

PCI Responsibility Matrix

This document has been prepared for Aspect Software customers who have deployed or are planning to deploy on Aspect's PCI Cloud. It is intended for use by Aspect customers and their compliance advisors to understand the scope of the Aspect Service Provider PCI assessment and expectations for responsibilities when using Aspect services as part of the customer's cardholder data environment.

The following document describes the PCI compliance responsibilities for Aspect Software and customer's use of Aspect Cloud services. The Aspect PCI Cloud is a Software as a Service (SaaS) solution; however, the customer continues to be accountable for the security of their cardholder data. Customers must ensure that the application and services are used properly and data is classified correctly. Customers also have a responsibility to manage their users and end-point devices. Use of Aspect's Cloud services does not relieve the Customer of ultimate responsibility for its own PCI-DSS compliance.

It is a violation of PCI DSS to store any sensitive authentication data (SAD), including card validation codes and values, after authorization even if encrypted. It is therefore prohibited to use any form of digital audio recording for storing CAV2, CVC2, CVV2 or CID codes after authorization if that data can be queried; recognizing that multiple tools exist that potentially could query a variety of digital recordings. The Aspect PCI Cloud provides controls to prevent recording of these data elements including the primary account number (PAN), it is the Customer's responsibility to enable and use such controls. In general, no cardholder data should ever be recorded or stored.

Aspect does not make any claims as to the suitability or compliance of applications run outside of the Aspect PCI Cloud in the context of PCI compliance at any level.

Legal Notice

The information contained in this document is Aspect Software proprietary and confidential commercial or financial information that is exempt from disclosure and is subject to the protection of the Non-Disclosure Agreement entered into by Aspect and the recipient.

The information contained within this document may not be disclosed to third parties without prior written consent from Aspect and should not be duplicated, used or disclosed for any purpose other than the originally intended purpose. By accessing this information, you acknowledge the confidential nature of the information and agree to abide by the terms of the Non-Disclosure Agreement. If you are unwilling to abide by these terms and conditions, delete this document and any attachments in their entirety.

Aspect customers under NDA may share this document with their PCI assessors with which they have engaged to perform PCI assessment services and with which they share an active mutual NDA.

Customer Implementation Considerations

As Aspect customers leverage the Aspect PCI Cloud to implement a compliant cardholder environment, the following section provides additional information to consider.

- **Encryption.** Aspect provides the capability of encryption for call recordings, chat transcripts, emails and screen recordings and the transport of these data types; however, customers retain the responsibility for the use of these available features. Aspect does not use disk encryption.

- **Interaction recordings.** Customers have a certain measure of control over the recording of particular interactions (for example, suspension of call recording when it is known that a PAN or SAD is going to be collected within an interaction). Aspect requires that customer implement these features as part of their scenario and work type planning, and it is the customer’s responsibility to determine (in consultation with their assessor) where this is required or acceptable per business requirements. Aspect also has storage encryption available for interaction records (call recordings, chat transcripts, emails and screen recordings), but this must be activated by the tenant administrator (customer) as part of their tenant configuration. Please contact Aspect if there are questions as to whether encryption is available for this medium, and whether it is enabled automatically or requires customer control.
- **Data Transmission:** Customers can transmit or retrieve data from remote systems that may contain PAN or SAD information. Aspect provides encrypted forms of transport that must be implemented by customer, this for example includes using https vs http and using sFTP vs FTP.
- **Secure Data Retrieval:** Aspect uses storage encryption to protect call recordings, chat transcripts, emails, and screen recordings. If these files are downloaded in bulk, or in an ad hoc fashion, Aspect decrypts the content during the delivery process. From this point forward, these unencrypted files will be under the customer’s control, and their assessor should provide consultation on storage best practices.
- **Backup of Data.** Aspect does not provide backup services other than the replication required for redundancy of operations. It is the customer’s responsibility to maintain backups of applications in an appropriate manner to protect against corruption, deployment error, or other loss of applications. Aspect does not in any case backup customer data (including applications) to removable media.
- **Wireless Networks.** Aspect does not permit wireless networks within the PCI Cardholder Data Environments (CDE).

Responsibilities for In-Scope Services

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
1	Install and maintain a firewall configuration to protect cardholder data			
1.1	Establish and implement firewall and router configuration standards that include the following:			
1.1.1	A formal process for approving and testing all network connections and changes to the firewall and router configurations	X		
1.1.2	Current network diagram that identifies all connections between the cardholder data environment and other networks, including any wireless networks	X		
1.1.3	Current diagram that shows all cardholder data flows across systems and networks	X		
1.1.4	Requirements for a firewall at each Internet connection and between any demilitarized zone (DMZ) and the internal network zone	X		
1.1.5	Description of groups, roles, and responsibilities for management of network components	X		
1.1.6	Documentation and business justification for use of all services, protocols, and ports allowed, including documentation of security features implemented for those protocols considered insecure.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
1.1.7	Requirement to review firewall and router rule sets at least every six months.	X		
1.2	Build firewall and router configurations that restrict connections between untrusted networks and any system components in the cardholder data environment.	X		
1.2.1	Restrict inbound and outbound traffic to that which is necessary for the cardholder data environment, and specifically deny all other traffic.	X		
1.2.2	Secure and synchronize router configuration files.	X		
1.2.3	Install perimeter firewalls between any wireless networks and the cardholder data environment, and configure these firewalls to deny or control (if such traffic is necessary for business purposes) any traffic from the wireless environment into the cardholder data environment.		X	X Aspect has no in-scope wireless
1.3	Prohibit direct public access between the Internet and any system component in the cardholder data environment.	X		
1.3.1	Implement a DMZ to limit inbound traffic to only system components that provide authorized publicly accessible services, protocols, and ports.	X		
1.3.2	Limit inbound Internet traffic to IP addresses within the DMZ.	X		
1.3.3	Implement anti-spoofing measures to detect and block forged source IP addresses from entering the network.	X		
1.3.4	Do not allow unauthorized outbound traffic from the cardholder data environment to the Internet.	X		
1.3.5	Permit only "established" connections into the network.	X		
1.3.6	Place system components that store cardholder data (such as a database) in an internal network zone, segregated from the DMZ and other untrusted networks.		X	X No system components store CHD
1.3.7	Do not disclose Private IP addresses and routing information to unauthorized parties.			X No private IP addresses are disclosed.

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
1.4	<p>Install personal firewall software or equivalent functionality on any portable computing devices (including company and/or employee-owned) that connect to the Internet when outside the network (for example, laptops used by employees), and which are also used to access the CDE. Firewall (or equivalent) configurations include:</p> <ul style="list-style-type: none"> • Specific configuration settings are defined. • Personal firewall (or equivalent functionality) is actively running. • Personal firewall (or equivalent functionality) is not alterable by users of the portable computing devices. 	X	X	
1.5	Ensure that security policies and operational procedures for managing firewalls are documented, in use, and known to all affected parties.	X		
2	Do not use vendor-supplied defaults for system passwords and other security parameters			
2.1	Always change vendor-supplied defaults and remove or disable unnecessary default accounts before installing a system on the network.	X		
2.1.1	For wireless environments connected to the cardholder data environment or transmitting cardholder data, change ALL wireless vendor defaults at installation, including but not limited to default wireless encryption keys, passwords, and SNMP community strings.		X	X Aspect has no in-scope wireless
2.2	Develop configuration standards for all system components. Assure that these standards address all known security vulnerabilities and are consistent with industry-accepted system hardening standards.	X		
2.2.1	Implement only one primary function per server to prevent functions that require different security levels from co-existing on the same server. (For example, web servers, database servers, and DNS should be implemented on separate servers.)	X		
2.2.2	Enable only necessary and secure services, protocols, daemons, etc., as required for the function of the system.	X		
2.2.3	Implement additional security features for any required services, protocols, or daemons that are considered to be insecure.			X No insecure services, protocols or daemons
2.2.4	Configure system security parameters to prevent misuse.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
2.2.5	Remove all unnecessary functionality, such as scripts, drivers, features, subsystems, file systems, and unnecessary web servers	X		
2.3	Encrypt all non-console administrative access using strong cryptography.	X		
2.4	Maintain an inventory of system components that are in scope for PCI DSS.	X		
2.5	Ensure that security policies and operational procedures for managing vendor defaults and other security parameters are documented, in use, and known to all affected parties.	X		
2.6	Shared hosting providers must protect each entity's hosted environment and cardholder data. These providers must meet specific requirements as detailed in Appendix A: Additional PCI DSS Requirements for Shared Hosting Provider.	X		
3 Protect stored cardholder data				
3.1	<p>Keep cardholder data storage to a minimum by implementing data retention and disposal policies, procedures and processes that include at least the following for all cardholder data (CHD) storage:</p> <ul style="list-style-type: none"> • Limiting data storage amount and retention time to that which is required for legal, regulatory, and business requirements • Processes for secure deletion of data when no longer needed • Specific retention requirements for cardholder data • A quarterly process for identifying and securely deleting stored cardholder data that exceeds defined retention 		X	<p>X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored</p>
3.2	<p>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.</p> <p>Sensitive authentication data includes the data as cited in the following Requirements 3.2.1 through 3.2.3:</p>		X	<p>X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored</p>

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
3.2.1	Do not store the full contents of any track (from the magnetic stripe located on the back of a card, equivalent data contained on a chip, or elsewhere). This data is alternatively called full track, track, track 1, track 2, and magnetic-stripe data.		X	X Aspect does not store any CHD
3.2.2	Do not store the card verification code or value (three-digit or four-digit number printed on the front or back of a payment card) used to verify card-not-present transactions.		X	X Aspect does not store any CHD
3.2.3	Do not store the personal identification number (PIN) or the encrypted PIN block.		X	X Aspect does not store any CHD
3.3	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.		X	X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored
3.4	Render PAN unreadable anywhere it is stored (including on portable digital media, backup media, and in logs) by using any of the following approaches: <ul style="list-style-type: none"> • 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. 		X	X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored
3.4.1	If disk encryption is used (rather than file- or column-level database encryption), logical access must be managed separately and independently of native operating system authentication and access control mechanisms (for example, by not using local user account databases or general network login credentials). Decryption keys must not be associated with user accounts.		X	X Aspect does not store any CHD

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
3.5	Document and implement procedures to protect keys used to secure stored cardholder data against disclosure and misuse:		X	X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored
3.5.1	Effective February 1, 2018 Additional requirement for service providers only: Maintain a documented description of the cryptographic architecture that includes: <ul style="list-style-type: none"> • Details of all algorithms, protocols, and keys used for the protection of cardholder data, including key strength and expiry date • Description of the key usage for each key • Inventory of any HSMs and other SCDs used for key management. 		X	X Aspect does not store any CHD
3.5.2	Restrict access to cryptographic keys to the fewest number of custodians necessary.		X	X Aspect does not store any CHD
3.5.3	Store secret and private keys used to encrypt/decrypt cardholder data in one (or more) of the following forms at all times: <ul style="list-style-type: none"> • Encrypted with a key-encrypting key that is at least as strong as the data-encrypting key, and that is stored separately from the data-encrypting key • Within a secure cryptographic device (such as a host security module (HSM) or PTS-approved point-of-interaction device) • As at least two full-length key components or key shares, in accordance with an industry-accepted method. 		X	X Aspect does not store any CHD
3.5.4	Store cryptographic keys in the fewest possible locations.		X	X Aspect does not store any CHD

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
3.6	Fully document and implement all key-management processes and procedures for cryptographic keys used for encryption of cardholder data, including the following:		X	X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored
3.6.1	Generation of strong cryptographic keys.		X	X Aspect does not store any CHD
3.6.2	Secure cryptographic key distribution		X	X Aspect does not store any CHD
3.6.3	Secure cryptographic key storage		X	X Aspect does not store any CHD
3.6.4	Cryptographic key changes for keys that have reached the end of their crypto period (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).		X	X Aspect does not store any CHD
3.6.5	Retirement or replacement (for example, archiving, destruction, and/or revocation) of keys 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 component), or keys are suspected of being compromised.		X	X Aspect does not store any CHD
3.6.6	If manual clear-text cryptographic key-management operations are used, these operations must be managed using split knowledge and dual control		X	X Aspect does not store any CHD
3.6.7	Prevention of unauthorized substitution of cryptographic keys		X	X Aspect does not store any CHD

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
3.6.8	Requirement for cryptographic key custodians to formally acknowledge that they understand and accept their key-custodian responsibilities.		X	X Aspect does not store any CHD
3.7	Ensure that security policies and operational procedures for protecting stored cardholder data are documented, in use, and known to all affected parties.		X	X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored
4 Encrypt transmission of cardholder data across open, public networks				
4.1	Use strong cryptography and security protocols to safeguard sensitive cardholder data during transmission over open, public networks, including the following: <ul style="list-style-type: none"> • Only trusted keys and certificates are accepted. • The protocol in use only supports secure versions or configurations. • The encryption strength is appropriate for the encryption methodology in use. 	X	X	
4.1.1	Ensure wireless networks transmitting cardholder data or connected to the cardholder data environment, use industry best practices (for example, IEEE 802.11i) to implement strong encryption for authentication and transmission.		X	X Aspect has no in-scope wireless
4.2	Never send unprotected PANs by end-user messaging technologies (for example, e-mail, instant messaging, chat, etc.).		X	X End-user messaging is not supported for CHD
4.3	Ensure that security policies and operational procedures for encrypting transmissions of cardholder data are documented, in use, and known to all affected parties.	X	X	
5 Protect all systems against malware and regularly update anti-virus software or programs				
5.1	Deploy anti-virus software on all systems commonly affected by malicious software (particularly personal computers and servers).	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
5.1.1	Ensure that anti-virus programs are capable of detecting, removing, and protecting against all known types of malicious software.	X	X	
5.1.2	For systems considered to be not commonly affected by malicious software, perform periodic evaluations to identify and evaluate evolving malware threats in order to confirm whether such systems continue to not require anti-virus software.	X	X	
5.2	<p>Ensure that all anti-virus mechanisms are maintained as follows:</p> <ul style="list-style-type: none"> • Are kept current, • Perform periodic scans • Generate audit logs, which are retained per PCI DSS Requirement 10.7. 	X	X	
5.3	Ensure that anti-virus mechanisms are actively running and cannot be disabled or altered by users, unless specifically authorized by management on a case-by-case basis for a limited time period.	X	X	
5.4	Ensure that security policies and operational procedures for protecting systems against malware are documented, in use, and known to all affected parties.	X	X	
6	Develop and maintain secure systems and applications			
6.1	Establish a process to identify security vulnerabilities, using reputable outside sources for security vulnerability information, and assign a risk ranking (for example, as "high," "medium," or "low") to newly discovered security vulnerabilities.	X	X	
6.2	Ensure that all system components and software are protected from known vulnerabilities by installing applicable vendor-supplied security patches. Install critical security patches within one month of release.	X	X	
6.3	<p>Develop internal and external software applications (including web-based administrative access to applications) securely, as follows:</p> <ul style="list-style-type: none"> • In accordance with PCI DSS (for example, secure authentication and logging) • Based on industry standards and/or best practices. • Incorporating information security throughout the software-development life cycle. 	X		
6.3.1	Remove development, test and/or custom application accounts, user IDs, and passwords before applications become active or are released to customers.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
6.3.2	<p>Review custom code prior to release to production or customers in order to identify any potential coding vulnerability (using either manual or automated processes) to include at least the following:</p> <ul style="list-style-type: none"> • Code changes are reviewed by individuals other than the originating code author, and by individuals knowledgeable about code-review techniques and secure coding practices. • Code reviews ensure code is developed according to secure coding guidelines • Appropriate corrections are implemented prior to release. • Code-review results are reviewed and approved by management prior to release. 	X		
6.4	Follow change control processes and procedures for all changes to system components. The processes must include the following:	X		
6.4.1	Separate development/test environments from production environments, and enforce the separation with access controls	X		
6.4.2	Separation of duties between development/test and production environments	X		
6.4.3	Production data (live PANs) are not used for testing or development			X Aspect does not store, process nor transmit any CHD
6.4.4	Removal of test data and accounts from system components before the system becomes active / goes into production.	X		
6.4.5	Change control procedures must include the following:	X		
6.4.5.1	Documentation of impact.	X		
6.4.5.2	Documented change approval by authorized parties.	X		
6.4.5.3	Functionality testing to verify that the change does not adversely impact the security of the system.	X		
6.4.5.4	Back-out procedures.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
6.4.6	Effective February 1, 2018 Upon completion of a significant change, all relevant PCI DSS requirements must be implemented on all new or changed systems and networks, and documentation updated as applicable.	X		
6.5	Address common coding vulnerabilities in software-development processes as follows: <ul style="list-style-type: none"> • Train developers at least annually in up-to-date secure coding techniques, including how to avoid common coding vulnerabilities. • Develop applications based on secure coding guidelines. 	X		
6.5.1	Injection flaws, particularly SQL injection. Also, consider OS Command Injection, LDAP and XPath injection flaws, as well as other injection flaws.	X		
6.5.2	Buffer overflow	X		
6.5.3	Insecure cryptographic storage	X		
6.5.4	Insecure communications	X		
6.5.5	Improper error handling	X		
6.5.6	All “high risk” vulnerabilities identified in the vulnerability identification process (as defined in PCI DSS Requirement 6.1).	X		
6.5.7	Cross-site scripting (XSS)	X		
6.5.8	Improper access control (such as insecure direct object references, failure to restrict URL access, directory traversal, and failure to restrict user access to functions).	X		
6.5.9	Cross-site request forgery (CSRF)	X		
6.5.10	Broken authentication and session management	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
6.6	<p>For public-facing web applications, address new threats and vulnerabilities on an ongoing basis and ensure these applications are protected against known attacks by either of the following methods:</p> <ul style="list-style-type: none"> Reviewing public-facing web applications via manual or automated application vulnerability security assessment tools or methods, at least annually and after any changes Installing an automated technical solution that detects and prevents web-based attacks (for example, a web-application firewall) in front of public-facing web applications, to continually check all traffic. 	X		
6.7	Ensure that security policies and operational procedures for developing and maintaining secure systems and applications are documented, in use, and known to all affected parties.	X		
7 Restrict access to cardholder data by business need to know				
7.1	Limit access to system components and cardholder data to only those individuals whose job requires such access.	X	X	X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored
7.1.1	<p>Define access needs for each role, including:</p> <ul style="list-style-type: none"> System components and data resources that each role needs to access for their job function Level of privilege required (for example, user, administrator, etc.) for accessing resources. 	X	X	
7.1.2	Restrict access to privileged user IDs to least privileges necessary to perform job responsibilities.	X	X	
7.1.3	Assign access based on individual personnel's job classification and function	X	X	
7.1.4	Require documented approval by authorized parties specifying required privileges.	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
7.2	Establish an access control system(s) for systems components that restricts access based on a user's need to know, and is set to "deny all" unless specifically allowed. This access control system must include the following:	X	X	
7.2.1	Coverage of all system components.	X	X	
7.2.2	Assignment of privileges to individuals based on job classification and function.	X	X	
7.2.3	Default "deny-all" setting.	X	X	
7.3	Ensure that security policies and operational procedures for restricting access to cardholder data are documented, in use, and known to all affected parties.	X	X	
8	Identify and authenticate access to system components			
8.1	Define and implement policies and procedures to ensure proper user identification management for non-consumer users and administrators on all system components as follows:	X	X	
8.1.1	Assign all users a unique ID before allowing them to access system components or cardholder data.	X	X	
8.1.2	Control addition, deletion, and modification of user IDs, credentials, and other identifier objects.	X	X	
8.1.3	Immediately revoke access for any terminated users.	X	X	
8.1.4	Remove/disable inactive user accounts at least every 90 days.	X	X	
8.1.5	Manage IDs used by third parties to access, support, or maintain system components via remote access as follows: <ul style="list-style-type: none"> Enabled only during the time period needed and disabled when not in use. Monitored when in use. 		X	X Aspect does not permit remote access by vendors.
8.1.6	Limit repeated access attempts by locking out the user ID after not more than six attempts.	X	X	
8.1.7	Set the lockout duration to a minimum of 30 minutes or until an administrator enables the user ID.	X	X	
8.1.8	If a session has been idle for more than 15 minutes, require the user to re-authenticate to re-activate the terminal or session.	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
8.2	<p>In addition to assigning a unique ID, ensure proper user-authentication management for non-consumer users and administrators on all system components by employing at least one of the following methods to authenticate all users:</p> <ul style="list-style-type: none"> • Something you know, such as a password or passphrase • Something you have, such as a token device or smart card • Something you are, such as a biometric. 	X	X	
8.2.1	Using strong cryptography, render all authentication credentials (such as passwords/passphrases) unreadable during transmission and storage on all system components.	X		
8.2.2	Verify user identity before modifying any authentication credential—for example, performing password resets, provisioning new tokens, or generating new keys.	X	X	
8.2.3	<p>Passwords/passphrases must meet the following:</p> <ul style="list-style-type: none"> • Require a minimum length of at least seven characters. • Contain both numeric and alphabetic characters. <p>Alternatively, the passwords/passphrases must have complexity and strength at least equivalent to the parameters specified above.</p>	X	X	
8.2.4	Change user passwords/passphrases at least every 90 days.	X	X	
8.2.5	Do not allow an individual to submit a new password/phrase that is the same as any of the last four passwords/passphrases he or she has used.	X	X	
8.2.6	Set passwords/passphrases for first-time use and upon reset to a unique value for each user, and change immediately after the first use.	X	X	
8.3	Secure all individual non-console administrative access and all remote access to the CDE using multi-factor authentication.	X		
8.3.1	<i>Effective February 1, 2018</i> Incorporate multi-factor authentication for all non-console access into the CDE for personnel with administrative access.	X		
8.3.2	Incorporate multi-factor authentication for all remote network access (both user and administrator, and including third-party access for support or maintenance) originating from outside the entity's network.	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
8.4	<p>Document and communicate authentication procedures and policies to all users including:</p> <ul style="list-style-type: none"> • Guidance on selecting strong authentication credentials • Guidance for how users should protect their authentication credentials • Instructions not to reuse previously used passwords • Instructions to change passwords if there is any suspicion the password could be compromised. 	X	X	
8.5	<p>Do not use group, shared, or generic IDs, passwords, or other authentication methods as follows:</p> <ul style="list-style-type: none"> • Generic user IDs are disabled or removed. • Shared user IDs do not exist for system administration and other critical functions. • Shared and generic user IDs are not used to administer any system components. 	X	X	
8.5.1	<p>Additional requirement for service providers: Service providers with remote access to customer premises (for example, for support of POS systems or servers) must use a unique authentication credential (such as a password/phrase) for each customer.</p> <p>Note: This requirement is not intended to apply to shared hosting providers accessing their own hosting environment, where multiple customer environments are hosted.</p>		X	X Customer has sole responsibility to control remote access into their premises
8.6	<p>Where other authentication mechanisms are used (for example, physical or logical security tokens, smart cards, certificates, etc.), use of these mechanisms must be assigned as follows:</p> <ul style="list-style-type: none"> • Authentication mechanisms must be assigned to an individual account and not shared among multiple accounts. • Physical and/or logical controls must be in place to ensure only the intended account can use that mechanism to gain access. 	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
8.7	<p>All access to any database containing cardholder data (including access by applications, administrators, and all other users) is restricted as follows:</p> <ul style="list-style-type: none"> • All user access to, user queries of, and user actions on databases are through programmatic methods. • Only database administrators have the ability to directly access or query databases. • Application IDs for database applications can only be used by the applications (and not by individual users or other non-application processes). 		X	<p>X Aspect does not store any CHD It is the customer's responsibility for using Aspect Cloud services in a manner that ensures no CDE is stored</p>
8.8	Ensure that security policies and operational procedures for identification and authentication are documented, in use, and known to all affected parties.	X	X	
9 Restrict physical access to cardholder data				
9.1	Use appropriate facility entry controls to limit and monitor physical access to systems in the cardholder data environment.	X		
9.1.1	Use either video cameras or access control mechanisms (or both) to monitor individual physical access to sensitive areas. Review collected data and correlate with other entries. Store for at least three months, unless otherwise restricted by law.	X		
9.1.2	Implement physical and/or logical controls to restrict access to publicly accessible network jacks		X	<p>X Aspect has no publicly accessible network jacks</p>
9.1.3	Restrict physical access to wireless access points, gateways, handheld devices, networking / communications hardware, and telecommunication lines.	X	X	<p>X Aspect has no in-scope wireless</p>
9.2	<p>Develop procedures to easily distinguish between onsite personnel and visitors, to include:</p> <ul style="list-style-type: none"> • Identifying new onsite personnel or visitors (for example, assigning badges) • Changes to access requirements • Revoking or terminating onsite personnel and expired visitor identification (such as ID badges). 	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
9.3	<p>Control physical access for onsite personnel to the sensitive areas as follows:</p> <ul style="list-style-type: none"> • Access must be authorized and based on individual job function. • Access is revoked immediately upon termination, and all physical access mechanisms, such as keys, access cards, etc., are returned or disabled. 	X		
9.4	<p>Implement procedures to identify and authorize visitors. Procedures should include the following:</p>	X		
9.4.1	Visitors are authorized before entering, and escorted at all times within, areas where cardholder data is processed or maintained.	X		
9.4.2	Visitors are identified and given a badge or other identification that expires and that visibly distinguishes the visitors from onsite personnel.	X		
9.4.3	Visitors are asked to surrender the badge or identification before leaving the facility or at the date of expiration.	X		
9.4.4	<p>A visitor log is used to maintain a physical audit trail of visitor activity to the facility as well as computer rooms and data centers where cardholder data is stored or transmitted.</p> <ul style="list-style-type: none"> • Document the visitor's name, the firm represented, and the onsite personnel authorizing physical access on the log. • Retain this log for a minimum of three months, unless otherwise restricted by law. 	X		
9.5	Physically secure all media.		X	X
9.5.1	Store media backups in a secure location, preferably an off-site facility, such as an alternate or backup site, or a commercial storage facility. Review the location's security at least annually.		X	X Aspect does not store any CHD
9.6	Maintain strict control over the internal or external distribution of any kind of media, including the following:		X	X
9.6.1	Classify media so the sensitivity of the data can be determined.		X	X Aspect does not store any CHD
9.6.2	Send the media by secured courier or other delivery method that can be accurately tracked.		X	X Aspect does not store any CHD
9.6.3	Ensure management approves any and all media that is moved from a secured area (including when media is distributed to individuals).		X	X Aspect does not store any CHD
9.7	Maintain strict control over the storage and accessibility of media.		X	X

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
9.7.1	Properly maintain inventory logs of all media and conduct media inventories at least annually.		X	X Aspect does not store any CHD
9.8	Destroy media when it is no longer needed for business or legal reasons as follows:		X	X
9.8.1	Shred, incinerate, or pulp hard-copy materials so that cardholder data cannot be reconstructed. Secure storage containers used for materials that are to be destroyed.		X	X Aspect does not store any CHD
9.8.2	Render cardholder data on electronic media unrecoverable so that cardholder data cannot be reconstructed.		X	X Aspect does not store any CHD
9.9	Protect devices that capture payment card data via direct physical interaction with the card from tampering and substitution. Note: These requirements apply to card-reading devices used in card-present transactions (that is, card swipe or dip) at the point of sale. This requirement is not intended to apply to manual key-entry components such as computer keyboards and POS keypads.		X	X Aspect does not use any card-reading devices
9.9.1	Maintain an up-to-date list of devices. The list should include the following: <ul style="list-style-type: none"> • Make, model of device • Location of device (for example, the address of the site or facility where the device is located) • Device serial number or other method of unique identification. 		X	X Aspect does not use any card-reading devices
9.9.2	Periodically inspect device surfaces to detect tampering (for example, addition of card skimmers to devices), or substitution (for example, by checking the serial number or other device characteristics to verify it has not been swapped with a fraudulent device).		X	X Aspect does not use any card-reading devices

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
9.9.3	<p>Provide training for personnel to be aware of attempted tampering or replacement of devices. Training should include the following:</p> <ul style="list-style-type: none"> • Verify the identity of any third-party persons claiming to be repair or maintenance personnel, prior to granting them access to modify or troubleshoot devices. • Do not install, replace, or return devices without verification. • Be aware of suspicious behavior around devices (for example, attempts by unknown persons to unplug or open devices). • Report suspicious behavior and indications of device tampering or substitution to appropriate personnel (for example, to a manager or security officer). 		X	X Aspect does not use any card-reading devices
9.10	Ensure that security policies and operational procedures for restricting physical access to cardholder data are documented, in use, and known to all affected parties.	X	X	X Aspect does not store any CHD
10	Track and Monitor all Access to Network Resources and Cardholder Data			
10.1	Implement audit trails to link all access to system components to each individual user.	X	X	
10.2	Implement automated audit trails for all system components to reconstruct the following events:	X		
10.2.1	All individual accesses to cardholder data	X		
10.2.2	All actions taken by any individual with root or administrative privileges	X		
10.2.3	Access to all audit trails	X		
10.2.4	Invalid logical access attempts	X		
10.2.5	Use of and changes to identification and authentication mechanisms—including but not limited to creation of new accounts and elevation of privileges—and all changes, additions, or deletions to accounts with root or administrative privileges	X		
10.2.6	Initialization, stopping, or pausing of the audit logs	X		
10.2.7	Creation and deletion of system-level objects	X		
10.3	Record at least the following audit trail entries for all system components for each event:	X		
10.3.1	User identification	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
10.3.2	Type of event	X		
10.3.3	Date and time	X		
10.3.4	Success or failure indication	X		
10.3.5	Origination of event	X		
10.3.6	Identify or name of affected data, system component, or resource	X		
10.4	Using time-synchronization technology, synchronize all critical system clocks and times and ensure that the following is implemented for acquiring, distributing, and storing time.	X		
10.4.1	Critical systems have the correct and consistent time.	X		
10.4.2	Time data is protected.	X		
10.4.3	Time settings are received from industry-accepted time sources.	X		
10.5	Secure audit trails so they cannot be altered.	X		
10.5.1	Limit viewing of audit trails to those with a job-related need	X		
10.5.2	Protect audit trails from unauthorized modifications	X		
10.5.3	Promptly back up audit trail files to a centralized log server or media that is difficult to alter	X		
10.5.4	Write logs for external-facing technologies onto a secure, centralized, internal log server or media device.	X		
10.5.5	Use file-integrity monitoring or change-detection software on logs to ensure that existing log data cannot be changed without generating alerts (although new data being added should not cause an alert).	X		
10.6	Review logs and security events for all system components to identify anomalies or suspicious activity.	X	X	
10.6.1	Review the following at least daily: <ul style="list-style-type: none"> • All security events • Logs of all system components that store, process, or transmit CHD and/or SAD • Logs of all critical system components • Logs of all servers and system components that perform security functions (for example, firewalls, intrusion-detection systems/intrusion-prevention systems (IDS/IPS), authentication servers, e-commerce redirection servers, etc.). 	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
10.6.2	Review logs of all other system components periodically based on the organization's policies and risk management strategy, as determined by the organization's annual risk assessment.	X		
10.7	Retain audit trail history for at least one year, with a minimum of three months immediately available for analysis (for example, online, archived, or restorable from backup).	X		
10.8	<i>Effective February 1, 2018</i> Additional requirement for service providers only: Implement a process for the timely detection and reporting of failures of critical security control systems, including but not limited to failure of: <ul style="list-style-type: none"> • Firewalls • IDS/IPS • FIM • Anti-virus • Physical access controls • Logical access controls • Audit logging mechanisms • Segmentation controls (if used) 	X		
10.8.1	<i>Effective February 1, 2018</i> Additional requirement for service providers only: Respond to failures of any critical security controls in a timely manner. Processes for responding to failures in security controls must include: <ul style="list-style-type: none"> • Restoring security functions • Identifying and documenting the duration (date and time start to end) of the security failure • Identifying and documenting cause(s) of failure, including root cause, and documenting remediation required to address root cause • Identifying and addressing any security issues that arose during the failure • Performing a risk assessment to determine whether further actions are required as a result of the security failure • Implementing controls to prevent cause of failure from reoccurring • Resuming monitoring of security controls 	X		
10.9	Ensure that security policies and operational procedures for monitoring all access to network resources and cardholder data are documented, in use, and known to all affected parties.	X		
11	Regularly Test Security Systems and Processes			

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
11.1	Implement processes to test for the presence of wireless access points (802.11), and detect and identify all authorized and unauthorized wireless access points on a quarterly basis.	X	X	X Aspect has no in-scope wireless
11.1.1	Maintain an inventory of authorized wireless access points including a documented business justification.		X	X Aspect has no in-scope wireless
11.1.2	Implement incident response procedures in the event unauthorized wireless access points are detected.	X	X	
11.2	Run internal and external network vulnerability scans at least quarterly and after any significant change in the network (such as new system component installations, changes in network topology, firewall rule modifications, product upgrades).	X		
11.2.1	Perform quarterly internal vulnerability scans. Address vulnerabilities and perform rescans to verify all “high risk” vulnerabilities are resolved in accordance with the entity’s vulnerability ranking (per Requirement 6.1). Scans must be performed by qualified personnel.	X		
11.2.2	Perform quarterly external vulnerability scans, via an Approved Scanning Vendor (ASV) approved by the Payment Card Industry Security Standards Council (PCI SSC). Perform rescans as needed, until passing scans are achieved.	X		
11.2.3	Perform internal and external scans, and rescans as needed, after any significant change. Scans must be performed by qualified personnel.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
11.3	<p>Implement a methodology for penetration testing that includes the following:</p> <ul style="list-style-type: none"> • Is based on industry-accepted penetration testing approaches (for example, NIST SP800-115) • Includes coverage for the entire CDE perimeter and critical systems • Includes testing from both inside and outside the network • Includes testing to validate any segmentation and scope-reduction controls • Defines application-layer penetration tests to include, at a minimum, the vulnerabilities listed in Requirement 6.5 • Defines network-layer penetration tests to include components that support network functions as well as operating systems • Includes review and consideration of threats and vulnerabilities experienced in the last 12 months • Specifies retention of penetration testing results and remediation activities results. 	X		
11.3.1	Perform external penetration testing at least annually and after any significant infrastructure or application upgrade or modification (such as an operating system upgrade, a sub-network added to the environment, or a web server added to the environment).	X		
11.3.2	Perform internal penetration testing at least annually and after any significant infrastructure or application upgrade or modification (such as an operating system upgrade, a sub-network added to the environment, or a web server added to the environment).	X		
11.3.3	Exploitable vulnerabilities found during penetration testing are corrected and testing is repeated to verify the corrections.	X		
11.3.4	If segmentation is used to isolate the CDE from other networks, perform penetration tests at least annually and after any changes to segmentation controls/methods to verify that the segmentation methods are operational and effective, and isolate all out-of-scope systems from systems in the CDE.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
11.3.4.1	Effective February 1, 2018 Additional requirement for service providers only: If segmentation is used, confirm PCI DSS scope by performing penetration testing on segmentation controls at least every six months and after any changes to segmentation controls/methods.	X		
11.4	Use intrusion-detection and/or intrusion-prevention techniques to detect and/or prevent intrusions into the network. Monitor all traffic at the perimeter of the cardholder data environment as well as at critical points in the cardholder data environment, and alert personnel to suspected compromises. Keep all intrusion-detection and prevention engines, baselines, and signatures up to date.	X		
11.5	Deploy a change-detection mechanism (for example, file-integrity monitoring tools) to alert personnel to unauthorized modification of critical system files, configuration files, or content files; and configure the software to perform critical file comparisons at least weekly.	X		
11.5.1	Implement a process to respond to any alerts generated by the change-detection solution.	X		
11.6	Ensure that security policies and operational procedures for security monitoring and testing are documented, in use, and known to all affected parties.	X	X	
12	Maintain a Policy that Addresses Information Security for all personnel			
12.1	Establish, publish, maintain, and disseminate a security policy.	X	X	
12.1.1	Review the security policy at least annually and update the policy when the environment changes.	X	X	
12.2	Implement a risk-assessment process that: <ul style="list-style-type: none"> • Is performed at least annually and upon significant changes to the environment (for example, acquisition, merger, relocation, etc.), • Identifies critical assets, threats, and vulnerabilities, and • Results in a formal risk assessment. 	X		
12.3	Develop usage policies for critical technologies and define proper use of these technologies.	X	X	
12.3.1	Explicit approval by authorized parties	X	X	
12.3.2	Authentication for use of the technology	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
12.3.3	A list of all such devices and personnel with access	X	X	
12.3.4	A method to accurately and readily determine owner, contact information, and purpose (for example, labeling, coding, and/or inventorying of devices)	X	X	
12.3.5	Acceptable uses of the technology	X	X	
12.3.6	Acceptable network connections for the technologies	X	X	
12.3.7	List of company-approved products	X	X	
12.3.8	Automatic disconnect of sessions for remote-access technologies after a specific period of inactivity	X	X	
12.3.9	Activation of remote-access technologies for vendors and business partners only when needed by vendors and business partners, with immediate deactivation after use		X	X Aspect does not permit remote access by vendors.
12.3.10	For personnel accessing cardholder data via remote-access technologies, prohibit the copying, moving, and storage of cardholder data onto local hard drives and removable electronic media, unless explicitly authorized for a defined business need. Where there is an authorized business need, the usage policies must require the data be protected in accordance with all applicable PCI DSS Requirements.		X	X Aspect does not permit remote access by vendors.
12.4	<i>Effective February 1, 2018</i> Ensure that the security policy and procedures clearly define information security responsibilities for all personnel.	X	X	
12.4.1	Additional requirement for service providers only: Executive management shall establish responsibility for the protection of cardholder data and a PCI DSS compliance program to include: <ul style="list-style-type: none"> Overall accountability for maintaining PCI DSS compliance Defining a charter for a PCI DSS compliance program and communication to executive management 	X		
12.5	Assign to an individual or team the following information security management responsibilities:	X	X	
12.5.1	Establish, document, and distribute security policies and procedures.	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
12.5.2	Monitor and analyze security alerts and information, and distribute to appropriate personnel.	X		
12.5.3	Establish, document, and distribute security incident response and escalation procedures to ensure timely and effective handling of all situations.	X		
12.5.4	Administer user accounts, including additions, deletions and modifications.	X	X	
12.5.5	Monitor and control all access to data.	X	X	
12.6	Implement a formal security awareness program to make all personnel aware of the of the cardholder data security policy and procedures.	X	X	
12.6.1	Educate employees upon hire and at least annually.	X	X	
12.6.2	Require personnel to acknowledge at least annually that they have read and understood the security policy and procedures.	X	X	
12.7	Screen potential personnel prior to hire to minimize the risk of attacks from internal sources. (Examples of background checks include previous employment history, criminal record, credit history, and reference checks.)	X	X	
12.8	Maintain and implement policies and procedures to manage service providers with whom cardholder data is shared, or that could affect the security of cardholder data, as follows:	X		
12.8.1	Maintain a list of service providers including a description of the service provided.	X		
12.8.2	Maintain a written agreement that includes an acknowledgement that the service providers are responsible for the security of cardholder data the service providers possess or otherwise store, process or transmit on behalf of the customer, or to the extent that they could impact the security of the customer's cardholder data environment.	X		
12.8.3	Ensure there is an established process for engaging service providers, including proper due diligence prior to engagement.	X		
12.8.4	Maintain a program to monitor service providers' PCI DSS compliance status at least annually.	X		

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
12.9	Additional requirement for service providers: Service providers acknowledge in writing to customers that they are responsible for the security of cardholder data the service provider possesses or otherwise stores, processes, or transmits on behalf of the customer, or to the extent that they could impact the security of the customer's cardholder data environment.	X		
12.10	Implement an incident response plan. Be prepared to respond immediately to a system breach.	X	X	
12.10.1	Create the incident response plan to be implemented in the event of system breach. Ensure the plan addresses the following, at a minimum: <ul style="list-style-type: none"> • Roles, responsibilities, and communication and contact strategies in the event of a compromise including notification of the payment brands, at a minimum • Specific incident response procedures • Business recovery and continuity procedures • Data backup processes • Analysis of legal requirements for reporting compromises • Coverage and responses of all critical system components • Reference or inclusion of incident response procedures from the payment brands. 	X	X	
12.10.2	Review and test the plan, including all elements listed in Requirement 12.10.1, at least annually.	X	X	
12.10.3	Designate specific personnel to be available on a 24/7 basis to respond to alerts.	X	X	
12.10.4	Provide appropriate training to staff with security breach response responsibilities.	X	X	
12.10.5	Include alerts from security monitoring systems, including but not limited to intrusion-detection, intrusion-prevention, firewalls, and file-integrity monitoring systems.	X	X	
12.10.6	Develop a process to modify and evolve the incident response plan according to lessons learned and to incorporate industry developments.	X	X	

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
12.11	<p><i>Effective February 1, 2018</i></p> <p>Additional requirement for service providers only: Perform reviews at least quarterly to confirm personnel are following security policies and operational procedures. Reviews must cover the following processes:</p> <ul style="list-style-type: none"> • Daily log reviews • Firewall rule-set reviews • Applying configuration standards to new systems • Responding to security alerts • Change management processes 	X		
12.11.1	<p><i>Effective February 1, 2018</i></p> <p>Additional requirement for service providers only: Maintain documentation of quarterly review process to include:</p> <ul style="list-style-type: none"> • Documenting results of the reviews • Review and sign-off of results by personnel assigned responsibility for the PCI DSS compliance program. 	X		
Appendix A: Additional PCI DSS Requirements for Shared Hosting Providers				
A.1	<p>Protect each entity's (that is, merchant, service provider, or other entity) hosted environment and data, per A.1.1 through A.1.4:</p> <p>A hosting provider must fulfill these requirements as well as all other relevant sections of the PCI DSS.</p>	X		
A.1.1	Ensure that each entity only runs processes that have access to that entity's cardholder data environment.	X		
A.1.2	Restrict each entity's access and privileges to its own cardholder data environment only.	X		
A.1.3	Ensure logging and audit trails are enabled and unique to each entity's cardholder data environment and consistent with PCI DSS Requirement 10.	X		
A.1.4	Enable processes to provide for timely forensic investigation in the event of a compromise to any hosted merchant or service provider.	X		
Appendix A2: Additional PCI DSS Requirements for Entities using SSL/early TLS				

PCI DSS REFERENCE	PCI DSS REQUIREMENTS	SCOPE OF RESPONSIBILITY		
		ASPECT	CUSTOMER	N/A
A.2.1	<p>Where POS POI terminals (and the SSL/TLS termination points to which they connect) use SSL and/or early TLS, the entity must either:</p> <ul style="list-style-type: none"> Confirm the devices are not susceptible to any known exploits for those protocols. <p>Or:</p> <ul style="list-style-type: none"> Have a formal Risk Mitigation and Migration Plan in place. 		X	X Aspect has no in-scope POS POI terminals.
A.2.2	Entities with existing implementations (other than as allowed in A2.1) that use SSL and/or early TLS must have a formal Risk Mitigation and Migration Plan in place.		X	X SSL and/or early TLS are not used.
A.2.3	Additional Requirement for Service Providers Only: All service providers must provide a secure service offering by June 30, 2016.	X		
Appendix A3: Designated Entities Supplemental Validation (DESV)				
A.3	Note: An entity is required to undergo an assessment according to this Appendix ONLY if instructed to do so by an acquirer or a payment brand.			X

END OF DOCUMENT