# PCI DSS v4.0 in a Nutshell

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# PCI DSS v4.0 Presentation Series

## **Part 1** – Today

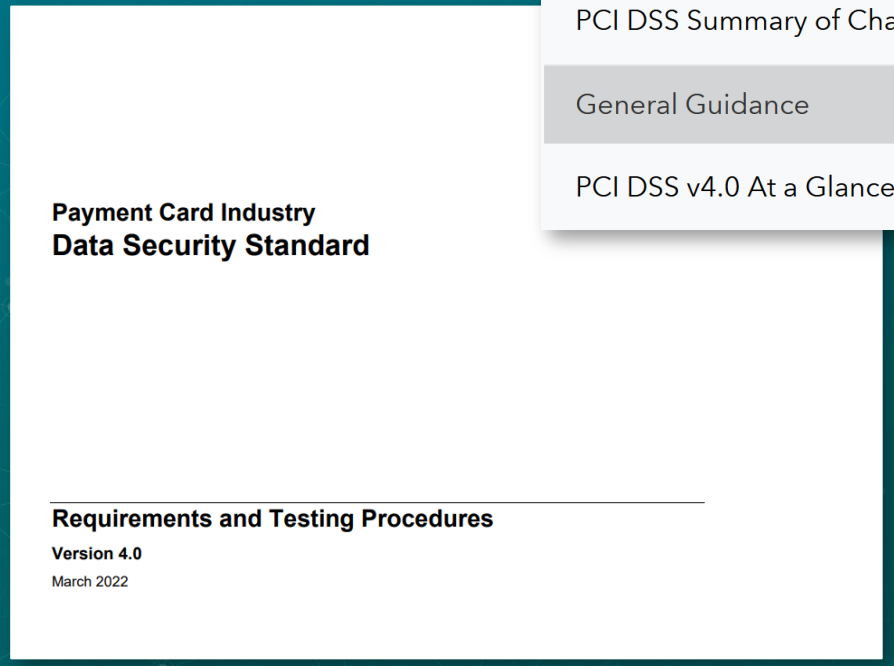
- PCI DSS v4.0 – In a Nutshell
- Quick Fire Round – Your Top 10 PCI DSS v4.0 Questions Answered

## **Part 2** – Tomorrow

- Embracing the Journey to PCI DSS v4.0
- Seismic Change or Mere Ripple – Understanding Reporting for PCI DSS v4.0
- Understanding the New Customized Approach – a Panel

# PCI DSS V4.0 Documents Available Now in the PCI SSC Document Library

| Document Title | Date of Publication | | |
|---|---|---|---|
| **Standard** | | | |
| PCI DSS | v4.0 - Mar 2022 | English PDF | |
| PCI DSS Summary of Changes | v3.2.1 to v4.0 - Mar 2022 | English PDF | |
| **General Guidance** | | | |
| PCI DSS v4.0 At a Glance | Mar 2022 | | |



# Goals for PCI DSS v4.0

- Ensure the standard continues to meet the security needs of the payments industry
- Promote security as a continuous process
- Increase flexibility for organizations using different methods to achieve security
- Enhance validation methods and procedures

# PCI DSS v4.0 RFC Participation

| RFC 1 in 2019 | RFC 2 in 2020 | RFC 3 in 2021 |
| --- | --- | --- |
| Over 3,000 comments from 153 companies | Over 1800 comments from 124 companies | Almost 1,300 comments from 87 companies |

**For all PCI DSS v4.0 RFCs**

**6,000+**
feedback items

**200+**
unique companies

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# Inside PCI DSS v4.0

# PCI DSS can also be used to protect against threats and secure other elements in the payment ecosystem

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# A Lot of New Guidance!

Time frames for requirements

Scoping

Clarification of CDE

Annual scope confirmation

Glossary

Segmentation

System components examples

Wireless

Testing methods

Use of Third-Party Service Providers

Sampling

Scope:
Impact of encrypted cardholder data

Business as usual practices

# Leveraging the PCI Software Security Framework (SSF)

- For software developed and maintained according to the PCI SSF Standards
- Considerations for implementing Requirement 6

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# Two Approaches for Meeting PCI DSS Requirements

## Defined Approach

- Follows current requirement and testing procedure structure
- Provides a defined method for meeting security objectives

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- Follows current requirement and testing procedure structure
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## Customized Approach (new)

- Focuses on the *objective* of each requirement
- Provides greater flexibility for different ways to achieve security

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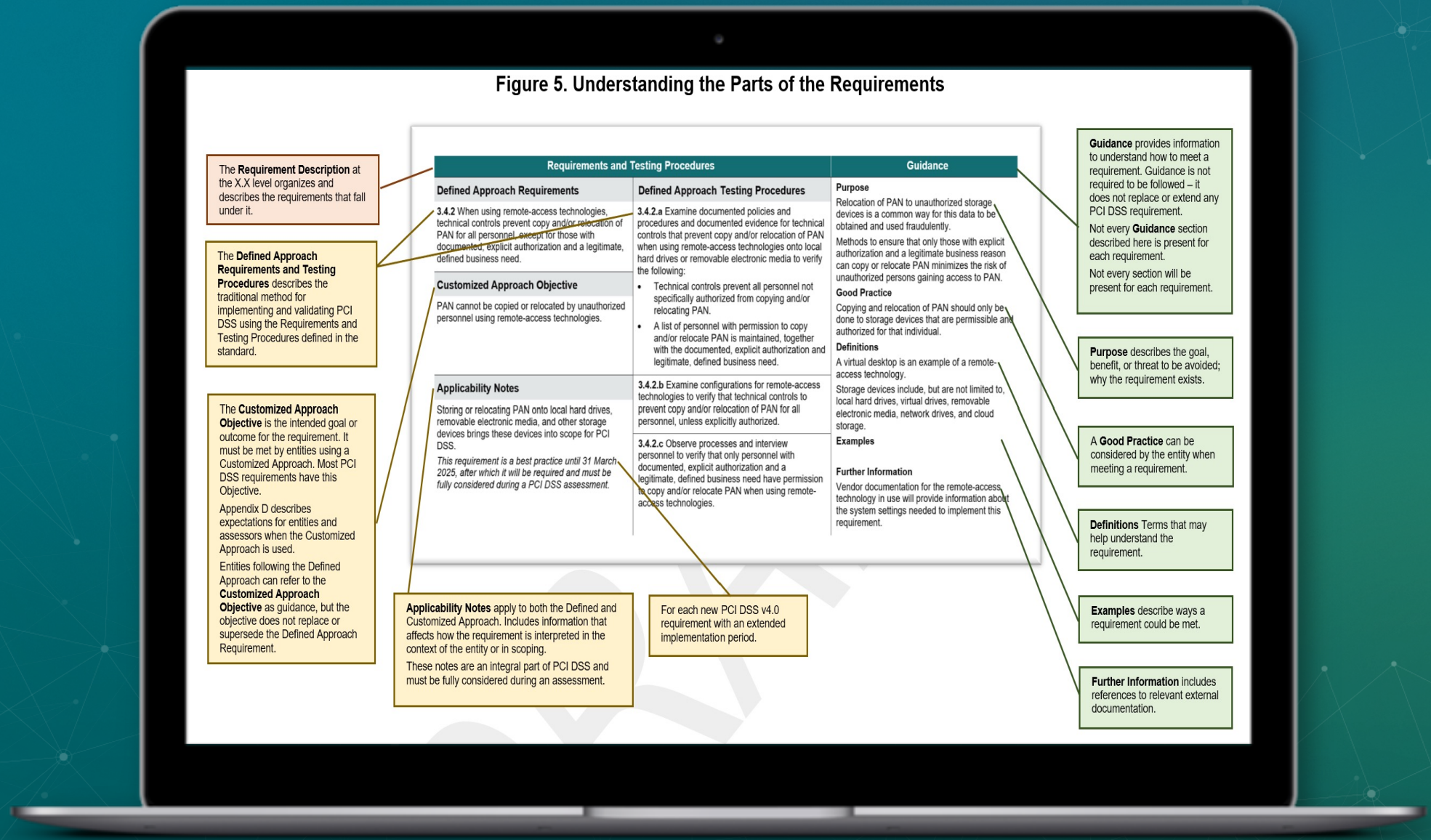
# Layout and Content of PCI DSS v4.0 Requirements



# Noteworthy Updates to Existing Requirements

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# Passwords

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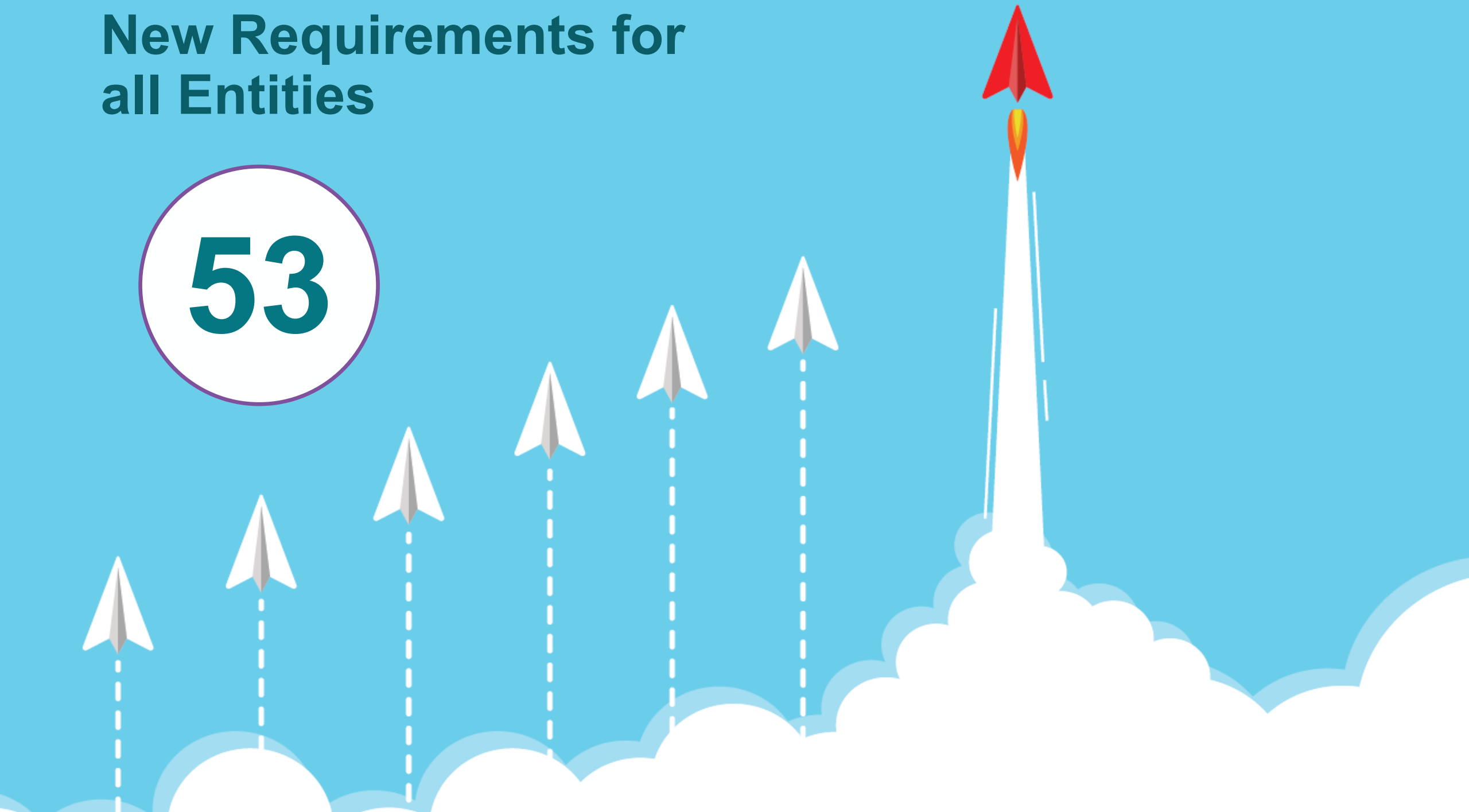
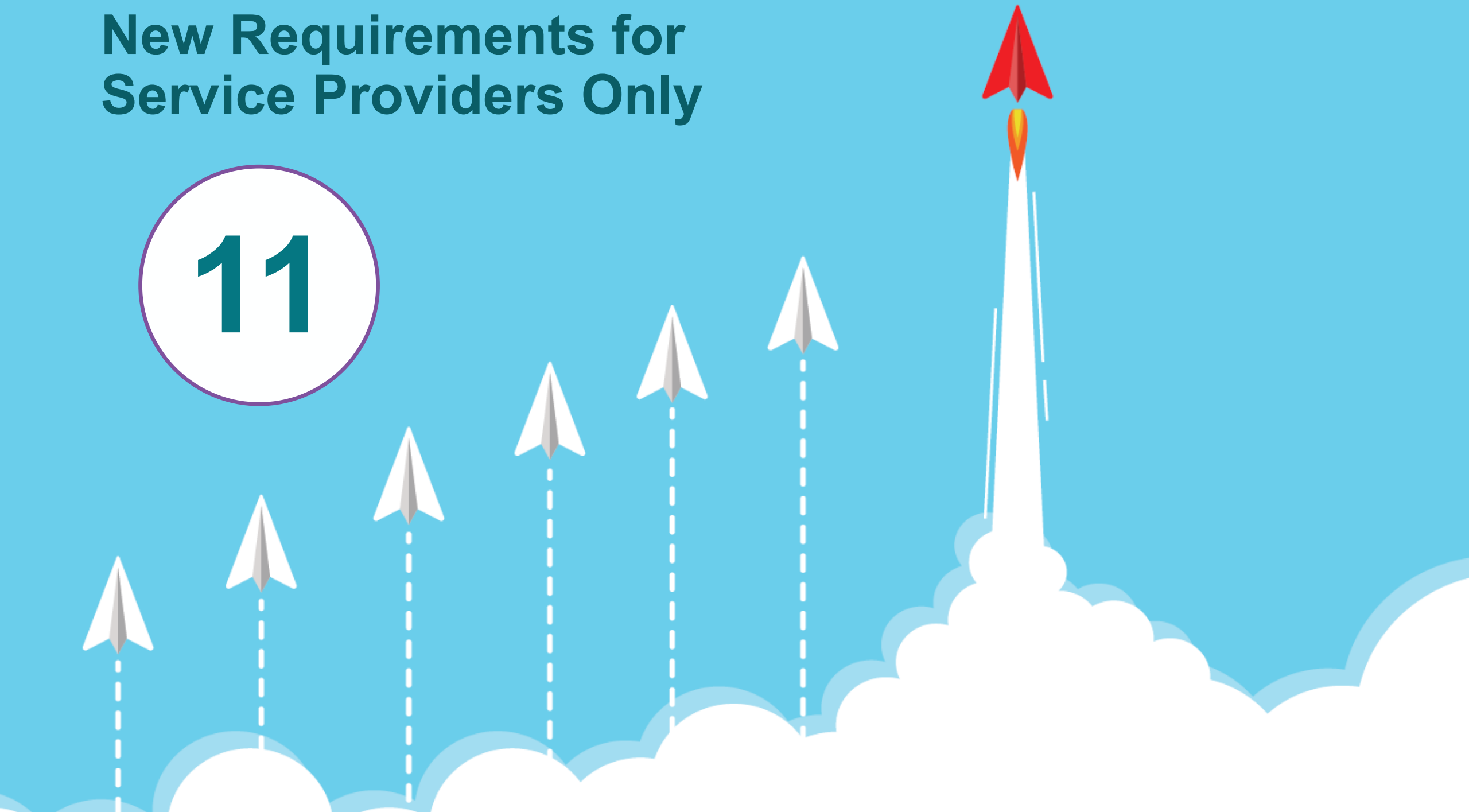
# New Requirements for all Entities

53



# New Requirements for Service Providers Only

11



# New Requirements Effective Immediately

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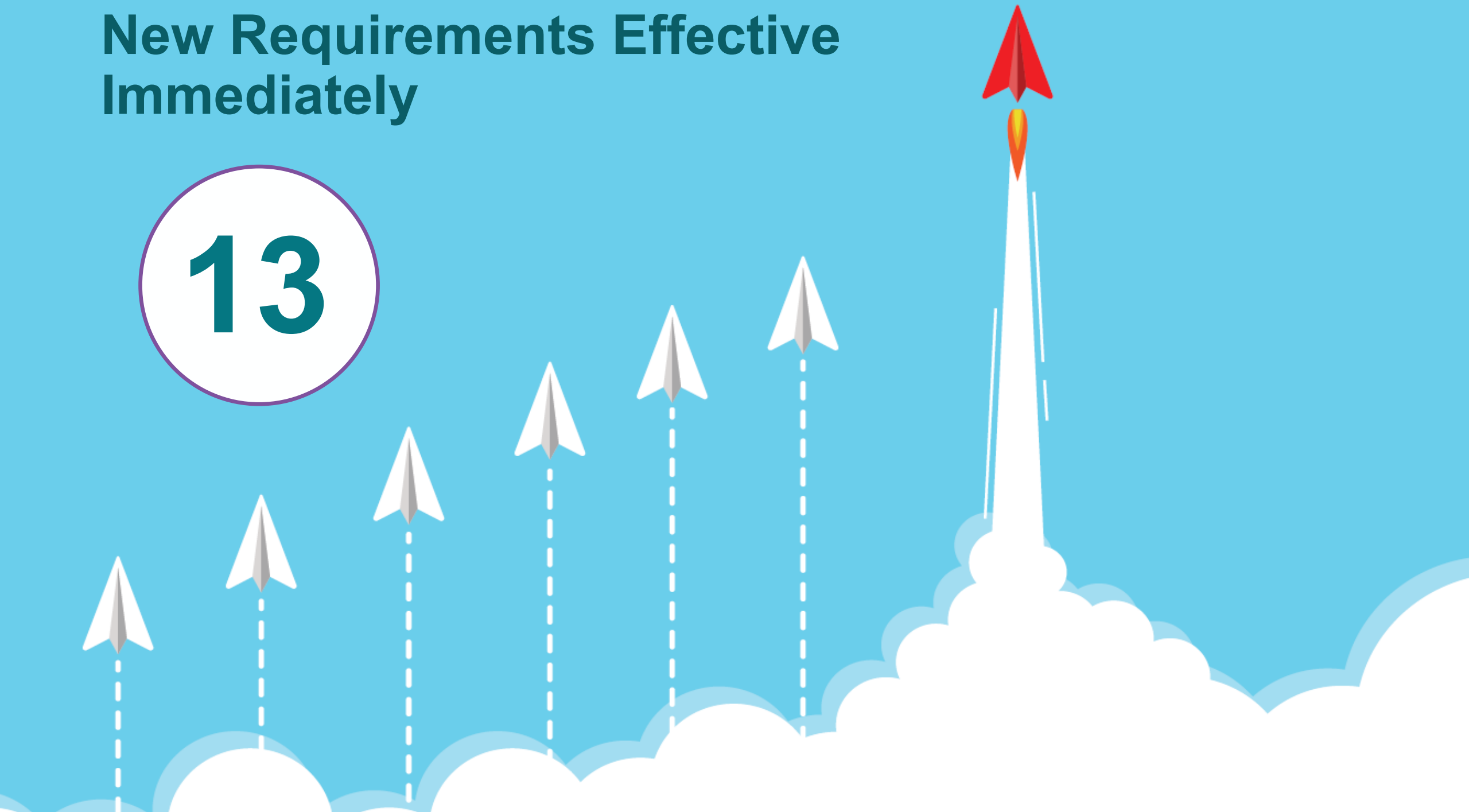

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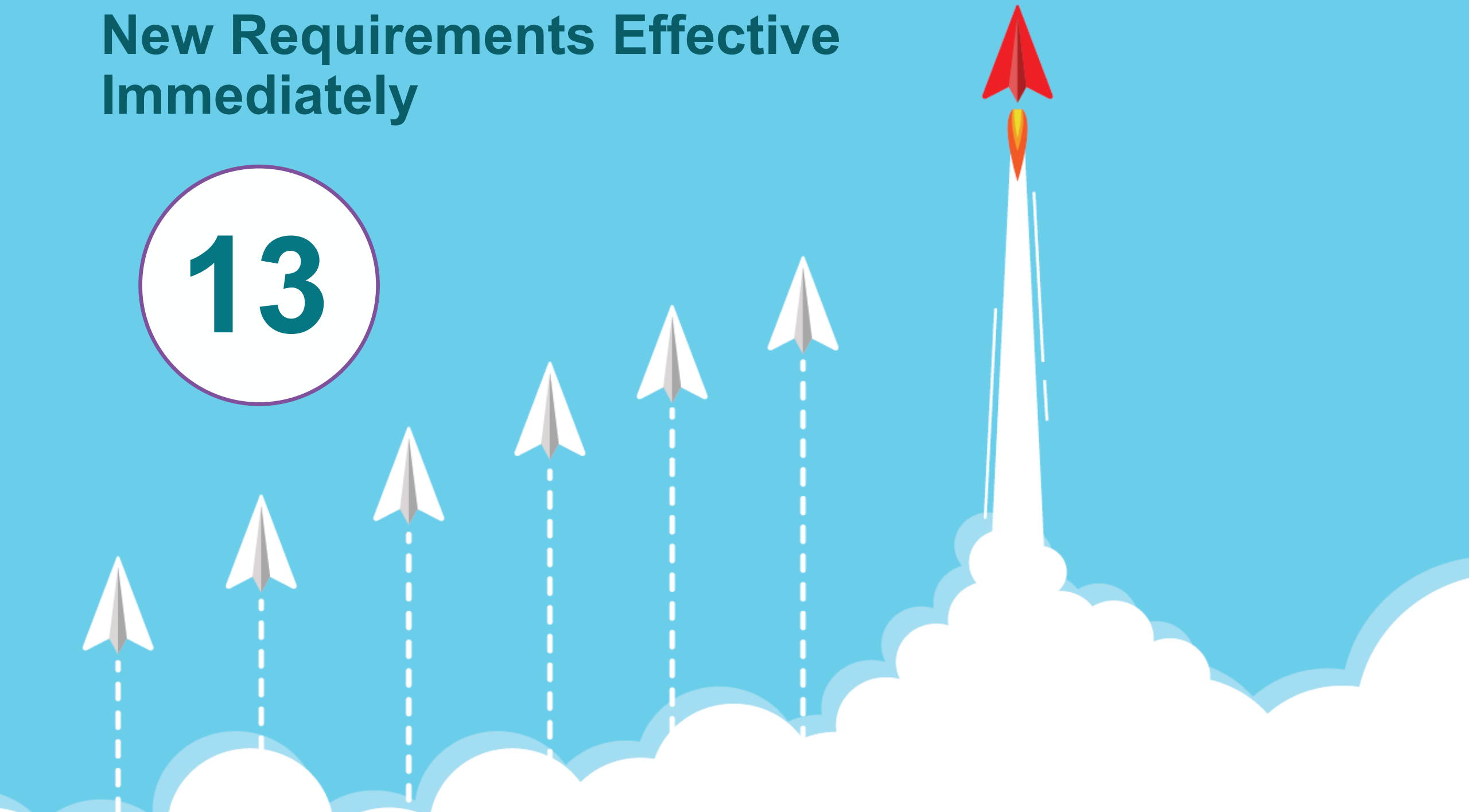

# Multi-Factor Authentication

- Remote access from outside entity's network
- Administrative access into CDE
- New: All access into CDE
  - Replacing MFA for administrative access once effective

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# Prevent Phishing

- Two prongs:
  - Processes and automated mechanisms
  - Security awareness training

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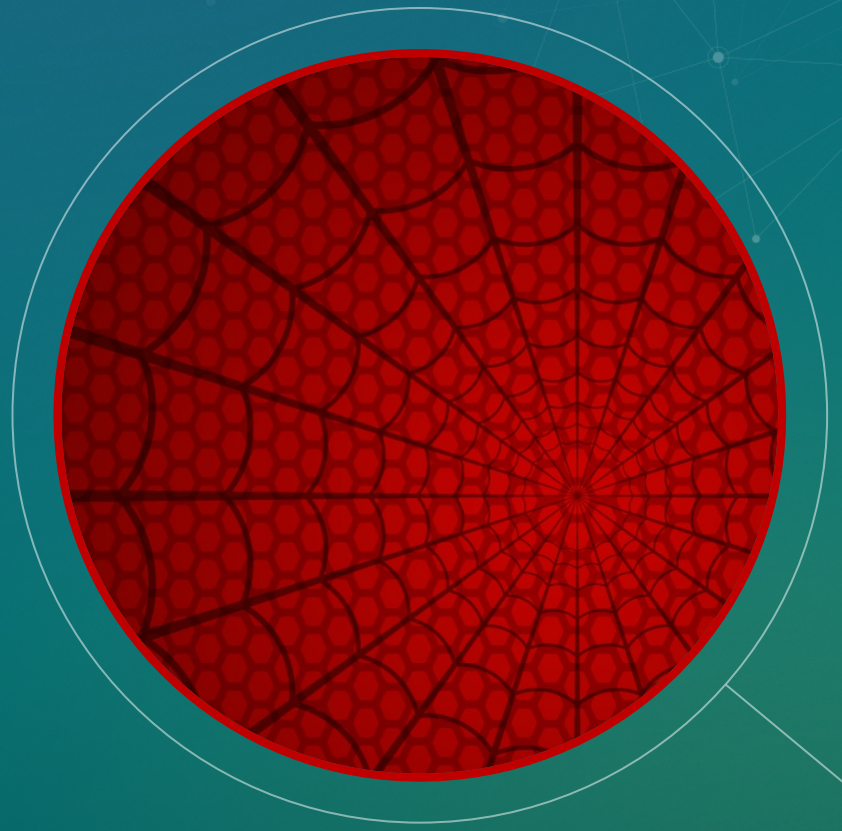
# Prevent Web Attacks



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# Targeted Risk Analyses

First Type of TRA

- For requirements that provide flexibility for how frequently to perform an activity
  - Nine new requirements

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# Targeted Risk Analyses

Second Type of TRA

- For any requirement met with the customized approach

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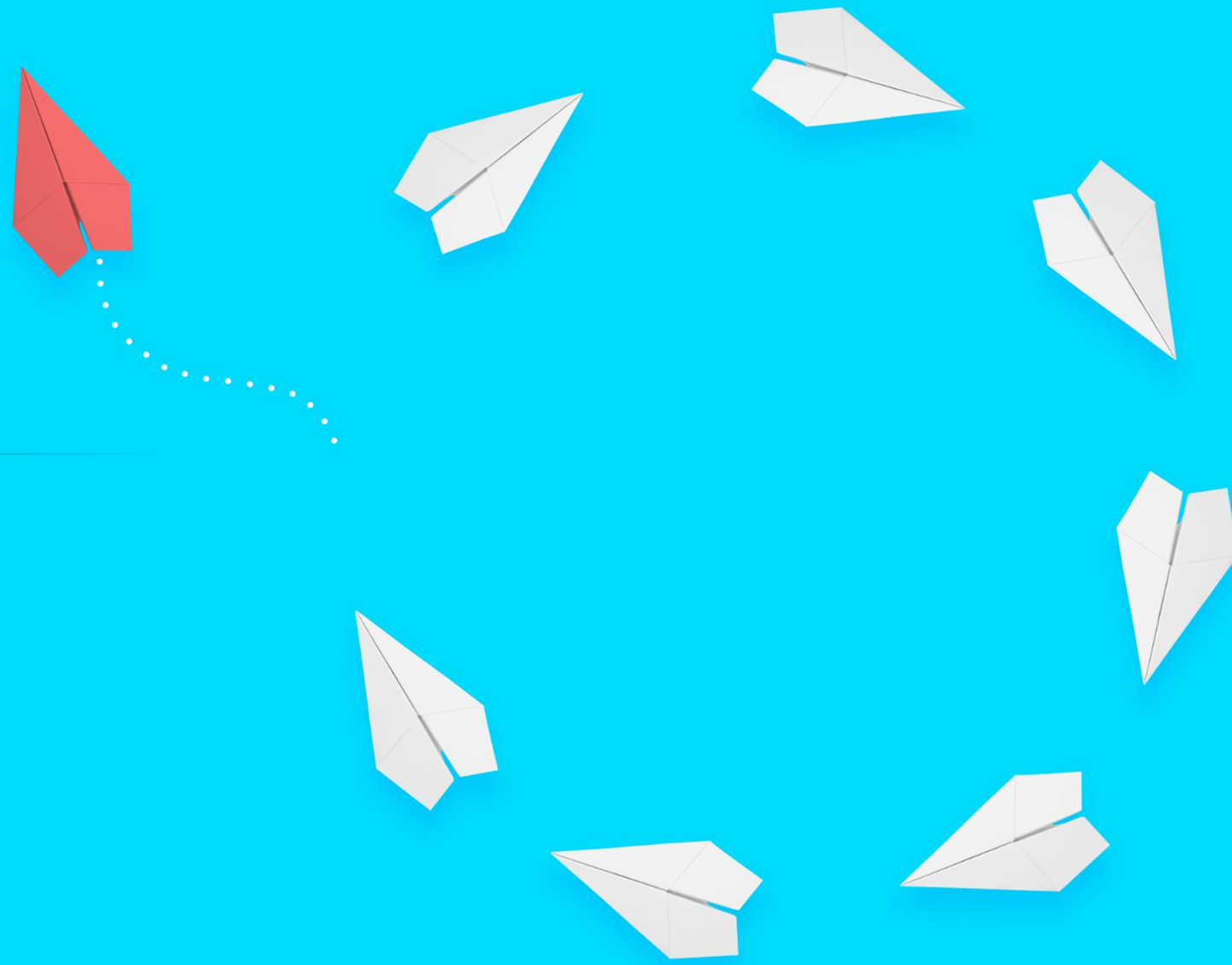
# What's Next for In Place with Remediation?



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# Positive Feedback

- Valuable tool for communicating with executive management
- Elegant solution to a long-term gap in reporting

***What is the best way to report it that retains the good and minimizes the concerns?***

# Encourage Security as a Continuous Process

- Provide feedback to entities about gaps and improvements needed
- Separate feedback from reporting/validation documents
- Update terminology to focus on improvements needed
- Provide additional education and training to help understanding

***Updated documents planned for late 2022 or early 2023***

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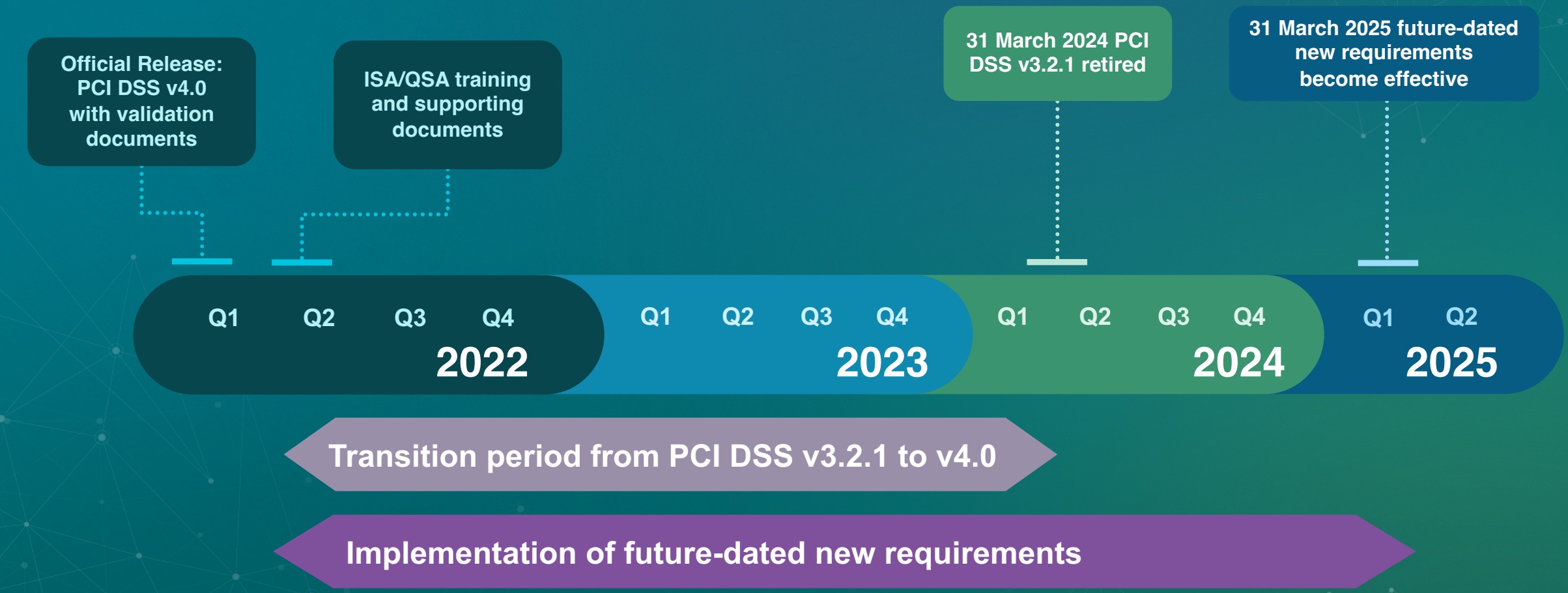
# PCI DSS v4.0 Implementation Timeline*




*Based on current projections and subject to change

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# Resources

AT A GLANCE: **PCI DSS v4.0**

## What is New in PCI DSS v4.0?

There were many changes incorporated into the latest version of the Standard. Below are examples of some of those changes. For a comprehensive view, please refer to the Summary of Changes from PCI DSS v3.2.1 to v4.0, found in the PCI SSC Document Library.

### Continue to meet the security needs of the payments industry.

**Why it is important:** Security practices must evolve as threats change.

Examples:
- Expanded multi-factor authentication requirements.
- Updated password requirements.
- New e-commerce and phishing requirements to address ongoing threats.

### Promote security as a continuous process.

**Why it is important:** Criminals never sleep. Ongoing security is crucial to protect payment data.

Examples:
- Clearly assigned roles and responsibilities for each requirement.
- Added guidance to help people better understand how to implement and maintain security.
- New reporting option to highlight areas for improvement and provide more transparency for report reviewers.

### Increase flexibility for organizations using different methods to achieve security objectives.

**Why it is important:** Increased flexibility allows more options to achieve a requirement's objective and supports payment technology innovation.

Examples:
- Allowance of group, shared, and generic accounts.
- Targeted risk analyses empower organizations to establish frequencies for performing certain activities.
- Customized approach, a new method to implement and validate PCI DSS requirements, provides another option for organizations using innovative methods to achieve security objectives.

### Enhance validation methods and procedures.

**Why it is important:** Clear validation and reporting options support transparency and granularity.

Example:
- Increased alignment between information reported in a Report on Compliance or Self-Assessment Questionnaire and information summarized in an Attestation of Compliance.

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# Conclusion

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# Thank You!

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