

PCI Security Standards Council statement on PA-DSS and mobile payment applications

November 29, 2010

The use of applications by merchants to accept and process payments on mobile communications devices is an evolving ecosystem within the payments industry. Due to the rapid growth of mobile payment technology and the need to ensure that the Payment Application Data Security Standard (PA-DSS) program addresses the full spectrum of secure payment applications, the PCI Security Standards Council (PCI SSC) is currently working to determine: applicable security requirements for mobile payment applications, the security capabilities and features of mobile communications devices on which the applications reside and the necessary interaction between such devices and payment applications to effectively secure cardholder data. The PCI SSC is committed to an ongoing evaluation of emerging payment technologies. The impact of mobile payment technology on the security of cardholder data will be a key focus for the Council in 2011.

Until such time that it has completed a comprehensive examination of the mobile communications device and mobile payment application landscape, the Council will not approve or list mobile payment applications used by merchants to accept and process payment for goods and services as validated PA-DSS applications unless all requirements can be satisfied as stated.

The Council encourages merchants to refer to the PCI SSC website for a current list of PA-DSS validated applications and reminds organizations that the use of a PA-DSS compliant application alone does not make an entity PCI DSS compliant. The application must also be configured in accordance with the vendor's PA-DSS Implementation Guide and installed into a PCI DSS compliant environment.