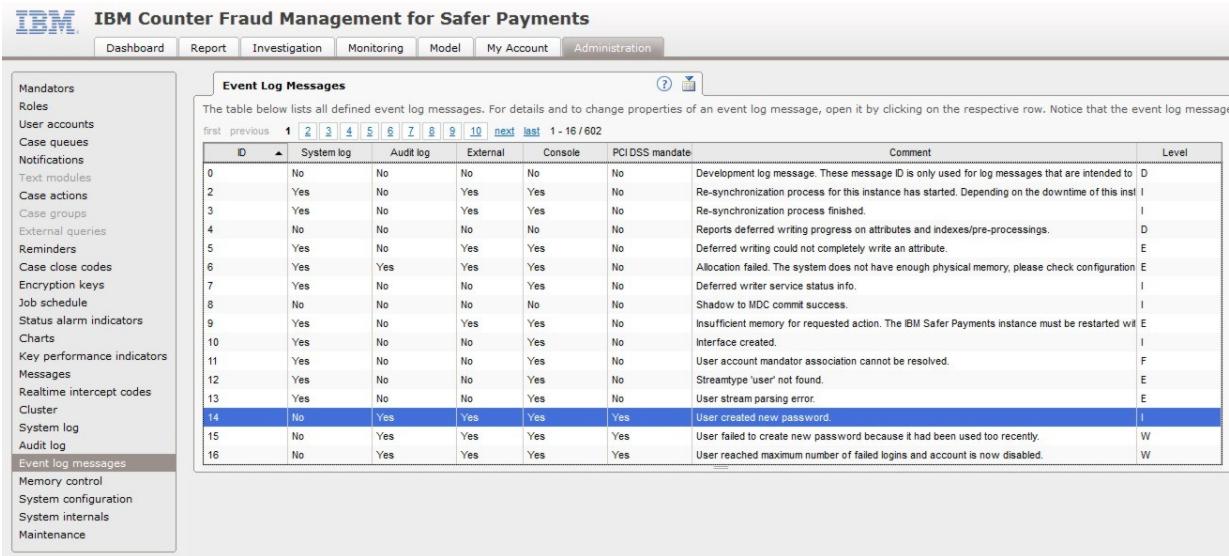
According to PA-DSS requirement 2.3, PANs must be rendered unreadable anywhere they are stored. Case attachments are stored decrypted. You must implement proper operational procedures to ensure that no PANs are stored in a case attachment or you must disable case attachments.

## Change log message settings

For PCI DSS compliance, a minimum set of log messages must be forwarded to centralized logging.

You must change some log settings to comply with PCI DSS requirements.

1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **Event log messages** from the left navigation pane.



ID	System log	Audit log	External	Console	PCI DSS mandate	Comment	Level
0	No	No	No	No	No	Development log message. These message ID is only used for log messages that are intended to be synchronized with the external log.	D
2	Yes	No	Yes	Yes	No	Re-synchronization process for this instance has started. Depending on the downtime of this instance, the re-synchronization process will be triggered.	I
3	Yes	No	Yes	Yes	No	Re-synchronization process finished.	I
4	No	No	No	No	No	Reports deferred writing progress on attributes and indexes/pre-processings.	D
5	Yes	No	Yes	Yes	No	Deferred writing could not completely write an attribute.	E
6	Yes	Yes	Yes	Yes	No	Allocation failed. The system does not have enough physical memory, please check configuration.	E
7	Yes	No	No	Yes	No	Deferred writer service status info.	I
8	No	No	No	No	No	Shadow to MDC commit success.	I
9	Yes	No	Yes	Yes	No	Insufficient memory for requested action. The IBM Safer Payments instance must be restarted with the -Xmx parameter.	E
10	Yes	No	No	Yes	No	Interface created.	I
11	Yes	No	No	Yes	No	User account mandator association cannot be resolved.	F
12	Yes	No	No	Yes	No	Streamtype 'user' not found.	E
13	Yes	No	No	Yes	No	User stream parsing error.	E
14	No	Yes	Yes	Yes	Yes	User created new password.	I
15	No	Yes	Yes	Yes	Yes	User failed to create new password because it had been used too recently.	W
16	No	Yes	Yes	Yes	Yes	User reached maximum number of failed logins and account is now disabled.	W

Figure 20. Event Log Message settings window

3. The following log messages are mandatory for PCI DSS compliance:

14, 15, 16, 17, 38, 41, 70, 71, 90, 91, 92, 93, 100, 129, 131, 157, 194, 195, 196, 197, 198, 199, 200, 201, 209, 210, 211, 212, 213, 229, 251, 322, 324, 325, 364, 365, 366, 367, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 434, 435, 436, 437, 448, 449, 456, 457, 460, 461, 462, 463, 468, 471, 490, 508, 509, 510, 511, 517, 518, 519, 520, 523, 524, 530, 531, 535, 536, 537, 541, 542, 543, 565, 573, 575, 577, 578, 580, 581, 585, 586, 587, 591, 594, 595, 598, 599

**Note:** If you disable these log messages your are not PCI DSS compliant.

4. To activate centralized logging for a log message, make sure the **External** check box is selected. To be PCI DSS compliant centralized logging is mandatory for the listed log messages.

**Note:** Your central log server must collect all relevant log messages from the system log. You must implement an operational process within your organization to collect the relevant logs from the operating systems logs.

5. The following log messages are only written to the system log by default:

100, 129, 131, 194, 229, 490, 508 517, 519, 523, 524, 573.

To be PCI DSS compliant, the audit log option must be enabled manually.

6. Click a log row, for example 100, to adjust the settings. This must be done for each log message individually.

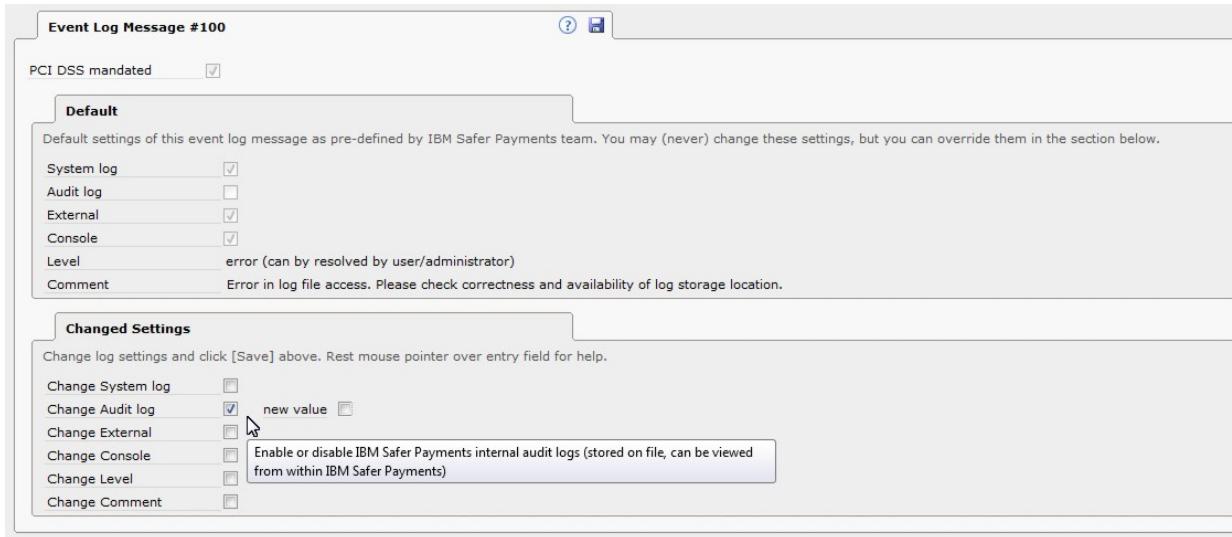


Figure 21. Case investigation settings window

7. Select the **Change Audit log** check box in the **Changed Settings** window.

## Archiving and backup

Safer Payments does not automatically remove archived cases, log messages, and so on, from the file system.

This avoids the loss of the data before it is being archived for auditing reasons, according to the licensee's requirements.

However, PCI DSS requires purging cardholder data after the customer-defined retention period. Therefore, the licensee must implement a backup process for those files, and ensure that the archived files are purged before the end of the retention period.

["Configure cardholder data storage locations" on page 14](#) lists the directory locations, which might contain encrypted cardholder data, and to which such a backup/purging process applies.

**Note:** Backups must also be handled according to PCI DSS requirements.

## Set user privileges

According to PCI DSS, the PAN must be displayed masked only, unless there is a legitimate business need to see the full PAN.

Full PAN visibility is controlled by the **View unmasked data** global privilege for each user.

1. On the Safer Payments user interface, click the **My account** tab.
2. Scroll down to the **Global Privileges** window.

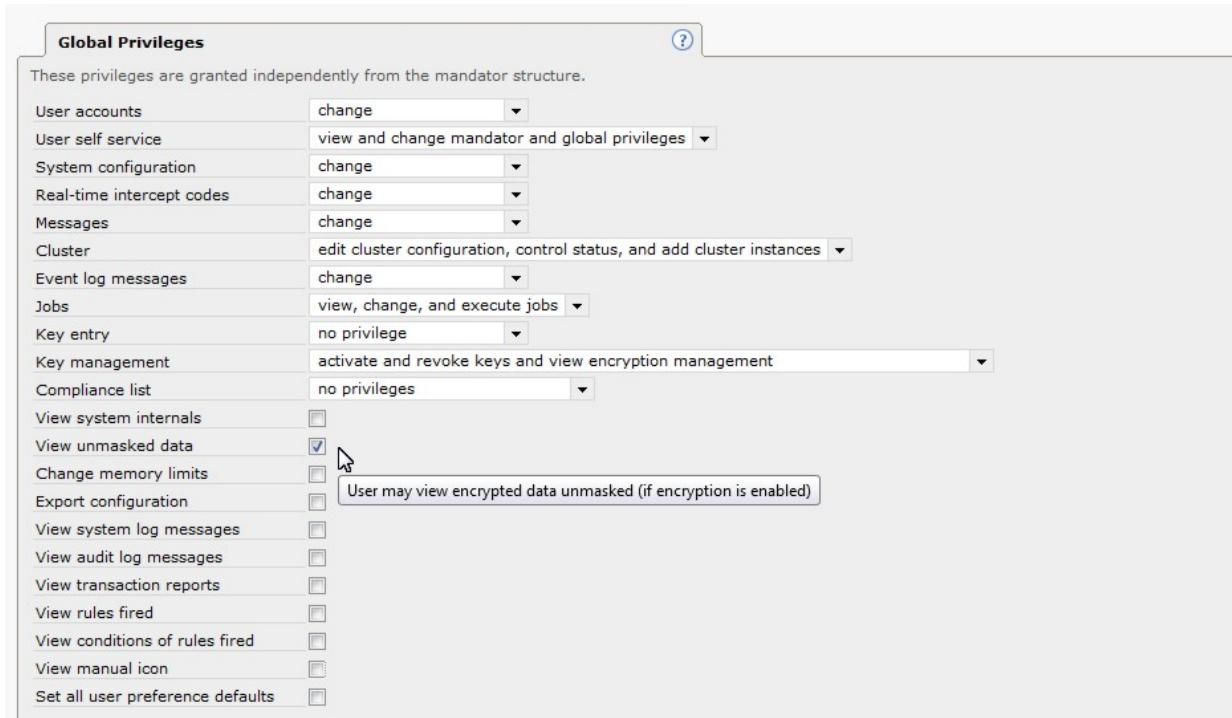


Figure 22. Global privileges window

3. Select **View unmasked data** check box.

In addition to global privileges, certain functions of Safer Payments can be accessed only by users with a legitimate business need. You can grant certain privileges to such users. More precisely, model revisions, report, and query definitions must be viewed only by privileged users. However, non-privileged users can still run reports and queries.

1. On the Safer Payments user interface, click the **Administration** tab.

2. Select **Roles** from the left navigation pane.

3. Click the user role that you want to change in the roles table.

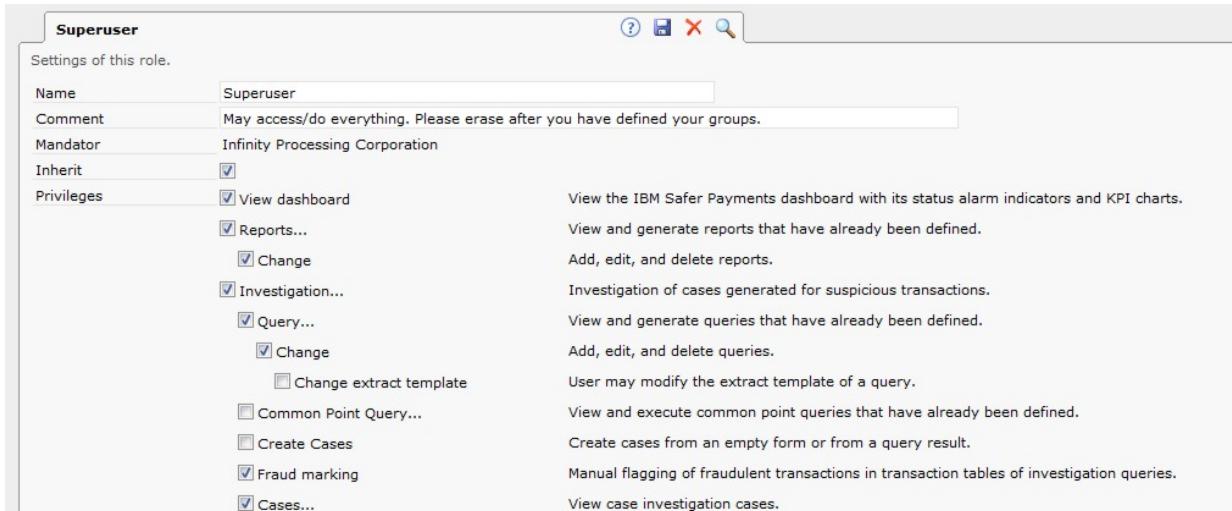


Figure 23. Superuser settings window

4. Change the privileges according to your requirements by selecting the appropriate check boxes.

## Using a secure wipe tool

Various PCI DSS requirements demand the use of a secure wipe tool to securely delete sensitive authentication data and cardholder data.

According to PA-DSS requirement 1.1.4, the disk wipe tool must be in accordance with industry accepted standards for secure deletion. The National Security Agency, for example, maintains a list of approved products.

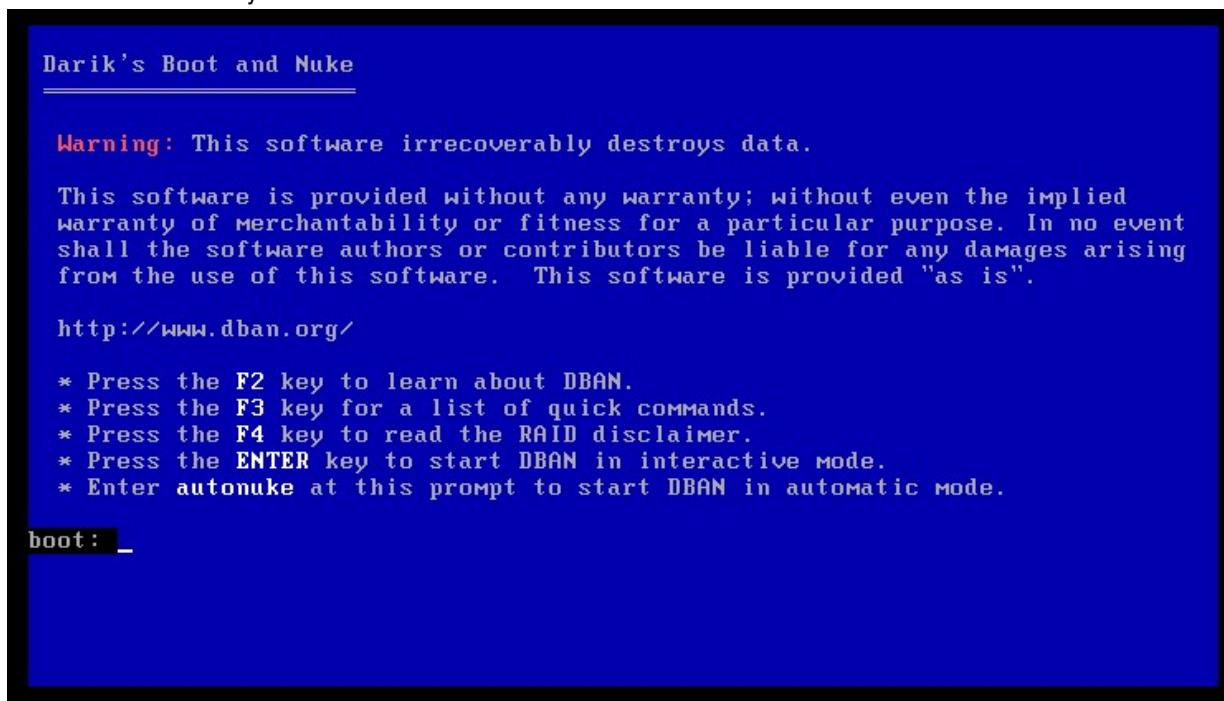
To securely wipe entire hard disks, you can use the "DBAN" tool.

To securely delete single files or directories you can use the Linux tool "Wipe".

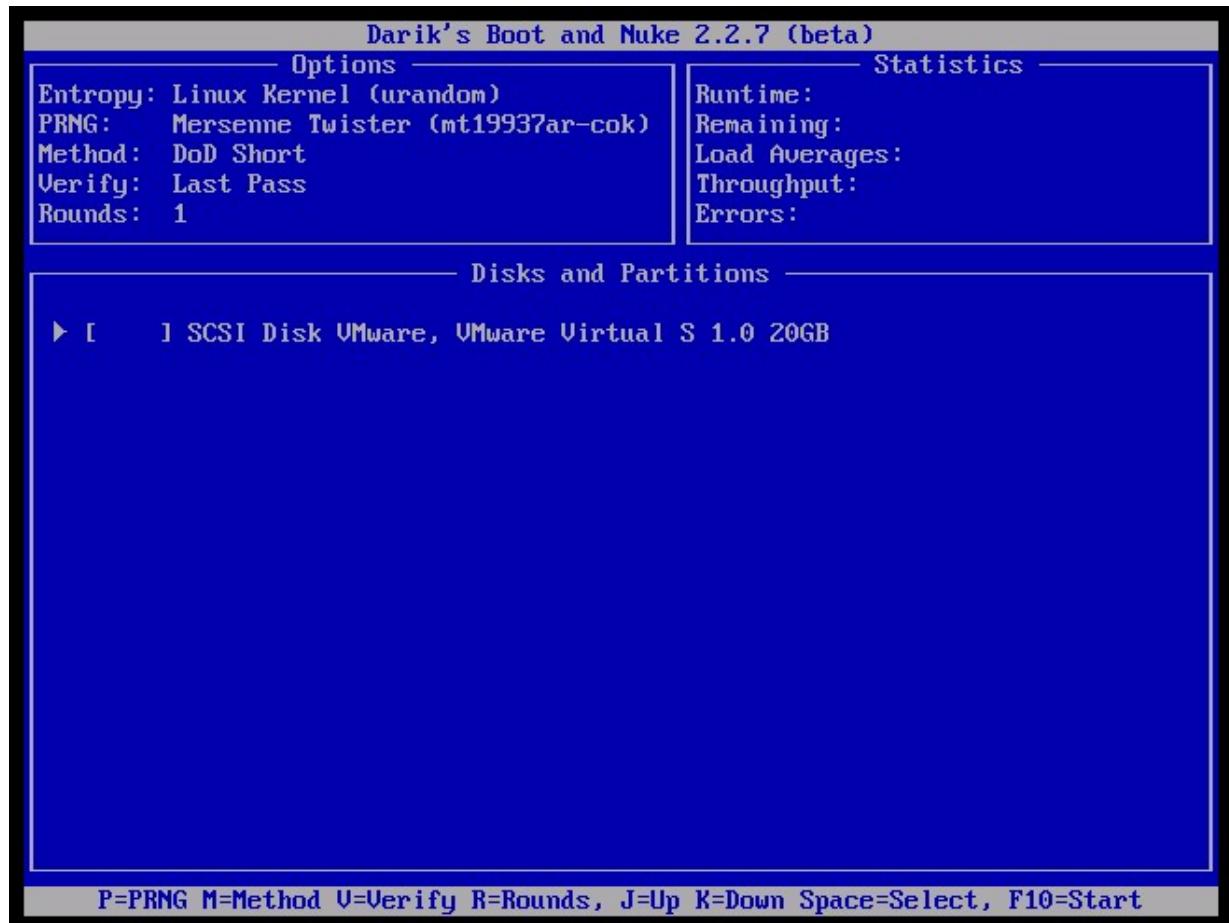
### Using the DBAN tool

You can download DBAN from <http://www.dban.org/>.

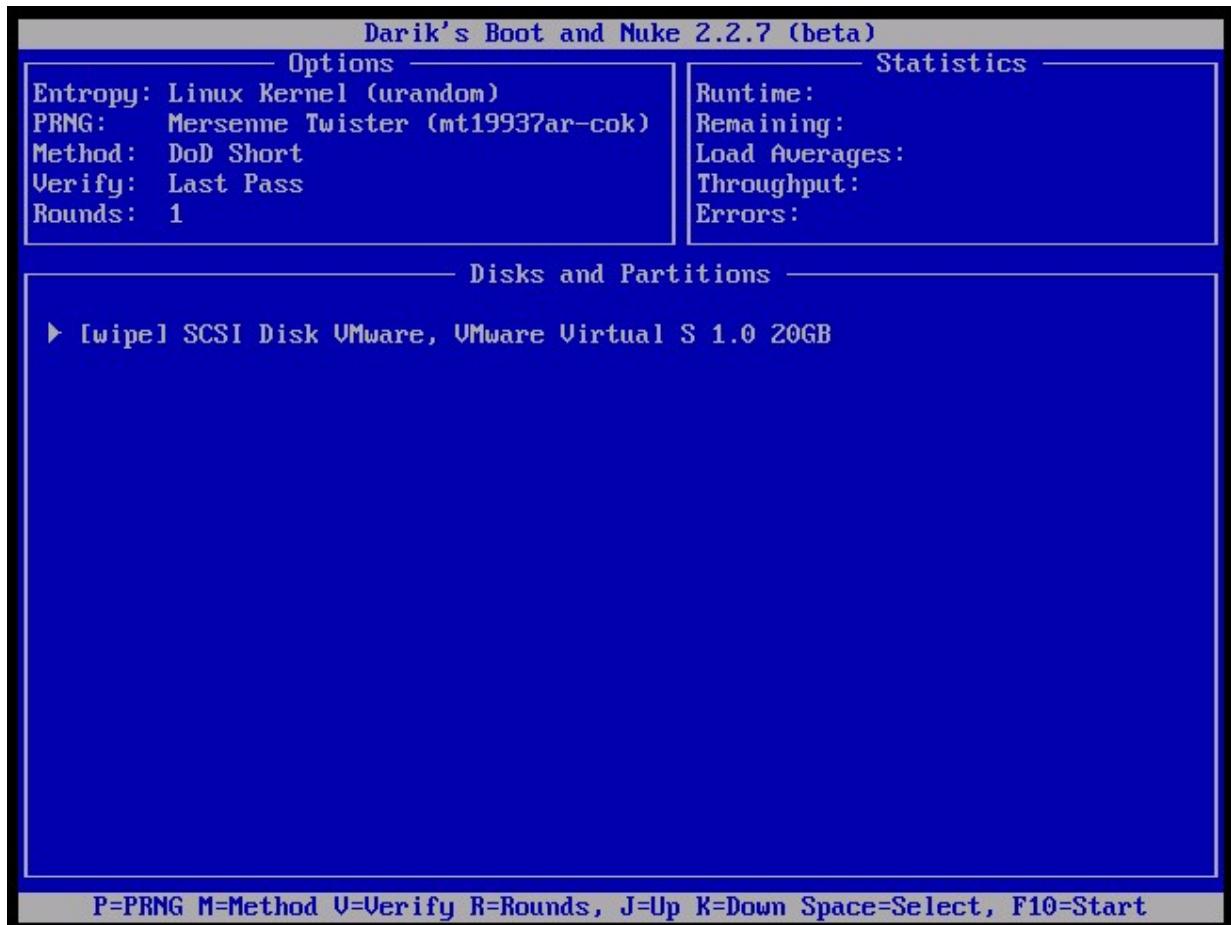
1. Create a CD with the ISO image of DBAN.
2. Boot the computer that hosts the device you want to wipe securely.
3. Press the **ENTER** key to start DBAN in interactive mode.



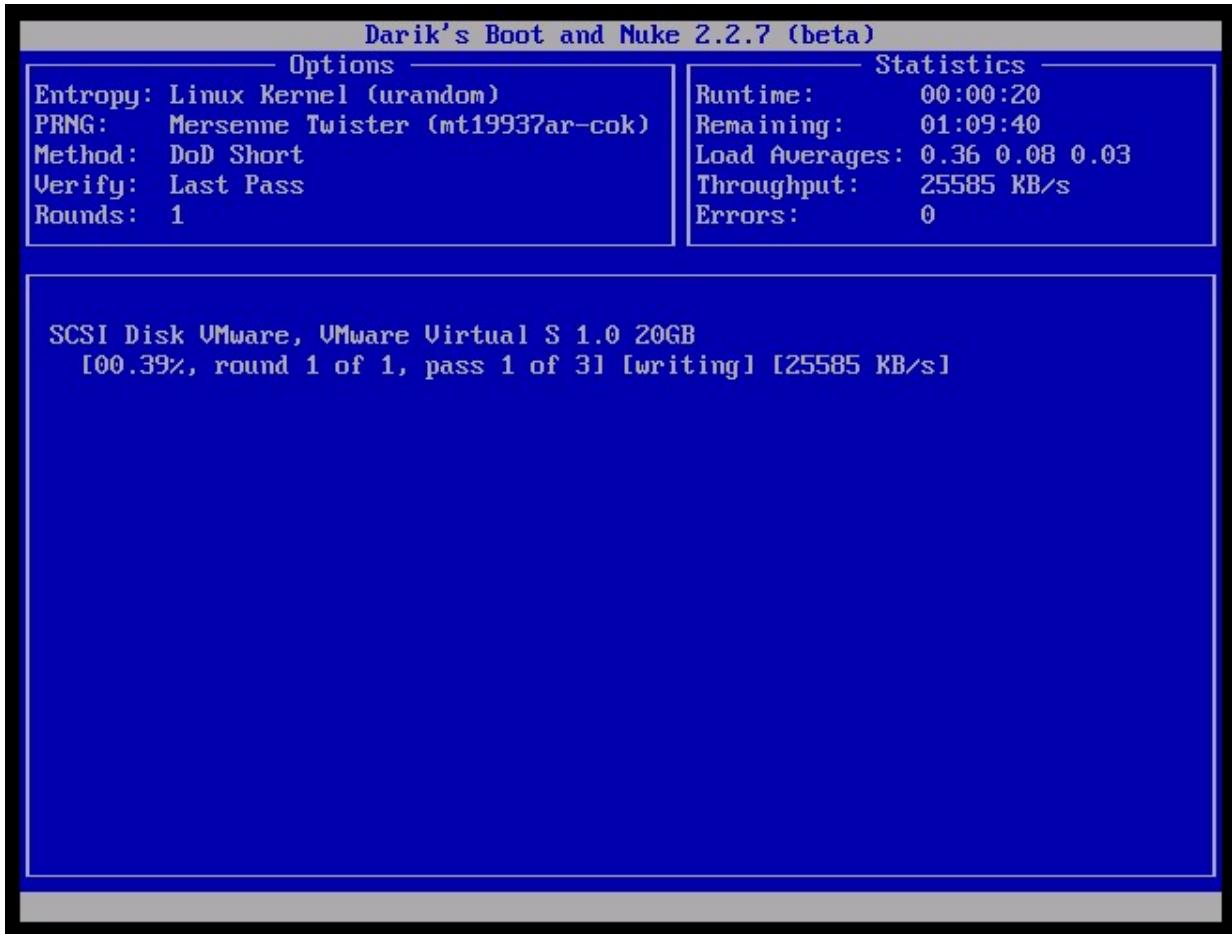
4. Type M and select the **DoD Short** method.



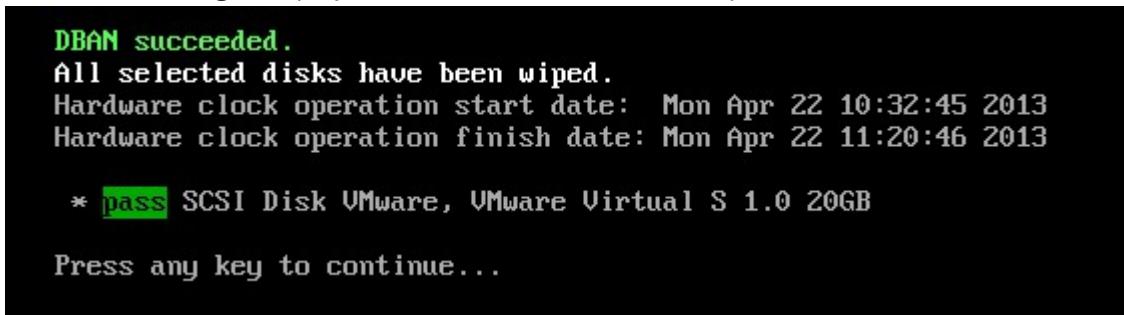
5. Select the disk or partition you want to wipe by using the up (J) and down (K) keys to move to the entry.
6. To confirm your selection, press the space bar.
7. To start wiping the disk, press F10.



8. The disk is now being wiped.



9. Make sure a dialog is displayed that confirms a successful wipe.



### Using the Wipe tool

You can download Wipe from <http://wipe.sourceforge.net/>.

You can use the Wipe tool to securely delete single files or directories.

For example, to securely delete file *myfile.txt* run:

```
wipe -Sr -p3 myfile.txt
```

### Decommission a Safer Payments instance or cluster

If a Safer Payments cluster instance or an entire Safer Payments cluster is decommissioned, you must securely delete all cardholder data by using a disk wipe tool.

Safer Payments stores cardholder data in several locations. These locations are identified and configured as described in “[Configure cardholder data storage locations](#)” on page 14.

Archived data and backups that are created by third-party applications are not in reach of the Safer Payments software itself. Therefore, they are not securely deleted automatically by Safer Payments. This aspect of this requirement must be met by organizational procedures.

## PCI DSS compliance report

Safer Payments provides a built-in PCI DSS compliance report that lists all relevant configuration settings that must be changed to achieve PCI DSS compliance.

1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **System configuration** from the left navigation pane.



The screenshot shows the IBM Counter Fraud Management for Safer Payments interface. The top navigation bar includes links for Dashboard, Report, Investigation, Monitoring, Model, My Account, and Administration. The Administration tab is selected. On the left, a sidebar lists various configuration items: Mandators, Roles, User accounts, Case queues, Notifications, Text modules, Case actions, Case groups, External queries, and Reminders. The main content area is titled 'System Configuration' and contains a sub-section 'Application Settings'. It includes a note about shared settings across multiple instances and a warning about potential malfunctions if settings are changed. The 'Application name' is set to 'IBM Counter Fraud Management for Safer Payments' and the 'Server time zone' is set to 'UTC +1:00'. A toolbar at the top right of the main content area includes icons for Help, Print, Download, and PCI, with the PCI icon being the one highlighted by a cursor.

Figure 24. System configuration - Compliance Report window

3. Click the **PCI** icon to create the report.

The generated report lists potential issues with PCI DSS compliance for the current configuration of Safer Payments.

Use this report to configure Safer Payments according to the PCI DSS requirements. Refer to the online help for details on Safer Payments system configuration.

If you implemented all the required settings, you can rerun the report, print it and have it signed by a person responsible.

## Using Safer Payments extensions

With the following extensions, Safer Payments can be used in combination with additional technologies that can be installed alongside Safer Payments on a Safer Payments server.

Those extensions are not covered by the PA-DSS certification of Safer Payments. Security settings and logging for those software components must be set up for each of the software products in accordance to PCI-DSS.

### Configuration of the IBM MQ interface

Safer Payments offers the possibility to dynamically link to a local IBM MQ client to retrieve data from remote IBM MQ servers. More information on IBM MQ in general can be found in the [IBM Knowledge Center](#). If the IBM MQ client library is installed on a local Safer Payments instance, Safer Payments loads the library at run time and uses settings in the cluster configuration to connect to remote IBM MQ servers. If no IBM MQ client is installed or loading of the IBM MQ client library fails, the function is not available.

The settings for connections to IBM MQ servers are made in **Administration > Cluster > WebSphere MQ Interface**. Each Safer Payment instance can connect to multiple queues on multiple remote IBM MQ queue managers, which are identified by a queue manager name, a target IP, and a target port. Security settings are defined in the definition of an IBM MQ channel to the queue manager. Whenever an IBM MQ connection is used to transport sensitive data over a public network, use of the "Use SSL" option is

mandatory for PCI-DSS compliance. Also, on the IBM MQ server side, all connection channels to a queue must be configured to use TLS 1.2 using cipher specifications listed [here](#).

The IBM Knowledge Center article [Connecting a client to a queue manager securely](#) describes the process of creating a key repository that is required for the "Use SSL" option in Safer Payments. It also describes the configurations necessary on the server side to make sure authentication using the key repository is being enforced.

This is necessary to be PCI-DSS compliant, whenever a connection to an IBM MQ server is made. However, because IBM MQ is a product developed independently from Safer Payments, it cannot be guaranteed that the provided configuration options are always sufficient for a successful PCI-DSS certification of the environment. Therefore, it is necessary to constantly monitor the IBM MQ documentation for changes to the software and the security of the used cipher suites for potential security leaks.

### **Configuration of a custom parser library**

Safer Payments offers the possibility to dynamically link to a local library that encapsulates custom parser functionality. As the source code within this library is user defined, it is not part of the PA-DSS certification of Safer Payments. To use a custom library in accordance with PCI-DSS, its code needs to be developed and audited separately. If no custom parser library is installed and linked to the Safer Payments library path on the Safer Payments server, the functionality is not available.

### **Configuration of SSO using Kerberos**

Safer Payments allows SSO login using Kerberos, which needs additional setup steps on the Safer Payments server, outside of the Safer Payments configuration:

- Your Safer Payments configuration must be connected to an existing LDAP (or Active Directory) server. After turning on LDAP in Administration, System Configuration you can select the 'Allow Single Sign On' option.
- You must create a keytab file on your Kerberos (or Active Directory) server and deploy it to all Safer Payments servers that are used for API access.
- You must alter some system configuration files on the Safer Payments server to point to your Kerberos (or Active Directory) server.
- Finally, every user must run a setup step on the web browser to allow the browser to pass the users authentication parameters to the server.
- Detailed information on the setup process is available in the Safer Payments online help under Administration, System Configuration, LDAP.

**Note:** SSO is not required for operation in accordance to PA-DSS.



# Chapter 3. Key management procedures for cryptographic keys

This section describes the cryptographic keys that are used by Safer Payments, how keys are generated, and how to enter and activate keys.

## Cryptographic keys used by Safer Payments

Safer Payments encryption uses keys that are generated onsite by the Safer Payments user with the assistance of the **Keygen** program, which is provided as part of the Safer Payments software delivery.

**Keygen** uses master public keys to encrypt a random generated master key from which in subsequent steps any number of usage keys are generated. The master public key consists of two arbitrary passphrases of arbitrary length that are chosen by two master key holders. The encrypted master key is generated as a file that must be stored in a safe location.

When new usage keys are generated, **Keygen** is called with the encrypted master key. The master key is decrypted by the two master key holders who enter their passphrases. Now the entry of two usage public keys creates a usage key triplet. The usage key triplet consists of two arbitrary passphrases of arbitrary length that are chosen by two usage key holders.

Each usage key triplet consists of

- One usage private triplet subkey that is manually distributed to all instances of a Safer Payments cluster by the administrator.
- One left public subkey that is known only to one usage key holder.
- One right public subkey that is known only to another usage key holder.

To activate a usage key triplet, the Safer Payments instance must have the usage private key available locally. The two public keys must be available either locally entered by the usage key holders, or received from another Safer Payments instance of the cluster. The private triplet subkeys are never transmitted between the Safer Payments instances. Therefore, the parts of a key are never located on the same medium.

Safer Payments can keep multiple active and non-active key triplets in the key management function, and can switch between the active ones. A non-active triplet would be one where a subkey is not provided yet. While only one of the key triplets can be active at a time, it makes no difference, which of the key triplets is the active one.

**Note:** Generally, access to keys must be limited to the fewest number of custodians that are necessary. Also, keys must be stored securely in the fewest possible locations and forms. These are organizational duties to be met by the licensee.

**Note:** Key triplets are differentiated by their number.

## Key generation

The following sections describe the principles of generating a master key, usage key triplets, and the actual key generation procedure in detail.

## Master key generation process

Figure 25 on page 46 shows the computational actions that are involved in master key generation.

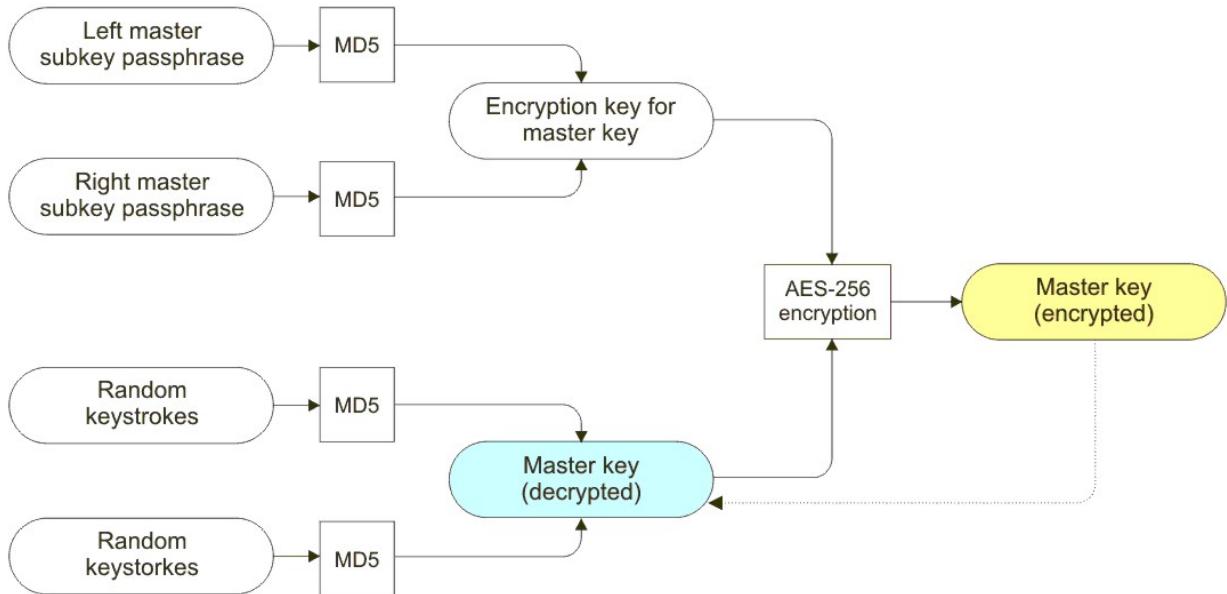


Figure 25. Master key generation process

The master key that is used by Safer Payments to encrypt and decrypt data is generated by two sets of random keystrokes that are hashed by MD5, creating a 256-bit length root key. This master key is never stored or made accessible to users. Rather, using the two passphrases of the key holders, the master key is encrypted with the AES-256 algorithm.

**Important:** Using the two passphrases, the encrypted master key can be decrypted. This is illustrated in Figure 25 on page 46 with the dotted line.

The encrypted master key is stored in a safe place and is used, together with the passphrases of the key holders, to create the usage key triplets. The usage key triplets are the only keys that are used during Safer Payments operations.

This is also the reason why the key generator is provided as a separate utility program rather than a part of Safer Payments. Not even the encrypted master key must ever be stored on the Safer Payments server host. Use a different computer to create the encrypted master key, store it in a safe place, and generate usage key triplets whenever needed.

## Usage key triplet generation process

The usage key triplet generation requires the left and right master key passphrases, and thus the presence of the key holders. Two key holders for the two public subkeys of each usage key triplet are also required. The key holders can be the same persons.

Figure 26 on page 47 illustrates the process.

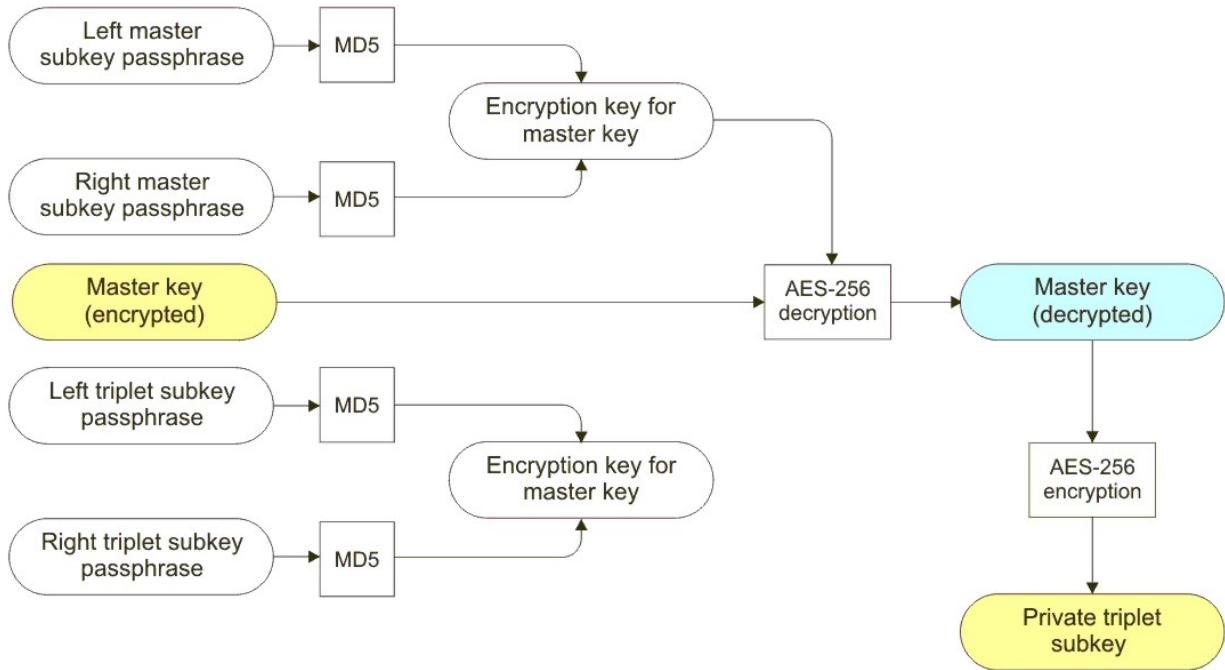


Figure 26. Private triplet subkey generation process

The encrypted master key is read from file and using the two master passphrases is decrypted in main memory only. From this decrypted version of the master key each usage key triplet is generated by encrypting the master key with a new pair of passphrases.

The result of this process is the private triplet subkey, which must be stored in the key directory of the Safer Payments installation. Because the file system of the Safer Payments server host is a protected area, this provides an added level of security.

A good key generation practice is to generate a number of usage key triplets in advance and then use them when they are needed.

**Important:** Safer Payments can reconstruct the master key in main memory from each private triplet subkey, using the two public subkeys for decryption.

## Key generation steps

This section describes the key generation procedure step-by-step.

Key generation is conducted outside of Safer Payments with the **keygen** tool.

In summary

1. You must generate master keys.
2. The master keys are stored at a safe place and are never used by the Safer Payments software.
3. The master keys are used to generate usage keys and an empty no-fly list.
4. Only usage keys and the no-fly list are used by the Safer Payments software.
5. Any storage media that is used to store or distribute keys is in scope of PA-DSS requirement 2.5.2.
6. When the storage media is not required anymore, it must be securely wiped, or destroyed. See [“Using a secure wipe tool” on page 22](#) for details.
7. You must protect and store all keys securely.

## Prerequisites

Use a separate PC that is not connected to the internet to generate keys. To not block a complete PC for the occasional key generation process, you can use a PC that is started from an OS boot CD. This has the

advantage that even if you disconnect the PC temporarily from the internet, no malware could have logged any of your data.

**Note:** You can use both Windows 64-bit and RHEL/CentOS 64-bit OS.

### Obtain key generator

Keygen is now provided as part of a Safer Payments installation and is located in `/usr/bin/keygen`. If you require a keygen executable for Windows, contact your support representative.

Extract the contents to a portable memory location. This can be a memory card or USB stick.

To verify that the installation image is not corrupted, you must check its integrity with an SHA256 checksum checker.

In Linux/Unix operating systems, use the preinstalled **sha256sum** tool to verify that the checksum provided by the tool matches with the checksum provided by IBM via Release Notes or your IBM account manager.

**Note:** If you are using a Windows operating system, you can run the SHA256 Checksum Utility. It is available from <https://kanguru.zendesk.com/entries/21747773-SHA256-Checksum-Utility>.

### Generate master key

This topic describes how to generate the master key.

To generate the master key, run the following command from the console:

```
keygen master <masterkeypath> <tripletkeypath> <master_key_id>
```

- *masterkeypath* is the location on your portable memory device where you want to store the master key.
- *tripletkeypath* is the location on your portable memory device where you want to store the triplet keys. The triplet keys are later physically distributed to the Safer Payments instances.
- *master\_key\_id* is the numeric ID for the new generated master key. Every master key that is used by your Safer Payments installation must have its unique ID.

The key generator guides you through the process of generating a master key. You need two master key holders for this process and the `masterkeypath` and `tripletkeypath` subdirectories must exist.

The master key is stored as `masterkeypath/master_key_private_<master_key_id>.iris` and is created together with `tripletkeypath/revoked_keys.iris`.

The file `revoked_keys.iris` is used during the operation of Safer Payments to store a no-fly list of keys that Safer Payments must never use. To verify authenticity of the `revoked_keys.iris` file, it must be generated together with the initial master key.

**Note:** The file `revoked_keys.iris` is distributed with the initial key distribution to the Safer Payments instances. The file `master_key_private_<master_key_id>.iris` must never be distributed to Safer Payments instances, or anywhere outside the portable memory device location. Never replace an existing “`revoked_keys.iris`” file in the key folder of your configuration. If you change to a usage key from another master key by the Safer Payments user interface, `revoked_keys.iris` is reencrypted as well.

If the two master key holders activate the master key that you generated, you can generate any number of usage keys.

You can now directly proceed to [“Generate usage key triplets” on page 48](#), or shut down the PC and store the portable memory device at a safe place until you need to generate usage keys.

### Generate usage key triplets

This topic describes how to generate the usage key triplets.

To generate the usage key triplets, run the following command from the console:

```
keygen triplet <masterkeypath> <tripletkeypath>
```

- *masterkeypath* is the file location of your master key. This location must include the file name of the master key.
- *tripletkeypath* is the location on your portable memory device where you want to store the usage key triplets. The usage key triplets are later physically distributed to the Safer Payments instances. When the first key id is specified keys are not generated in *tripletkeypath*.

The key generator guides you through the process of generating a usage key triplet. You need two master key holders and two usage key holders for this process.

**Keygen** generates the file *tripletkeypath/key\_<usage\_key\_id>.sp*.

You can repeat this process at any time to generate the number of usage key triplets that you need. The master key holder passphrases do not have to be entered for each usage key triplet generation, unless you quit the key generator.

If you generated all the usage key triplets you need, shut down the PC and store the portable memory device at a safe place until you need to generate more usage keys.

### Distribute keys

This topic describes how to distribute the keys.

All the *key\_n.iris* files (private triplet subkeys) that you want to use with your Safer Payments installation, must be copied manually from the portable memory device to the key subdirectories of all Safer Payments instances.

If you copy usage key triplets to running Safer Payments instances, you must reload the keys as described in [“Activate data encryption - step 2” on page 28](#). Safer Payments reloads keys automatically whenever it restarts. Do not overwrite or replace the *revoked\_keys.iris* or the *key\_n.iris* files in the key subdirectory.

The first time that you distribute keys to Safer Payments instances, you must include the file *revoked\_keys.iris* that was generated during the initial creation of the master key. This file stores the no-fly list of revoked keys. Never overwrite this file manually once it is delivered to the Safer Payments instances. Make sure that this file is writable for Safer Payments to revoke keys or to reencrypt the file. For example, if you change to another master key.

The content of the encrypted *revoked\_keys.iris* files might differ on each instance after you reencrypt or revoke a key. As the encryption of this file adds a random token, the encrypted result differs on each instance. Nevertheless, the stored no-fly list is always the same.

When you copy the files to the key subdirectories, make sure that you adjust the user and group access privileges so that only the Safer Payments process user can access those files.

Leave a copy of the usage key triplet files on the portable memory device so that you have a reference of generated keys. You must protect and store the device securely.

## Activate keys

This topic describes how to activate encryption keys.

To activate a usage key triplet, the two passphrases must be entered into the Safer Payments user interface.

1. Assuming you are the left key holder, log in.



2. The Safer Payments user interface opens and displays **Encryption keys** window.
3. In the table, click the row of the key instance you want to activate.

The screenshot shows the IBM Counter Fraud Management for Safer Payments application. The left sidebar contains a navigation menu with items like Mandatories, Roles, User accounts, Case queues, Notifications, Text modules, Case actions, Case groups, External queries, Reminders, Case close codes, and Encryption keys. The main content area has two sections: 'Master Keys' and 'Encryption Keys'. The 'Master Keys' section shows a table with one row: ID 0, Status 'Last active m', Number of keys 2, Activated on 10/25/2012 07:55, Activated by Configuration Use. The 'Encryption Keys' section shows a table with two rows: ID 1, Status 'No key entered', Entered on, Entered by, Left Comment, Activated on 10/16/2014 01:59:53; and ID 5, Status 'No key entered', Entered on, Entered by, Left Comment, Activated on 05/05/2015 08:39:52. Below these is an 'Encryption Key Entry' form with fields for Key pair ID (5), Left key (•), Repeat left key (•), and Left Comment.

4. In the **Left key** field, enter your key and repeat it for verification.

5. Click the  icon.
6. The right key holder must also log in and follow these steps.
7. The user who has the global privilege to activate key triplets must log in and go to **Administration > Encryption keys**

The screenshot shows the 'Encryption Keys' section. The table lists two entries: ID 1 with status 'No key entered' and ID 5 with status 'Key complete'. The 'Encryption Key Entry' form below shows fields for Key pair ID (5), Left Comment, and Right Comment. A message indicates that the user does not have the required user rights to edit the encryption keys.

Figure 27. Activate Encryption Keys

**Note:** The global privilege to activate usage key triplets can be granted to the key holders or any other user.

8. In the **Encryption Key Entry** window, click the  icon.

You can prepare more than one key for activation, and users with respective privileges can switch between them by activating a key.

If a key is revoked, the key file is automatically securely erased on all Safer Payments instances in a cluster. The revoked key is also added to the no-fly list to ensure that this key cannot be active again in Safer Payments.

Safer Payments instances in a cluster share the passphrases over their encrypted network connection (ECI). The private triplet subkey of the usage key triplet is transferred manually by the operator. Therefore, the private key and the public keys never travel together on the same medium. Thus, spying out only one of the channels does not deliver sufficient information to decrypt Safer Payments.

Because Safer Payments instances share the public keys, the key holders do not have to enter them each time a Safer Payments instance is started. If one Safer Payments instance is still running in the cluster, passphrases do not have to be reentered. Only when you start the first Safer Payments instance, passphrases must be entered.

You can simultaneously start all Safer Payments instances because in key-entry mode the user interface is partially active to allow for key entry. When keys are entered on any Safer Payments instance of the cluster, they are shared within the cluster and the Safer Payments instances start. This might take a few minutes.

**Note:** A key is automatically deactivated, if you activate another key.

### Precautions and possible errors

- If you use a Flash-based portable memory device, which most USB sticks or SD cards are, it is difficult to securely erase data from them. Therefore, you must store the portable memory device in a safe location for the entire duration of the master key being valid. If you ever need to erase the master key on such a portable memory device, the safest way is physical destruction.
- If Safer Payments cannot locate the `revoked_keys.sp` file during startup, or if the file is tampered with, Safer Payments creates a log message and shuts down immediately.
- If Safer Payments finds an active key that is on the no-fly list, Safer Payments securely deletes the key from the key subdirectory and shuts down immediately. If the key is not active, Safer Payments creates a log message, securely deletes the key from the key subdirectory, and continues with startup.
- If you run a key reload from the Encryption Keys window of the Safer Payments interface, the following problems can occur:
  - If Safer Payments cannot locate the `revoked_keys.sp` file, or the file is tampered with, an error message on the user interface and a log message are created, reloading is stopped, yet operations resume.
  - If Safer Payments finds keys that are on the no-fly list, the keys are securely deleted from the key subdirectory, an error message on the user interface and a log message are created.

## Enforce regular key changes

---

This topic describes how to define regular key changes and how to set key life alerts.

PCI DSS demands regular key changes based on industry best practices and guidelines.

The National Institute of Standards and Technology has developed recommendations for key management. Their guidelines assist you in defining the correct key retention periods for your organization.

You can download the *NIST Special Publication 800-57* here: <http://csrc.nist.gov/publications/PubsSPs.html#SP%20800>

Based on this, we recommend a maximum key life of 120 days, and a maximum master key life of three years.

**Note:** Your PCI Qualified Security Assessor (QSA) must approve the maximum key life duration.

**Important:** Retirement or replacement of keys is required, if the integrity of the key has been weakened, or keys are suspected of being compromised.

### Define maximum key life

You can define the maximum key life and the maximum master key live as follows.

1. On the Safer Payments user interface, click the **Administration** tab.
2. Select **System configuration** from the left navigation pane.
3. Scroll down the **System Configuration** window to locate the window titled **Encryption**.

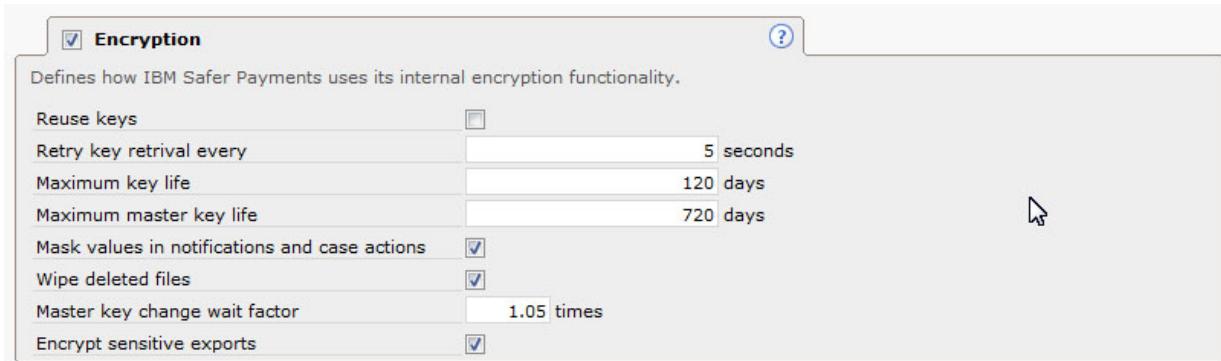


Figure 28. Encryption window

4. In the **Maximum key life** field, enter the number of days you defined in your organization.

If the maximum key life is reached and no key is changed during this period, Safer Payments automatically shuts down.

### Set maximum key life alerts

Safer Payments provides a **Status Alarm Indicator** (SAI) that alerts, if the end of the maximum key life comes closer. SAI alerts can be sent to the Safer Payments dashboard screen, and can be distributed by email, or log messages.

You must define the following two status alarm indicators:

- One for the encryption key, it must have the alarm type **encryption key valid until**.
- One for the master key, it must have the alarm type **master key valid until**.

1. On the Safer Payments user interface, click the **Administration** tab.

2. Select **Status alarm indicators** from the left navigation pane.

3. In the **Status Alarm Indicators** window, click the  icon to create a new status alarm indicator.

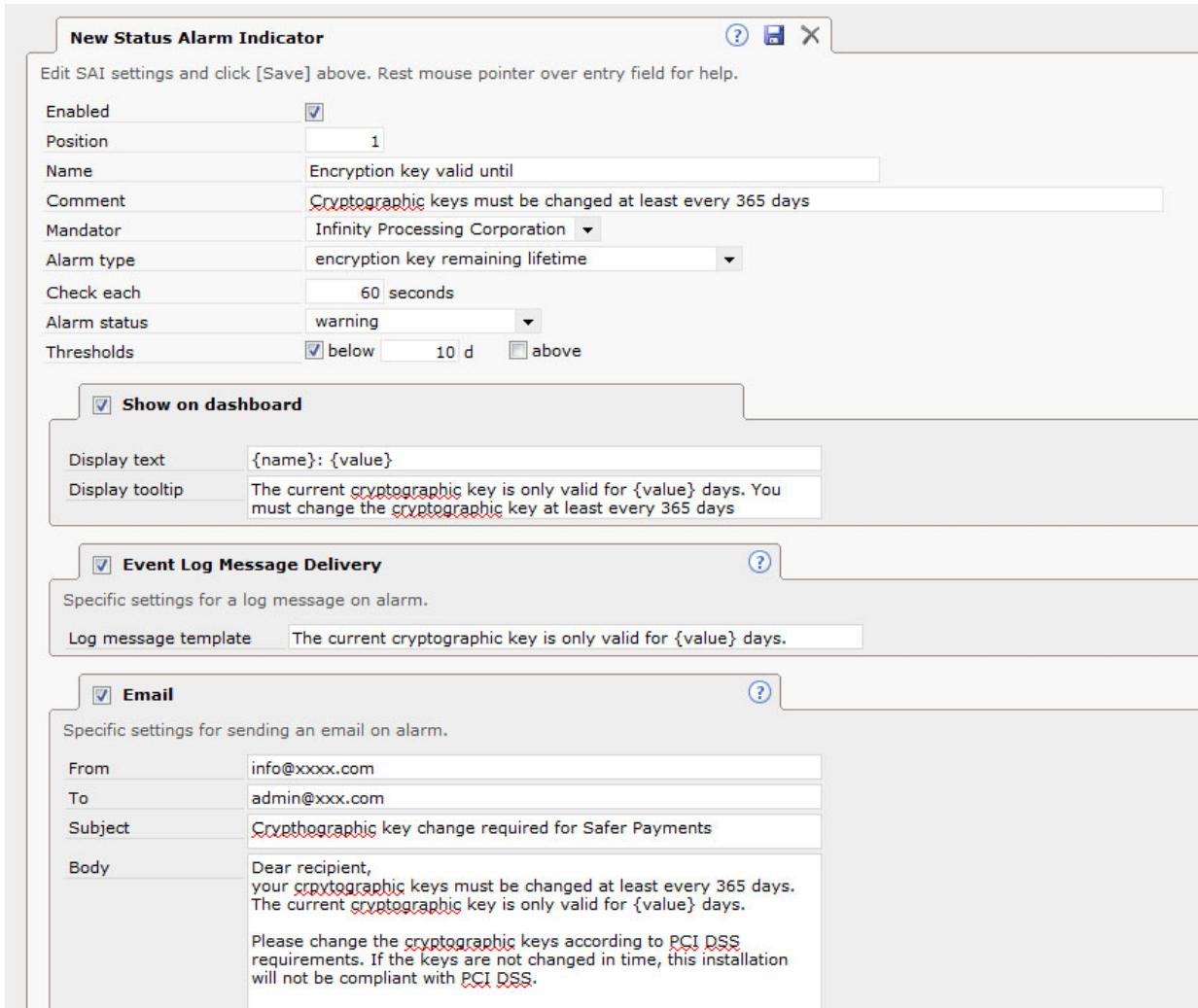


Figure 29. New Status Alarm Indicator window

Figure 29 on page 53 shows an exemplary SAI definition for monitoring the last encryption key change.

This SAI assumes a maximum key life of 120 days. If the current key is valid for only 10 more days a warning is displayed on the dashboard, a mail is sent out, and a log message is created.

## Revoke Keys

Authorized users can revoke cryptographic keys in the **Encryption Key Entry** window (Figure 27 on page 50) by clicking the  icon. If a key is revoked, Safer Payments securely deletes the usage private key stored on disk, and removes the two usage public keys from main memory in all cluster instances.

**Note:** Only inactive keys can be revoked.

However, you must manually delete the revoked keys from all other storage locations using a secure wipe tool. For example, the media used for key distribution. See “Using a secure wipe tool” on page 22 for details.

## Change the master key

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Carefully consider when to change the master key. During the change of the master key, all cluster instances become inactive.

While it is still possible to score transactions, you cannot change the configuration or investigate cases during the change process. The change affects all data that is stored in Safer Payments, which means such a change process can take several hours to complete.

Changing the master key requires the global privilege to change the master key. This privilege must be granted to the user in advance.

1. On the Safer Payments user interface, click the **My account** tab.
2. Scroll down to the **Global Privileges** window.
3. In the **Key Management** field, select **activate and revoke keys and view encryption management, and change master key** from the pull-down menu.
4. Save your changes.

The process to change the master key is as follows:

1. Generate a new master key with the **keygen** tool with a new master key ID. See [“Generate master key” on page 48](#) for details.
2. Generate new private keys from the new master key. See [“Generate usage key triplets” on page 48](#) for details.
3. Copy the new private keys (key\_<key\_id\_n>.iris) into the key folder on all instances.
4. Do not replace any file of the key folder while copying.
5. Click the **Administration** tab.
6. Select **Encryption keys** from the left navigation pane.
7. Click the  icon to reload private keys from disk.
8. The new master key is displayed. Log out.
9. The left key holder must log in and insert the left key.
10. The right key holder must log in and insert the right key.
11. Log in. You must have the right to activate a key.
12. Click the  icon to change the master key.

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# Appendix A. PA-DSS requirements

This topic lists the individual PA-DSS requirements and the corresponding Safer Payments implementation.

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## Requirement 1: Do not retain full track data, card verification code or value (CAV2, CID, CVC2, CVV2), or PIN block data

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### Requirement 1.1

**Do not store sensitive authentication data after authorization (even if encrypted). If sensitive authentication data is received, render all data unrecoverable upon completion of the authorization process. Sensitive authentication data includes the data as cited in the following Requirements 1.1.1 through 1.1.3.**

Such data is not required by Safer Payments for full operational functionality. To meet this requirement, supplying systems must be configured in a way that they do not send such data to Safer Payments. If you send such data to Safer Payments, your installation is not PCI DSS compliant.

### Requirement 1.1.4

**Securely delete any track data (from the magnetic stripe or equivalent data contained on a chip), card verification values or codes, and PINs or PIN block data stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example by the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations.**

**Note:** This requirement applies only if previous versions of the payment application stored sensitive authentication data.

Such data is not required by Safer Payments for full operational functionality. To meet this requirement, supplying systems must be configured in a way that they do not send such data to Safer Payments. If you send such data to Safer Payments, your installation is not PCI DSS compliant.

If you are migrating from competing software that stores sensitive authentication data, such data must be removed. Any disk space that is previously used for storing sensitive authentication data must be deleted securely by using a disk wipe tool. See [“Using a secure wipe tool” on page 22](#) for details.

Removal is necessary for PCI DSS compliance.

Safer Payments itself securely wipes any files that store encrypted attributes when they are deleted from the user interface.

### Requirement 1.1.5

**Do not store sensitive authentication data on vendor systems. If any sensitive authentication data (pre-authorization data) must be used for debugging or troubleshooting purposes, ensure the following:**

- Sensitive authentication data is collected only when needed to solve a specific problem.
- Such data is stored in a specific, known location with limited access.
- The minimum amount of data is collected as needed to solve a specific problem.
- Sensitive authentication data is encrypted with strong cryptography while stored.
- Data is securely deleted immediately after use, including from:
  - Log files

- Debugging files
- Other data sources received from customers

Such data is not required by Safer Payments for full operational functionality, and would contradict with fully meeting Requirement 1.

## Requirement 2: Protect stored cardholder data

---

### Requirement 2.1

#### **Software vendor must provide guidance to customers regarding secure deletion of cardholder data after expiration of customer-defined retention period.**

Cardholder data that exceeds the customer-defined retention period must be securely deleted. According to PCI DSS Requirement 3.1.1, each licensee must define a retention period.

Data that is stored in the Disk Data Cache (DDC) of Safer Payments is automatically securely deleted. It is stored in a ring buffer type memory that overwrites itself when its capacity limit is reached. Therefore, in consequence, it is necessary that the DDC capacity limit is aligned with, or less than the retention period. Safer Payments provides the configuration option, and it is the responsibility of the licensee to configure Safer Payments accordingly.

However, this is not the case with indexes. If an index is created on an attribute that contains cardholder data, the “purge after” setting must be made accordingly with the definition of the index. Safer Payments deletes such index entries automatically and securely. See [“Securely delete outdated index entries” on page 33](#) for details.

Cardholder data can be used as part of conditions within in the Safer Payments configuration. Therefore, it is possible that the cfg directory also contains encrypted cardholder data.

Safer Payments fully controls and protects cardholder data within its reach. Therefore, no special configuration is required regarding underlying software or systems (such as the operating system) to prevent inadvertent capture or retention.

Archived data and backups that are created by third-party applications are not in reach of the Safer Payments software itself. Therefore, they cannot be securely deleted automatically by Safer Payments. This aspect of this requirement must be met by organizational procedures.

See [“Using a secure wipe tool” on page 22](#) for details on how to securely delete cardholder data.

Certain operating system functions might also store encrypted cardholder data outside the reach of Safer Payments. See [“Swap disk configuration” on page 16](#) and [“Disable locate for Safer Payments folders” on page 17](#) on how to avoid this.

You can freely define the storage locations of cardholder data within Safer Payments. See [“Configure cardholder data storage locations” on page 14](#) for details.

### Requirement 2.2

#### **Mask PAN when displayed (the first six and last four digits are the maximum number of digits to be displayed), such that only personnel with a legitimate business need can see more than the first six/last four digits of the PAN.**

**Note:** This requirement does not supersede stricter requirements in place for displays of cardholder data. For example, legal or payment card brand requirements for point-of-sale (POS) receipts.

If a PAN is displayed in full or only masked is determined by a user account privilege. Because the masking is run at the Safer Payments server, unmasked PAN never make it outside Safer Payments via the API. It is thus impossible for a non-authorized user to gain access to the full PAN numbers.

The licensee must implement proper operational procedures that ensure only users with "legitimate business need to see full PAN" are granted the respective privilege. Safer Payments allows for granting this privilege on a per-user basis.

Safer Payments displays PANs in the following components:

- Queries: PANs are masked depending on the user privilege.
- Defined risk lists: PANs are masked depending on the user privilege.
- Conditions: PANs are masked depending on the user privilege. Conditions can be found in many Safer Payments definitions in the sections administration, model, monitoring, investigation, and report.
- Logs: PANs are always masked independent from the user privileges.

See ["Set user privileges" on page 36](#) for details.

### Requirement 2.3

**Render PAN unreadable anywhere it is stored (including data on portable digital media, backup media, and in logs) by using any of the following approaches:**

- One-way hashes based on strong cryptography (hash must be of the entire PAN)
- Truncation (hashing cannot be used to replace the truncated segment of PAN)
- Index tokens and pads (pads must be securely stored)
- Strong cryptography with associated key-management processes and procedures.

Any storage of PANs uses 256-Bit AES encryption. This includes transaction attributes, indexes, and cases. Encryption is turned on by the respective configuration option after which the respective PAN attribute encryption setting must be turned on.

In Safer Payments you can export data to store outside the payment application by CSV-exports and by the RDI interface.

If you use the RDI, you thus must render all PANs unreadable. See ["Miscellaneous Safer Payments configuration settings" on page 31](#) on how to configure masking for RDI.

If you use CSV-exports, you must enable encryption for sensitive exports. See ["Enable cardholder data encryption" on page 28](#) on how to configure Safer Payments encryption.

Even if debugging functions are enabled, PANs are never included in debugging logs. This is ensured by the design of the software and cannot be changed by configuration options.

### Requirement 2.4

**Payment application must protect keys used to secure cardholder data against disclosure and misuse.**

**Note:** This requirement applies to keys used to encrypt stored cardholder data, as well as to key-encrypting keys used to protect data-encrypting keys. Such key-encrypting keys must be at least as strong as the data-encrypting key.

Safer Payments meets this requirement. See [Chapter 3, "Key management procedures for cryptographic keys," on page 45](#) for details.

Generally, access to keys must be limited to the fewest number of custodians necessary. Also, keys must be stored securely in the fewest possible locations and forms. These are organizational duties to be met by the licensee.

See ["Configure cardholder data storage locations" on page 14](#) for details on the location where Safer Payments encryption keys are stored.

Remarks:

- This location is different for each Safer Payments instance in a Safer Payments cluster. Therefore, you must address the location individually for each cluster instance.

- Archived data and backups that are created by third-party applications are not in reach of the Safer Payments software itself. This aspect of this requirement must be met by organizational procedures. If you do not intend to exclude the key path from backups, make sure that this does not contradict to PCI DSS Requirement 3.5.2.
- If the integrity of the key has been weakened, or there is a known or suspected compromise of a key you must activate a new usage key triplet and revoke the previous one. See [“Revoke Keys” on page 53](#) for details.

## Requirement 2.5

### **Payment application must implement key management processes and procedures for cryptographic keys used for encryption of cardholder data, including at least the following:**

See [Chapter 3, “Key management procedures for cryptographic keys,” on page 45](#) for details on how to securely generate, distribute, protect, change, store, retire, and replace cryptographic keys.

#### **2.5.1 Generation of strong cryptographic keys**

[“Key generation” on page 45](#) discusses strong cryptographic key generation procedures that are implemented in Safer Payments.

#### **2.5.2 Secure cryptographic key distribution**

Private keys must be copied manually into the key directory of each Safer Payments instance. Therefore, it is the duty of the licensee to ensure secure distribution. Safer Payments itself does not distribute these files. See [“Key generation steps” on page 47](#) for details.

Public keys are made available to Safer Payments by entering them in the GUI. See [“Activate keys” on page 49](#) for details. Therefore, communication between the workstations of the users and the Safer Payments instances must be encrypted securely. For example, by using TLSv1.2. See refer to section 4.3.3.

#### **2.5.3 Secure cryptographic key storage**

Safer Payments uses the AES-256 algorithm to ensure secure cryptographic key storage.

Any cryptographic keys must be stored securely, and access must be limited to people with a legitimate business need to access them.

#### **2.5.4 Cryptographic key changes for keys that have reached the end of their cryptoperiod (for example, after a defined period of time has passed and/or after a certain amount of cipher-text has been produced by a given key), as defined by the associated application vendor or key owner, and based on industry best practices and guidelines (for example, NIST Special Publication 800-57).**

Safer Payments implements key-management procedures that allow for cryptographic key changes during operation, without service interruption. If no key change occurs during a defined period, Safer Payments automatically shuts down. See [“Enforce regular key changes” on page 51](#) for details about the key change procedures that are implemented in Safer Payments.

#### **2.5.5 Retirement or replacement of keys (for example: by archiving, destruction, and/or revocation as applicable) as deemed necessary when the integrity of the key has been weakened (for example, departure of an employee with knowledge of a clear-text key, etc.) or keys are suspected of being compromised.**

Safer Payments implements key-management procedures that allow for retirement or replacement of keys.

Safer Payments does not archive revoked keys, and there is no need to do so. When a cryptographic key is retired/revoked in Safer Payments, it becomes redundant right away, because the process must include activation of a replacement key. There is no need to keep a retired/revoked key for decryption/verification purpose, because the same data can be decrypted/verified with any other valid key, including this and subsequent replacement keys.

Safer Payments does not use any inactive cryptographic keys for encryption operations.

Retirement or replacement of keys is required, if the integrity of the key has been weakened, or keys are suspected of being compromised. See “[Revoke Keys](#)” on page 53 for details.

If the integrity of the master key has been weakened, a new master key should be generated and deployed to the Safer Payments cluster. See “[Change the master key](#)” on page 54 for details.

Safer Payments securely deletes all revoked keys within its reach. However, you must delete revoked keys manually from all other storage locations by using a secure wipe tool. See “[Using a secure wipe tool](#)” on page 22 for details.

#### **2.5.6 If the payment application supports manual clear-text cryptographic key management operations, these operations must enforce split knowledge and dual control.**

**Note:** Examples of manual key-management operations include, but are not limited to: key generation, transmission, loading, storage, and destruction.

Safer Payments enforces split knowledge and dual control, as it supports manual cryptographic key management operations. More precisely, two key holders are required for key generation and activation.

#### **2.5.7 Prevention of unauthorized substitution of cryptographic keys**

Substitution of cryptographic keys must be legitimized by two key holders. Organizational procedures must be put in place by the licensee that ensures no single user is granted two accounts. This warrants that no single user can pretend to be two distinct key holders.

In consequence, unauthorized substitution of cryptographic keys is prevented.

### **Requirement 2.6**

**Provide a mechanism to render irretrievable any cryptographic key material or cryptogram stored by the payment application, in accordance with industry-accepted standards. These are cryptographic keys used to encrypt or verify cardholder data.**

**Note:** This requirement applies only if the payment application uses, or previous versions of the payment application used, cryptographic key materials, or cryptograms to encrypt cardholder data.

For PCI DSS compliance, cryptographic material must be rendered irretrievable. See “[Using a secure wipe tool](#)” on page 22 on how to render cryptographic material irretrievable using a secure wipe tool.

Safer Payments meets this requirement. Keys in Safer Payments are application version independent and thus remain exactly what they are in an upgrade situation. Therefore, no action is required to render previous Safer Payments version cryptographic material irretrievable. If you want to render cryptographic material irretrievable, you must revoke the respective keys. Keys that are revoked are securely deleted on disk (disk space overwritten with pattern) before the respective file contents are deleted.

Reencrypting historic data with new keys is an internal process of Safer Payments, which is automatically triggered by entering and activating a new key, and revoking the old keys. See “[Enforce regular key changes](#)” on page 51, “[Revoke Keys](#)” on page 53, and “[Change the master key](#)” on page 54 for details on these reencryption processes.

## **Requirement 3: Provide secure authentication features**

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### **Requirement 3.1**

**The payment application must support and enforce the use of unique user IDs and secure authentication for all administrative access and for all access to cardholder data. Secure authentication must be enforced to all accounts generated or managed by the application by the completion of installation and for subsequent changes after installation. The application must enforce 3.1.1 through 3.1.11.**

**Note:** The term *subsequent changes* used throughout Requirement 3 refers to any application changes that result in user accounts reverting to default settings, changes to existing account configurations, and changes that generate new accounts or re-create existing accounts.

**Note:** These password controls are not intended to apply to personnel who only have access to one card number at a time to facilitate a single transaction. These controls are applicable for access by personnel with administrative capabilities, for access to systems with cardholder data, and for access controlled by the payment application. This requirement applies to the payment application and all associated tools used to view or access cardholder data.

Safer Payments meets this requirement. Safer Payments enforces secure authentication for all authentication credentials that the application generates by:

- Enforcing secure changes to authentication credentials by the completion of installation.
- Enforcing secure changes for any subsequent changes (after installation) to authentication credentials.

Remarks:

- You must not use any administrative/root user accounts for daily operational use.
- You must assign secure authentication to any default accounts (even if they are not used), and then disable them. Use the PCI DSS compliance report to verify that all default user accounts are addressed correctly.
- If you use an LDAP server to manage user passwords, you must make sure that the LDAP server is configured according to the requirements.
- If you use the SMTP-based emailing capabilities of Safer Payments, you must make sure that the SMTP server is configured according to the requirements.

**3.1.1. The payment application does not use (or require the use of) default administrative accounts for other necessary software (for example, the payment application must not use the database default administrative account).**

Safer Payments does not require any administrative privileges to run and it does not use any third-party software except the operating system.

**3.1.2. The application must enforce the changing of all default application passwords for all accounts that are generated or managed by the application, by the completion of installation and for subsequent changes after installation. This applies to all accounts, including user accounts, application and service accounts, and accounts used by the vendor for support purposes.**

Safer Payments meets this requirement because it is delivered with one default user account and you must change the password at your first login to access the user interface.

**3.1.3. The payment application assigns unique IDs for user accounts.**

Safer Payments meets this requirement. Unique IDs are assigned for user accounts.

**3.1.4. The payment application employs at least one of the following methods to authenticate all users:**

- Something that you know, such as a password or passphrase.
- Something that you have, such as a token device or smart card.
- Something that you are, such as a biometric.

Safer Payments meets this requirement by using password-based authentication.

**3.1.5. The payment application does not require or use any group, shared, or generic accounts and passwords.**

Safer Payments meets this requirement. It does not require or use any group, shared, or generic accounts and passwords.

**3.1.6 The payment application requires that passwords meet the following:**

- Require a minimum length of at least seven characters.
- Contain both numeric and alphabetic characters.

Safer Payments meets this requirement by providing a matching configuration option.

**3.1.7. The payment application requires changes to user passwords at least every 90 days.**

Safer Payments meets this requirement by providing a matching configuration option.

**3.1.8 The payment application keeps password history and requires that a new password is different than any of the last four passwords used.**

Safer Payments meets this requirement by providing a matching configuration option.

**3.1.9 The payment application limits repeated access attempts by locking out the user account after not more than six logon attempts.**

Safer Payments meets this requirement by providing a matching configuration option.

**3.1.10 The payment application sets the lockout duration to a minimum of 30 minutes or until administrator enables the user ID.**

Safer Payments meets this requirement by providing locking out a user until an administrator manually reactivates the user account.

**3.1.11 If a payment application session has been idle for more than 15 minutes, the application requires the user to reauthenticate to reactivate the session.**

Safer Payments meets this requirement by providing a matching configuration option.

You can use the PCI DSS compliance report to verify the compliance of your Safer Payments installation. See [“PCI DSS compliance report” on page 42](#) for details.

## Requirement 3.2

**Software vendor must provide guidance to customers that all access to PCs, servers, and databases with payment applications must require a unique user ID and secure authentication.**

For the organization of the licensee to be PCI DSS compliant, all access to PCs, servers, and databases with payment applications and cardholder data must require a unique user ID and PCI DSS compliant secure authentication. You must ensure that this requirement is met by organizational guidelines.

The Safer Payments application itself complies with this requirement. In particular, each user can use a unique user ID, and authentication in accordance with Requirement 3.1 is implemented. However, the licensee must ensure by using organizational guidelines that users do not share accounts, and secure authentication is ensured through PCI DSS compliant configuration of the software.

## Requirement 3.3

**Secure all payment application passwords (including passwords for user and application accounts) during transmission and storage.**

**3.3.1 Use strong cryptography to render all payment application passwords unreadable during transmission.**

To render passwords unreadable during transmission, communication between the workstations of the users and the Safer Payments instances, and between Safer Payments instances, must be encrypted. For example, by using the internal SSL encryption function of Safer Payments.

If LDAP integration is used with Safer Payments, passwords are transmitted to the LDAP server. For secure transmission, turn on LDAP encryption over SSL in the [Figure 30 on page 61](#) in the **Administration > System configuration** screen.

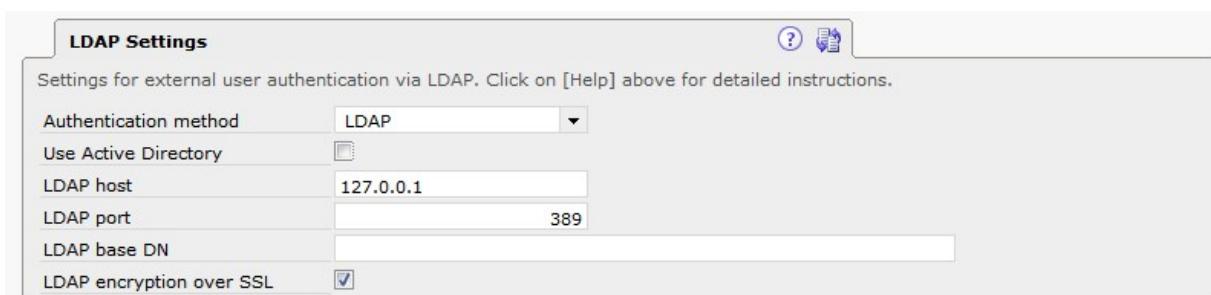


Figure 30. LDAP Settings window

You can use the PCI DSS compliance report to verify the compliance of this option in your Safer Payments installation. See [“PCI DSS compliance report” on page 42](#) for details.

### **3.3.2 Use a strong, one-way cryptographic algorithm, based on approved standards to render all payment application passwords unreadable during storage. Each password must have a unique input variable that is concatenated with the password before the cryptographic algorithm is applied.**

**Note:** The input variable does not need to be unpredictable or secret.

Passwords are stored securely with Safer Payments as unique salted SHA256 hashes. Every user has its own 32 characters random salt, which is created during user creation. To generate randomness, two boost functions are used, which take entropy from “/dev/urandom”. As random input characters the 62 case-sensitive alphanumeric characters are used. The strength of the salt is thus 1984 bit (32\*62). The generated salt is concatenated with the password and hashed by a sha256 hash function.

You can use the PCI DSS compliance report to verify the compliance of your Safer Payments installation. See [“PCI DSS compliance report” on page 42](#) for details.

## **Requirement 3.4**

### **Payment application must limit access to required functions/resources and enforce least privilege for built-in accounts.**

- By default, all application/service accounts have access to only those functions/resources needed for purpose of the application/service account.
- By default, all application/service accounts have minimum level of privilege assigned for each function/resource as needed for the application/service account.

Use the Safer Payments default user only to create new personalized user accounts and disable the default user immediately afterward.

Safer Payments meets this requirement. Safer Payments has a built-in role system that allows to define permissions for different user groups.

See [“Start the first Safer Payments instance” on page 6](#) and [“Set user privileges” on page 36](#) for details.

## **Requirement 4: Log payment application activity**

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### **Requirement 4.1**

#### **At the completion of the installation process, the “out of the box” default installation of the payment application must log all user access and be able to link all activities to individual users.**

The default Safer Payments configuration logs all user access, and links all activities to individual users.

You can use the PCI DSS compliance report to verify the correct configuration of your Safer Payments logging function. See [“PCI DSS compliance report” on page 42](#) for details.

**Note:** All PCI DSS relevant log messages are classified accordingly in the Safer Payments software. Disabling them results in non-compliance with PCI DSS. See [“Change log message settings” on page 34](#) for details.

You must also configure your system log according to PCI standards. You can find links to the security guides of all supported operating systems in [“Miscellaneous system settings” on page 17](#).

### **Requirement 4.2**

#### **Payment application must provide an audit trail to reconstruct the following events:**

- All individual user accesses to cardholder data from the application
- All actions taken by any individual with administrative privileges as assigned in the application

- Access to application audit
- Invalid logical access attempts
- Use of, and changes to the application's identification and authentication mechanisms (including but not limited to creation of new accounts, elevation of privileges, etc.), and all changes, additions, deletions to application accounts with root or administrative privileges
- Initialization, stopping, or pausing of the application audit logs
- Creation and deletion of system-level objects within or by the application

Safer Payments can be configured accordingly to meet all sub-requirements of requirement 4.2.

You can use the PCI DSS compliance report to verify the correct configuration of your Safer Payments logging function. See [“PCI DSS compliance report” on page 42](#) for details.

See [“Change log message settings” on page 34](#) for details on adapting log message settings.

After adaptation, the report can be rerun and immediately reflects any changes made.

**Note:** All PCI DSS relevant log messages are classified accordingly in the Safer Payments software. Disabling them results in non-compliance with PCI DSS.

**Note:** Safer Payments itself cannot prevent log files to be deleted from outside the application on file level. Organizational procedures must be implemented to prevent such deletions and modifications. Therefore, centralized logging is recommended.

#### Requirement 4.3

##### **Payment application must record at least the following audit trail entries for each event: [...]**

Safer Payments can be configured accordingly to meet all subrequirements of requirement 4.3.

You can use the PCI DSS compliance report to verify the correct configuration of your Safer Payments logging function. See [“PCI DSS compliance report” on page 42](#) for details.

**Note:** All PCI DSS relevant log messages are classified accordingly in the Safer Payments software. Disabling them results in non-compliance with PCI DSS.

#### Requirement 4.4

##### **Payment application must provide centralized logging.**

Safer Payments provides centralized logging and fully meets this requirement.

All Safer Payments system and audit logs can be accessed from the GUI, and third-party monitoring tools can import Safer Payments log files. Third party monitoring tools can retrieve the log files that are written by Safer Payments from the “log” directory as specified in Safer Payments’ base configuration.

To facilitate centralized logging, Safer Payments supports the syslog protocol in Unix/Linux, and the Windows Event Log under MS Windows operating systems.

See [“Change log message settings” on page 34](#) for details on how to activate centralized logging.

**Note:** Your central log server must collect all relevant log messages from the system log. You must implement an operational process within your organization to collect the relevant logs from the operating systems logs.

## Requirement 5: Develop secure payment applications

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#### Requirement 5.1

##### **The software vendor has defined and implemented a formal process for secure development of payment applications, which includes:**

- Payment applications are developed in accordance with PCI DSS and PA-DSS (for example, secure authentication and logging).
- Development processes are based on industry standards and/or best practices.
- Information security is incorporated throughout the software development life cycle.
- Security reviews are performed prior to release of an application or application update.

Safer Payments meets this requirement. The internal software development guidelines of Safer Payments reflect on PCI DSS and PA-DSS requirements. A regular IT security training program is established. It is mandatory for the developers of Safer Payments to follow the OWASP guidelines for secure software development and operations.

#### **5.1.1 Live PANs are not used for testing or development.**

Safer Payments meets this requirement. Safer Payments uses artificially generated data for testing, or data that is anonymized using a secure hashing method, such as SHA256 with salt.

#### **5.1.2 Test data and accounts are removed before release to customer.**

Safer Payments meets this requirement. Test data and accounts are only added to the software in the test harnesses, never to the installation media. Thus test data and accounts can never find their way to the delivered installation archives.

#### **5.1.3 Custom payment application accounts, user IDs, and passwords are removed before payment applications are released to customers**

Safer Payments meets this requirement. Test data and accounts are only added to the software in the test harnesses, never to the installation media. Thus test data and accounts can never find their way to the delivered installation archives.

#### **5.1.4. Payment application code is reviewed prior to release to customers after any significant change, to identify any potential coding vulnerability.**

- Code changes are reviewed by individuals other than the originating code author, and by individuals who are knowledgeable in code-review techniques and secure coding practices.
- Code reviews ensure code is developed according to secure coding guidelines. (See PA-DSS Requirement 5.2.)
- Appropriate corrections are implemented prior to release.
- Code-review results are reviewed and approved by management prior to release.
- Documented code-review results include management approval, code author, and code reviewer, and what corrections were implemented prior to release.

Safer Payments uses a revision policy, in which feature development occurs only in the development branch, and never in the release branches. Code changes to release branches are committed individually by issue ticket of the issue tracking system to the source code revision control system. Development managers can review them individually before they are committed to a new branch release (patch release).

#### **5.1.5 Secure source-control practices are implemented to verify integrity of source code during the development process.**

Safer Payments uses Git as a source code management system. In our intranet, we maintain a section that provides information on how to use it and how it is configured.

#### **5.1.6 Payment applications are developed according to industry best practices for secure coding techniques, including:**

- Developing with least privilege for the application environment.
- Developing with fail-safe defaults (all execution is by default denied unless specified within initial design).
- Developing for all access point considerations, including input variances such as multi-channel input to the application.

The developers of Safer Payments are provided with training materials about secure coding technologies and how to use them. Each Safer Payments developer must undergo secure coding training at least annually.

**5.1.7 Provide up-to-date training in secure development practices for application developers at least annually, as applicable for the developer's job function and technology used, for example:**

- Secure application design
- Secure coding techniques to avoid common coding vulnerabilities (for example, vendor guidelines, OWASP Top 10, SANS CWE Top 25, CERT Secure Coding, etc.)
- Managing sensitive data in memory
- Code reviews
- Security testing (for example, penetration-testing techniques)

The developers of Safer Payments are provided with training materials about secure coding technologies and how to use them. Each Safer Payments developer must undergo secure coding training at least annually.

**Requirement 5.2**

**Develop all payment applications to prevent common coding vulnerabilities in software-development processes.**

The Agile approach that is used by Safer Payments development meets this requirement. In addition, mandatory code reviews by trained reviewers prevent common coding vulnerabilities.

**5.2.1 Injection flaws, particularly SQL injection. Also consider OS Command Injection, LDAP and XPath injection flaws as well as other injection flaws.**

SQL injection in Safer Payments is impossible as there is no SQL engine in Safer Payments. In general, every entry to Safer Payments is read by an anticipatory parser that does not open any door for code injection.

**5.2.2 Buffer Overflow**

All buffers that are used for external input are protected against overflowing. All internal buffers do not provide external access and thus cannot be used to attach the software.

**5.2.3 Insecure cryptographic storage**

Safer Payments meets this requirement. Safer Payments uses industry standard AES-256 and SHA256 crypto-libraries that it keeps in source code form.

**5.2.4 Insecure communications**

To comply with this requirement, all sensitive and authenticated IP communication must be encrypted. This can be achieved with the internal SSL encryption functions of Safer Payments. See [“Configure SSL encryption” on page 8](#) for details.

**Note:** For performance reasons, the internal SSL encryption of Safer Payments does not apply for all internal communication between Safer Payments instances. Instead, only keys and passwords are encrypted during transmission, as well as any encrypted attribute values, including the PAN.

**5.2.5 Improper error handling**

Error messages do not deliver passwords or transaction data values.

**5.2.6 All “High” vulnerabilities as identified in the vulnerability identification process at PA-DSS**

**Requirement 7.1**

See [“Requirement 7: Test payment applications to address vulnerabilities and maintain payment application updates” on page 67](#) for details.

**5.2.7 Cross-site scripting (XSS)**

For injecting JS code or any other browser executable code, Safer Payments provides save escaping routines, as described in the online help system of Safer Payments.

## Requirement 5.3

**Software vendor must follow change-control procedures for all application changes. Change-control procedures must follow the same software development processes as new releases (as defined in PA-DSS Requirement 5.1), and include the following:**

Safer Payments uses a standard revision control system and an issue tracking system. The combination of these tools satisfies this requirement.

### 5.3.1 Documentation of impact

This requirement is met by Safer Payments development operational procedures in combination with the software development that are used by Safer Payments.

### 5.3.2 Documented approval of change by appropriate authorized parties

This requirement is met by Safer Payments development operational procedures in combination with the software development tools that are used by Safer Payments.

More precisely, each issue that potentially causes code changes in a released branch must be described (by customer or employees) in a ticket that is entered into the Trac issue tracking system. From there, only development managers review the tickets, and if they authorize them for a code change, they forward the ticket to the respective developer or developer team. This ensures that any code change in a released branch occurs only after it has been approved by authorized parties. The entire process is fully documented by the Safer Payments issue tracking system.

### 5.3.3 Functionality testing to verify that the change does not adversely impact the security of the system.

This is done by using the automated factory test suite of Safer Payments. The Safer Payments software development handbook mandates that at least full factory tests are run on each branch release.

### 5.3.4 Back-out or product de-installation procedures

Safer Payments enables back-out after the application of a patch in full flight. Similar to the Safer Payments update process, you update one instance at a time. In a redundant (clustered) setup, the other instances assume the computation load and automatically provide the missed data to the updated instance. Back-out is the same process, only in reverse.

The key prerequisite is that you can back-out only one patch level at a time. If you want to back-out from Safer Payments 5.3.1.8 to Safer Payments 5.3.1.4, for instance, you first back-out one instance after another to Safer Payments 5.3.1.7, then to Safer Payments 5.3.1.6.

See [“Uninstallation” on page 6](#) for details.

## Requirement 5.4

**The payment application vendor must document and follow a software-versioning methodology as part of their system development lifecycle. The methodology must follow the procedures in the PA-DSS Program Guide for changes to payment applications.**

The Safer Payments revision policy is documented in this publication under [“Versioning Method” on page X](#).

## Requirement 5.5

**Risk assessment techniques (for example, application threat-modeling) are used to identify potential application security design flaws and vulnerabilities during the software-development process.**

On our intranet, a section describes the risk assessment techniques of Safer Payments.

## Requirement 5.6

**Software vendor must implement a process to document and authorize the final release of the application and any application updates.**

This requirement is met by Safer Payments development operational procedures. A factory staging process mandates that every patch or upgrade release is authorized by the respective person.

## Requirement 6: Protect wireless transmissions

---

This requirement does not apply to Safer Payments itself, as the software does not require wireless transmissions. If the licensee uses wireless transmission, it must be ensured that subrequirements 6.1, 6.2 and 6.3 are met.

### Requirement 6.1

**For payment applications using wireless technology, change wireless vendor defaults, including but not limited to default wireless encryption keys, passwords, and SNMP community strings. The wireless technology must be implemented securely.**

To ensure compliance, you must verify that

- Default encryption keys are changed at installation, and are changed anytime anyone with knowledge of the keys leaves the company or changes positions.
- Default SNMP community strings on wireless devices are changed.
- Default passwords/passphrases on access points are changed.
- Firmware on wireless devices is updated to support strong encryption for authentication and transmission over wireless networks.
- Other security-related wireless vendor defaults are changed, if applicable.
- Firewalls are installed between Safer Payments (and other systems that store Cardholder Data) and wireless networks.
- Firewalls are configured to deny or control, if such traffic is necessary for business purposes, any traffic from the wireless environment into the Cardholder Data environment.

### Requirement 6.2

**For payment applications using wireless technology, payment application must facilitate use of industry best practices (for example, IEEE 802.11i) to implement strong encryption for authentication and transmission.**

When you use wireless technology with Safer Payments, you must ensure that

- Industry best practices (for example, IEEE 802.11i) are used to include or make available strong encryption for authentication and transmission.
- PA-DSS requirement 6.1 is fully met.

### Requirement 6.3

**Provide instructions for customers about secure use of wireless technology.**

When you use wireless technology with Safer Payments, you must ensure that

- PA-DSS requirement 6.1 is fully met.
- PA-DSS requirement 6.2 is fully met.

## Requirement 7: Test payment applications to address vulnerabilities and maintain payment application updates

---

### Requirement 7.1

**Software vendors must establish a process to identify and manage vulnerabilities, as follows:**

### **7.1.1 Identify new security vulnerabilities using reputable sources for obtaining security vulnerability information.**

Organizational procedures are implemented to keep this information current.

### **7.1.2 Assign a risk ranking to all identified vulnerabilities, including vulnerabilities involving any underlying software or systems provided with or required by the payment application**

On our intranet, we maintain a section that collects common security vulnerabilities as well a risk assessment regarding the Safer Payments software product.

### **7.1.3 Test payment applications and updates for the presence of vulnerabilities prior to release**

A collection of automated tests verifies that there are no known vulnerabilities in the new Safer Payments release. Those tests are run before a release is delivered to customers and are documented within the factory staging.

## **Requirement 7.2**

### **Software vendors must establish a process for timely development and deployment of security patches and upgrades.**

#### **7.2.1 Patches and updates are delivered to customers in a secure manner with a known chain of trust.**

A process for the development and deployment of patches and upgrades is established. The same process is used whether the root cause is a security-related issue or just a technical/functional related issue.

#### **7.2.2 Patches and updates are delivered to customers in a manner that maintains the integrity of the patch and update code.**

Patches are delivered through Fixcentral Software is delivered using a secure web server (https protocol). Installation media is protected by SHA256 hash that is provided via the release notes in the IBM Support Portal. Any patches and updates are integrity tested before delivery.

#### **7.2.3 Provide instructions for customers about secure installation of patches and updates.**

“Where to find more information” on page ix provides a link to the IBM Support Portal and Fixcentral where Technotes, patches, and updates can be securely downloaded.

## **Requirement 7.3**

### **Include release notes for all application updates, including details and impact of the update, and how the version number was changed to reflect the application update.**

A process to include release notes for all patches or upgrades is established. The release notes and the version number are publicly available on the IBM Support Portal.. If a patch for a PCI certified release is delivered, a vendor change document is created. The document describes the impact of all changes according to PCI-DDS compliance and why it was necessary. The vendor change analysis document can be requested from your account manager.

## **Requirement 8: Facilitate secure network implementation**

---

### **Requirement 8.1**

#### **The payment application must be able to be implemented into a secure network environment. Application must not interfere with use of devices, applications, or configurations required for PCI DSS compliance (for example, payment application cannot interfere with anti-virus protection, firewall configurations, or any other device, application, or configuration required for PCI DSS compliance).**

This requirement is met by Safer Payments.

**Note:** For performance reasons regular “on demand” anti-virus protection scans are preferred over “on access” scans for Safer Payments’ “ddc” directories.

## Requirement 8.2

**The payment application must only use or require use of necessary and secure services, protocols, daemons, components, and dependent software and hardware, including those provided by third parties, for any functionality of the payment application. For example, if NetBIOS, file-sharing, Telnet, FTP, etc., are required by the application, they are secured via SSH, S-FTP, TLSv1.2, IPSec, or other technology.**

The following services, protocols, daemons, components, and dependent software and hardware are required and used by Safer Payments:

- Computer hardware that supports the operating system.
- Operating system. Refer to [“System requirements ” on page 4](#) for the list of operating systems that are supported with this Safer Payments release in a PCI DSS compliant environment.
- IP/http networking secured by TLSv1.2
- syslog
- SMTP (optional) secured by TLSv1.2
- LDAP (optional) secured by TLSv1.2
- The following libraries are linked statically:
  - openssl-1.0.1t
  - zlib 1.2.8
    - minizip
  - boost\_1\_58\_0
  - bzip2-1.0.6
  - snmp++ 2.6
  - minizip 1.1
- The list of dynamically linked libraries can be obtained by running the following command from a shell:

```
ldd /usr/bin/iris
```

- In case you want to use the ODBC interface in case actions or notifications Safer Payments links the following plug-in dynamically:

```
Iris_sql_util.so
```

- The plug-in itself might also link other libraries. The list of dynamically linked libraries for the plug-in can be obtained by running the following command from shell:

```
ldd iris_sql_util.so
```

- In addition, Safer Payments can link IBM MQ client libraries (libmqic.so) and a custom parser implementation (sp\_custom\_parser.so) at run time, if the shared libraries are deployed on the shared library search path of Safer Payments. Both are not required to run Safer Payments. They are developed and released by independent development teams. Therefore, they are not covered by the PA-DSS certification of Safer Payments.

To comply with this requirement, certain IP communication must be encrypted, and several operating system configuration settings must be made. This is addressed in detail in sections [“Installation ” on page 3](#) and [“Configure for operational use ” on page 15](#).

To comply with this requirement, you must not use SSD type hard disks, as secure deletion cannot be assured with this technology.

### Requirement 8.3

**The payment application must not require use of services or protocols that preclude the use of or interfere with normal operation of two-factor authentication technologies for securing remote access to the payment application that originates from outside the customer environment.**

Safer Payments does not interfere with such technologies.

## Requirement 9: Cardholder data must never be stored on a server connected to the internet

---

### Requirement 9.1

**The payment application must be developed such that any web server and any cardholder data storage component (for example, a database server) are not required to be on the same server, nor is the data storage component required to be on the same network zone (such as a DMZ) with the web server.**

To meet this requirement, you must not store cardholder data on a server that is connected to the internet.

More precisely, if you implement Safer Payments, you have two options:

1. Do not connect the Safer Payments cluster instances to the internet.
2. Store all cardholder data used by Safer Payments on a separate server, which in turn is not connected to the internet.

Refer to [“Configure cardholder data storage locations” on page 14](#) for details on how to implement these two alternatives with Safer Payments.

Do not store any Cardholder Data on internet accessible systems.

For a list of all ports that Safer Payments needs to communicate with, refer to [“Configure cardholder data storage locations” on page 14](#). If you store the DDC on a different server, you also need a port to access your network share.

## Requirement 10: Facilitate secure remote access to payment application

---

### Requirement 10.1

**Multi-factor authentication must be used for all remote access to the payment application that originates from outside the customer environment.**

If the organization of the licensee enables remote access, this must be secured in accordance with requirement 10 by using two-factor authentication.

Safer Payments itself implements multi-factor authentication through the distribution of personalized client certificates, which must be imported with the browser that is being used. See [“Create certificates with OpenSSL” on page 11](#) for details.

If your installation requires a multi-factor authentication, you can either use two-factor authentication as provided by Safer Payments or use a third party two-factor solution. For example, a remote VPN access.

### Requirement 10.2

**Any remote access into the payment application must be performed securely.**

**10.2.1 If payment application updates are delivered via remote access into customers’ systems, software vendors must tell customers to turn on remote-access technologies only when needed for downloads from vendor, and to turn off immediately after download completes. Alternatively, if**

**delivered via virtual private network (VPN) or other high-speed connection, software vendors must advise customers to properly configure a firewall or a personal firewall product to secure “always-on” connections.**

This requirement applies only if the licensee accepts updates to be delivered using remote access. To be PCI DSS compliant, such remote access must be turned on only temporarily, and when needed. It must be turned off immediately after use. Notwithstanding, PCI DSS Requirement 1 must always be met.

Use a securely configured firewall or a personal firewall product, if the computer is connected over VPN or other high-speed connection, to secure these “always-on” connections, per PCI DSS Requirement 1.

**10.2.2 If vendors or integrators/resellers can access customers’ payment applications remotely, a unique authentication credential (such as a password/phrase) must be used for each customer.**

All persons that can access customer applications are made aware that a unique authentication credential must be used for each customer, if you join the Safer Payments support roster.

**10.2.3 Remote access to customers’ payment applications by vendors, integrators/resellers, or customers must be implemented securely**

For any remote access, remote access security features must be used. These include but are not limited to:

- Change default settings in the remote access software. For example, change default passwords and use unique passwords for each customer.
- Allow connections only from specific (known) IP/MAC addresses.
- Use strong authentication and complex passwords for login.
- Enable encrypted data transmission according to PA-DSS Requirement 12.1.
- Enable account lockout after a certain number of failed login attempts.
- Configure the system so a remote user must establish a Virtual Private Network (VPN) connection over a firewall before access is allowed.
- Enable the logging function.
- Restrict access to customer passwords to authorized reseller/integrator personnel.
- Establish customer passwords according to PA-DSS Requirements 3.1.1 through 3.1.11.

See [“Requirement 3: Provide secure authentication features” on page 59](#) for details.

## **Requirement 11: Encrypt sensitive traffic over public networks**

---

### **Requirement 11.1**

**If the payment application sends, or facilitates sending, cardholder data over public networks, the payment application must support use of strong cryptography and security protocols (for example, TLS, IPSEC, SSH) to safeguard sensitive cardholder data during transmission over open, public networks.**

To comply with this requirement, all IP communication must be protected by strong cryptography and security protocols. For example, by only using TLSv1.2 or higher, SSH-2, IPSEC, all with at least 128-bit encryption. This can be achieved by using the internal SSL encryption function of Safer Payments and using two-factor authentication. See [“Configure SSL encryption” on page 8](#) for details.

### **Requirement 11.2**

**If the payment application facilitates sending of PANs by end user messaging technologies (for example, email, instant messaging, chat), the payment application must provide a solution that renders the PAN unreadable or implements strong cryptography, or specify use of strong cryptography to encrypt the PANs.**

Safer Payments allows to send PANs by end user messaging technologies. For such “notifications” and “case actions”, a configuration option ensures that only masked PANs are sent out, according to PA-DSS Requirement 2.2. In consequence, requirement 11.2 is met.

If you use PAN in notifications or case actions, you must activate encryption and enable masked PAN. See [“Data encryption” on page 22](#) on how to turn masking of PANs on.

## Requirement 12: Encrypt all non-console administrative access

---

### Requirement 12.1

**If the payment application facilitates non-console administrative access, encrypt all such access with strong cryptography using technologies such as SSH, VPN, or TLS, for web-based management and other non-console administrative access.**

All administrative access to Safer Payments is over the Safer Payments API and natively uses the http or https protocol. To comply with this requirement, all API communication must use the https protocol only, providing strong encryption. This can be achieved with the internal SSL encryption function of Safer Payments. See [“Configure SSL encryption” on page 8](#) for details.

**Requirement 12.1.1 Instruct customers to encrypt all non-console administrative access with strong cryptography, using technologies such as SSH, VPN, or TLSv1.2 for web-based management and other non-console administrative access.**

To comply with PCI DSS, you are required to use strong cryptography for non-console administrative access. Use technologies such as SSH2, VPN, or TLSv1.2 (use at least 128-bit encryption strength).

Do not use telnet or rlogin for remote access to Safer Payments servers.

### Requirement 12.2

**Use multi-factor authentication for all personnel with non-console administrative access.**

You must implement processes to make sure that for all non-console administrative access two-factor authentication is used.

Two-factor authentication consists of at least two of the following:

- Something you have, such as a token device or a smartcard.
- Something you are, such as a biometric identification.
- Something you know, such as a password or a passphrase.

To achieve two-factor authentication, you can either use a third-party solution or the built-in Safer Payments solution, which is described in [“Create certificates with OpenSSL” on page 11](#).

## Requirement 13: Maintain a PA-DSS Implementation Guide for customers, resellers, and integrators

---

### Requirement 13.1

**Develop, maintain, and disseminate a PA-DSS Implementation Guide for customers, resellers, and integrators that accomplishes the following:**

**13.1.1 Provides relevant information specific to the application for customers, resellers, and integrators to use.**

This document is the Safer Payments PA-DSS Implementation Guide.

**13.1.2 Addresses all requirements in this document wherever the PA-DSS Implementation Guide is referenced.**

To obtain the most current version of the Safer Payments PA-DSS Implementation Guide, go to: <http://publibfp.dhe.ibm.com/epubs/pdf/c3427660.pdf> or request a copy from your account manager.

**Note:** The document is password restricted.

**13.1.3 Includes a review at least annually and upon changes to the application or to the PA-DSS requirements, and is updated as needed to keep the documentation current with all changes affecting the application, as well as to the requirements in this document.**

The Safer Payments PA-DSS Implementation Guide is reviewed/updated at least annually, and whenever a relevant software feature is changed or introduced to the software. It is reviewed/updated at least on an annual basis with respect to PA-DSS requirements changes.

---

## **Requirement 14: Assign PA-DSS responsibilities for personnel, and maintain training programs for personnel, customers, resellers, and integrators**

---

### **Requirement 14.1**

**Provide training in information security and PA-DSS for vendor personnel with PA-DSS responsibility at least annually.**

Training is provided at least annually for personnel with PA-DSS responsibilities.

### **Requirement 14.2**

**Assign roles and responsibilities to vendor personnel including the following:**

- Overall accountability for meeting all the requirements in PA-DSS.
- Keeping up-to-date within any changes in the PCI SSC PA-DSS Program Guide.
- Ensuring secure coding practices are followed.
- Ensuring integrators/resellers receive training and supporting materials.
- Ensuring all vendor personnel with PA-DSS responsibilities, including developers, receive training.

Roles for all responsibilities are assigned to Safer Payments team members. To obtain the list of all responsible persons, request it from your account manager.

### **Requirement 14.3**

**Develop and implement training and communication programs to ensure payment application resellers and integrators know how to implement the payment application and related systems and networks according to the PA-DSS Implementation Guide and in a PCI DSS compliant manner.**

All staff who is involved in Safer Payments implementation and support is educated regarding PCI DSS requirements and is supplied with training materials. The same applies to staff of our resellers and integrators, if they support Safer Payments installations in scope of PCI DSS.

**14.3.1 Review training materials at least annually and upon changes to the application or to PA-DSS requirements. Update the training materials as needed to keep the documentation current with new payment application versions and changes to PA-DSS requirements.**

Training materials are reviewed/updated at least annually, and whenever a new software version is released.

To obtain the most current set of the training materials, request them from your account manager.



## Sample key custodian form

---

Name of key custodian: \_\_\_\_\_

Personnel Number: \_\_\_\_\_

Position: \_\_\_\_\_

I hereby confirm and agree that

- I have read and understood the policies and procedures that are associated with key management and I will comply with them.
- I understand that non-compliance with the key management procedures can lead to disciplinary action including termination of employment and prosecution.
- I am aware that cryptographic keys and related information are sensitive information. I will treat them with due care.
- I will never divulge any key management or related security systems, passwords, processes, keys, security hardware, or secrets to any unauthorized party.
- I understand and accept my responsibilities as a key custodian.

Date: \_\_\_\_\_

Key custodian signature: \_\_\_\_\_

Supervisor signature: \_\_\_\_\_



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## Accessibility

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Accessibility features help a user who has a physical disability, such as restricted mobility or limited vision, to use software products successfully. The major accessibility features in z/VSE enable users to:

- Use assistive technologies such as screen readers and screen magnifier software
- Operate specific or equivalent features using only the keyboard
- Customize display attributes such as color, contrast, and font size



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