

NPCI/NFS/OC No.66 /2012-13

July 23, 2012

To

All Member Banks of National Financial Switch (NFS)

Dear Sir/Madam,

Encryption of Card Numbers in email Communications addressed to NPCI – Revised Guidelines

Please refer to our Operating Circular number 55(copy enclosed) notifying member banks on the commencement of implementation of PCI-DSS guidelines across NFS Network.

In compliance with PCI-DSS requirement – Clause 4.2, member banks were advised through this circular to avoid transmitting the Card Numbers in clear text form over email to NPCI. It was also informed that NPCI will also not share the card numbers in clear text over e-mail correspondence to Member Banks.

In order to strengthen this process further, it has been decided to discontinue the practice of sharing the password to NPCI through an e-mail correspondence.

We advise our member banks to henceforth encrypt card holder data in a zip file and convey the password to the mail recipient of zipped data only through telephonic communication and only to the recipient of the email. Due care needs to be taken while communicating password through telephonic channel. Procedure document to encrypt the data files using WinZip software is attached as Annexure – A.

The above guideline shall be effective from the date of issue of this circular. NPCI will not be liable for any information disclosed due to non-adherence of above process.

Yours faithfully,



M. Balakrishnan
Chief Operating Officer

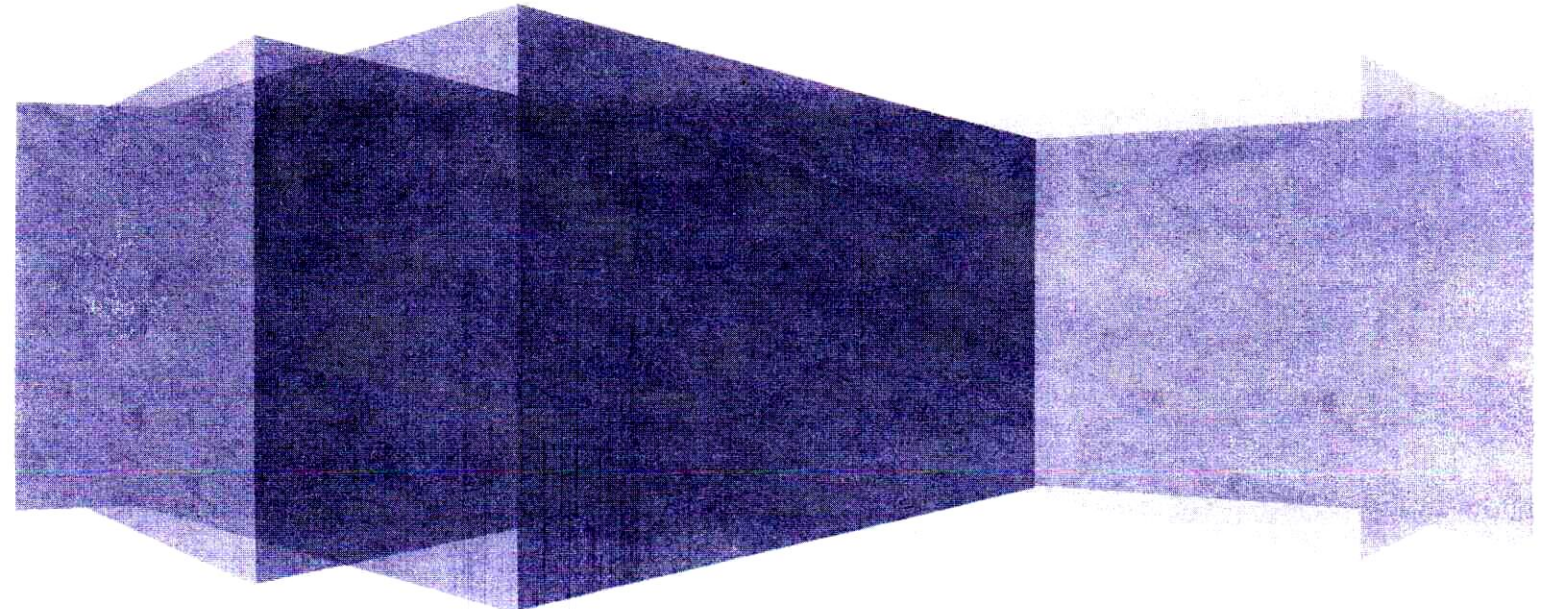




भारतीय राष्ट्रीय भुगतान निगम
NATIONAL PAYMENTS CORPORATION OF INDIA

NPCI Information Security

WinZip Encryption Procedure



INFORMATION SECURITY POLICY WORK FLOWS – MONITORING

Workflow Details			
Document Title	WinZip Encryption Procedure	Version No.	1.0
Document Reference	-	Date Creation	01.07.2012
Document Owner	NPCI Information Security	No. of Pages	7

Approval			
Name	Designation	Signature	Date
Information Security Steering Committee (ISSC)			

Revision History					
Rev No.	Date of Revision	Description of Change	Author	Reviewed & Approved by	
				Name	Signature
01	01.07.2012	Document Created	Vinay Tiwari	Dr. N. Rajendran	PDF Document

Table of Contents

1. Introduction.....	4
2. Encrypting files while adding.....	4
3. Encrypting files already in a Zip file.....	6
4. Decryption	7



1. Introduction

The purpose is to encrypt the sensitive information or CHD information.

2. Encrypting files while adding

The most efficient way to encrypt files is to do so while you are adding them to an archive. The following steps are applied for version 9; follow these steps to encrypt files while they are being added (Please Note: these steps may not appear same in other WinZip versions):

1. Click the New tab on the Menu tree. A New Archive window opens up
2. Select your folder. Type the file name.
3. Click Create. An Add window opens up.
4. Check the “Encrypt added files” box.
5. Click Add. A WinZip Caution window opens.

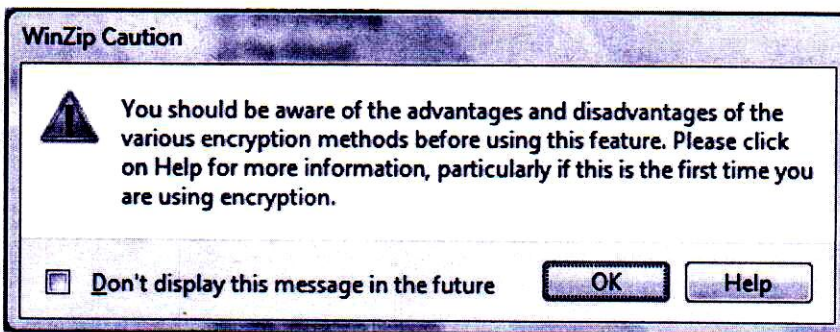


Figure: WinZip Caution Window

6. Click OK if you know about encryption. Else, click the Help button
7. The Encrypt window opens up asking for a password.

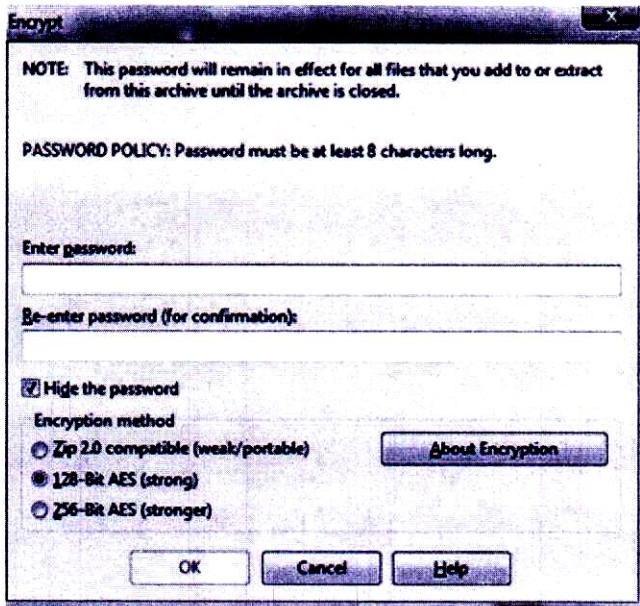


Figure: Encrypt Window

8. Type the password and select the encryption method as 128 Bit AES.

Please Note: Password should be minimum 8 characters long and should be complex i.e. it should at least have one character of capital letter, small letter, one number, one special character. Unique Password should be used for each communication.

9. Click OK. You will see the files adding and finally the Add Complete window appears.

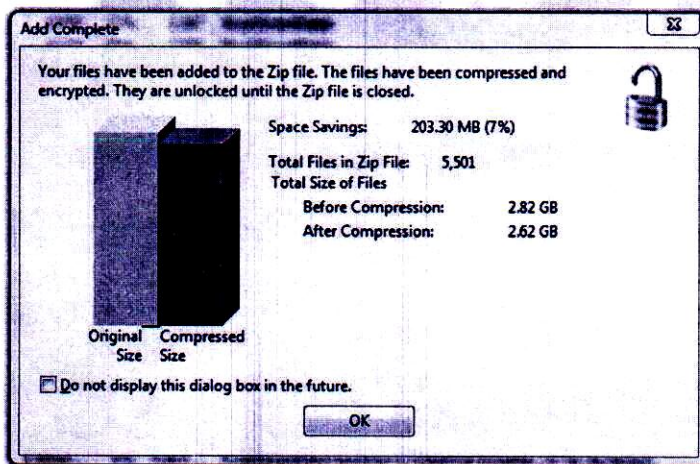


Figure: Add Complete Window

10. Click OK. You will see all your encrypted files in the zipped file that you created.

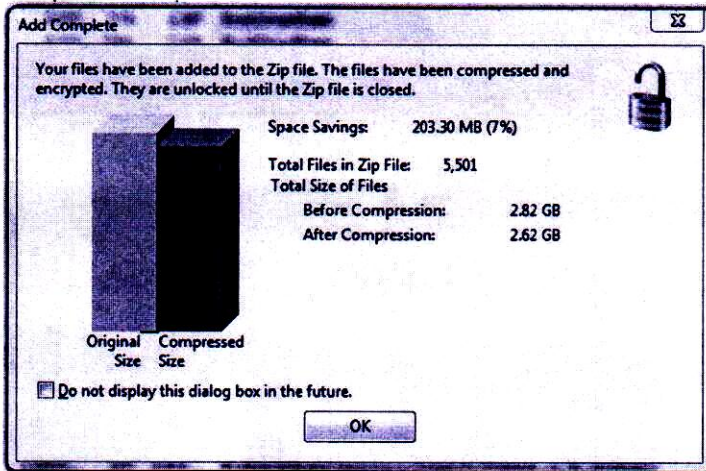


Figure: Add Complete Window

3. Encrypting files already in a Zip file

Follow these steps to encrypt files already in a Zip file:

1. Click Open from the Menu tree. An Open Archive window opens up.
2. Select your file and click Open. The files open up in the window.
3. Click Actions and choose Encrypt or Click Encrypt from the Menu tree. A WinZip Caution window opens up.

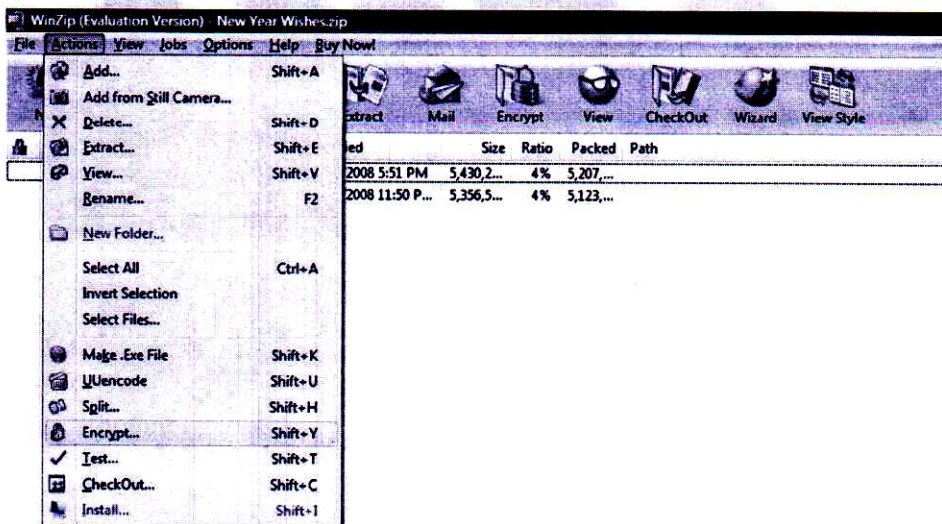


Figure: Actions Options Window

4. Click OK. The Encrypt window opens and asks for the password.

5. Enter the password and choose the Encryption method.
6. Click OK. You can see the encrypted files with a lock icon.

4. Decryption

The correct password is required before WinZip® can extract an encrypted file from an archive. Follow these steps to decrypt a file:

1. Click Open and choose the file that you need to decrypt
2. Click Open. A Decrypt window opens up.

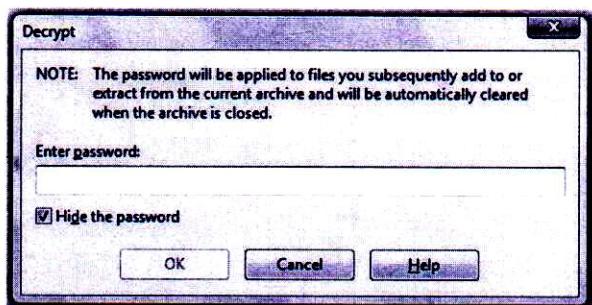


Figure: Decrypt Window

3. Type your password and click OK. All the files are decrypted.

Disclaimer:

This document is created by using WinZip version 9. Please note the steps shown in this document may or may not appear same in other WinZip versions.