PCI Security Standards Council 2025 Annual Report

PCI Security Standards Council ®

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All information in this report is as of 31 December 2025

pcisecuritystandards.org

2025: A Year of Progress and Impact: A Message from the Executive Director

As I reflect on 2025, I'm proud of how the PCI Security Standards Council (PCI SSC) and our global community have continued to advance payment security through collaboration and engagement. Working together with our stakeholders, we have delivered on key priorities and initiatives that benefit the payments industry worldwide.

Our goal has always been ambitious: which is to enhance payment security for the payment industry with the payment industry. The work we do collectively is bold and designed to have real impact.

We all know the stakes are high and are growing every day. The number of annual payment transactions continues to increase exponentially — and that growth isn't limited to the number of transactions, but is also represented in speed, with tens of thousands of transactions occurring every single second. And there's no reason to believe those numbers won't continue to climb, and that criminals won't continue to target payment environments. More than ever, businesses and consumers are demanding payments that are faster, simpler, frictionless, and most of all, secure.

As the payments industry continues to evolve, so must we. This past year marked a period of meaningful progress for PCI SSC, progress made possible through collaboration across our global community.

The achievements of 2025 were built on the collective effort of our members, partners, and stakeholders who worked together to advance payment security and shape the future of our industry. It's remarkable to look back at everything we've done in the last year; 12 months of progress and landmark moments. Together, we advanced our mission through several initiatives that reflect our community's priorities and principles.

Clearer structure

In 2025, we introduced the concept of the seven PCI SSC product families, evolving into a more customer-centric organization that delivers clarity, consistency, and value across all our standards. This transformation is helping us become a dynamic, product-led organization that's redefining how we bring standards and programs to our global community — changing the way we work and the pace at which we deliver.

Stronger collaboration

In January, we responded directly to stakeholder feedback with targeted updates to program tools and established an E-commerce Guidance Task Force to align security priorities with implementation realities of the newest requirements across our flagship standard, Payment Card Industry Data Security Standard (PCI DSS). We also had multiple Request for Comment (RFC) opportunities in 2025 for our Participating Organization community to contribute directly to standards development and saw our Principal Participating Organization program grow to include some of the most influential companies across multiple industries globally.

Broader representation

In May, we welcomed a record 64-member Board of Advisors to serve the 2025-2027 term. This expanded Board helps ensure greater market, geographical, and technical representation. Their input into our payment security standards provides even more opportunities for discussion and partnership with some of the most innovative voices in our industry, from established leaders to emerging payment technology innovators. This representation provides benefits that deliver practical real-world solutions for protecting payment card data.

Global reach

In August, we expanded our Regional Engagement Board initiatives by launching a new board in India-South Asia, further deepening our connection to regional priorities. These boards serve as vital advisors on regional payment security challenges while acting as ambassadors for our standards and best practices in fast-growing markets. Our global community also joined forces throughout the year at Community Meetings in Fort Worth, Amsterdam, and Bangkok. These events are invaluable opportunities to share knowledge, network, and strengthen relationships with peers across the industry.

Future focus

Artificial intelligence (AI) unsurprisingly emerged as a critical focus area this year. We responded by providing guidance on AI in PCI Assessments and high-level principles to consider when developing and deploying AI systems in payment environments. We also launched our "AI Exchange: Innovators in Payment Security" blog series, which features PCI SSC community stakeholders and shines a spotlight on their innovative work in AI.

Looking ahead

As we look ahead to 2026, PCI SSC's 20th anniversary year, we have an opportunity to reflect on two decades of remarkable progress while charting a confident and visionary path forward. The pace of change in payments continues to accelerate, and threats evolve in turn, but our purpose hasn't changed: to protect the global payment ecosystem through collaboration, innovation, and vigilance.

Thank you for your continued leadership and partnership in this vital work. Together, we will keep the world's payment systems secure and resilient for years to come.
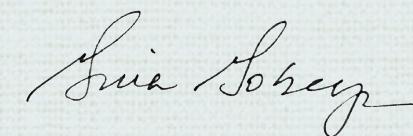
GINA GOBEYN
Executive Director
PCI Security Standards Council
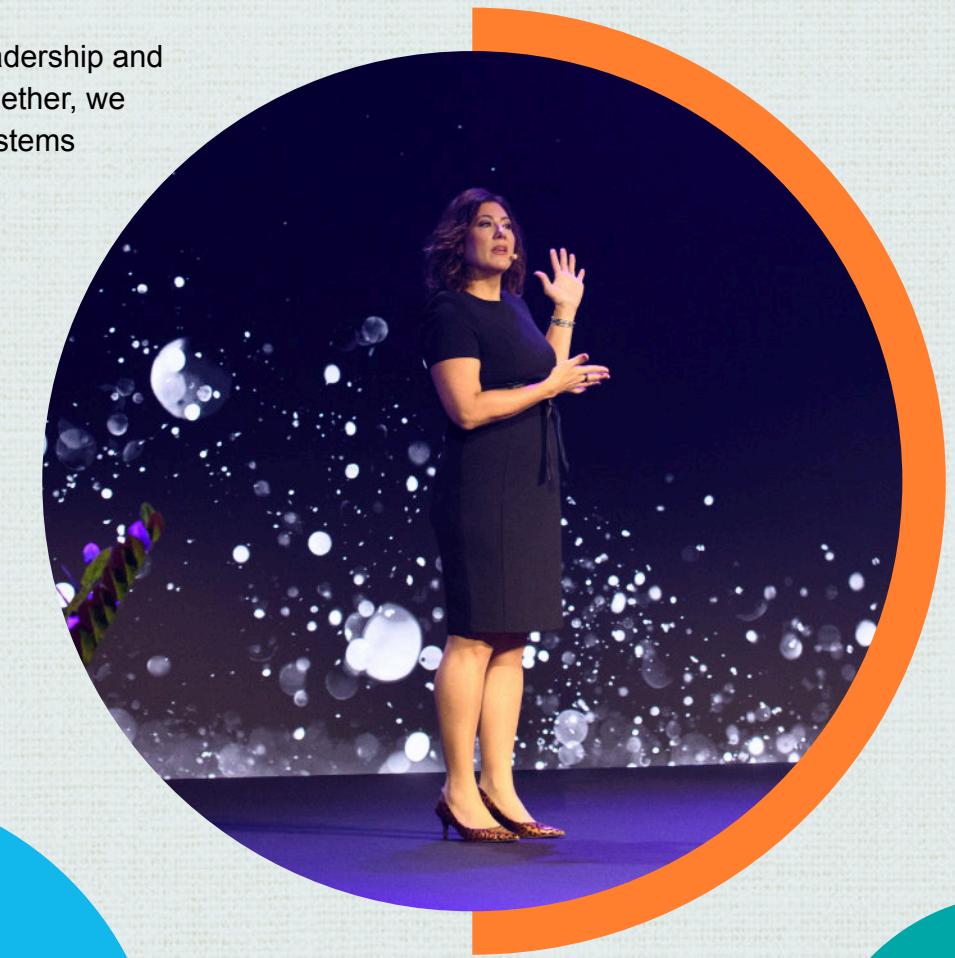
Who We Are:
Inside the PCI Security Standards Council

The PCI Security Standards Council (PCI SSC) is a global forum committed to advancing payment account data security through the development, enhancement, and implementation of industry standards and resources. Guided by a strategic framework that emphasizes broad participation, evolving standards, secure emerging payment channels, and improved consistency, the Council collaborates with stakeholders around the world to strengthen the security of the payments ecosystem.

PCI SSC supports the protection of payment data by managing global security standards, qualifying professionals and organizations, validating secure products and solutions, and offering free educational materials and best-practice guidance. Through these efforts, the Council helps businesses worldwide implement effective, consistent, and up-to-date payment security measures.
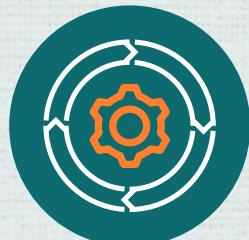
Industry-Driven
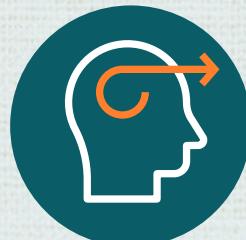
Forward-Looking
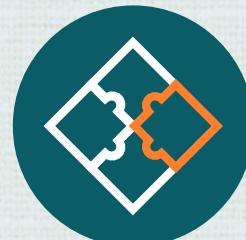
Collaborative

Strategic Framework

Mission
To enhance global payment account data security by developing standards and supporting services that drive education, awareness, and effective implementation by stakeholders.

Strategic Pillars

Increase Industry Participation and Knowledge	Evolve Security Standards and Validation	Secure Emerging Payment Channels	Increase Standards Alignment and Consistency

Architecture Principles

Security	Flexibility	Consistency	Global	Reliance

Global, cross-industry effort to increase payment security

Industry-driven, flexible and effective standards and programs

Helping businesses detect, mitigate and prevent criminal attacks and breaches

PCI Security Standards Council ®

We Help Secure Payment Data

Advancing Our Products and Technology

A major part of the Council's evolution in 2025 was its transformation into a product-delivery organization, built around a customer-centric operating model.

PCI SSC announced the launch of seven product families, which encompass all 15 of the Council's current standards and supports PCI SSC's forward-looking standards strategy.

These product families consider more than just the standard itself. They also include the Council's augmented products that help put the standards into use, such as program guides, validated product and solution listing programs, supporting templates, and training, with the goal of aligning release plans so that all products are available at the same time, driving higher value to the PCI SSC stakeholder community.

"This transformation of the Council into a dynamic, product-led organization is designed to seamlessly deliver our strategic vision — putting our stakeholders at the heart of everything we do while elevating global payment security through thoughtfully crafted release plans. This modernization journey will redefine the way our stakeholders interact with PCI SSC."

DEANNE ZETTLER
Head of Product & Technology

PCI SSC Product Families

- Data & Environment
- Mobile
- Device
- P2PE
- Key Management
- Software
- Card

The **Product Family Framework** enables comprehensive release plans that immediately put the standards in use.

The Standards are represented in different timeframes that illustrate the evolution of standards from 2024 onward, aligned to target state areas.

They also provide a roadmap that demonstrates how the standards may be consolidated and realigned in the future.

PCI SSC's augmented products put the standards in use.

The Programs are broken down into components to support the standard evolution, such as Qualification programs, Listings program readiness, and training courses.

Product Components		Data & Environment	Mobile	Software	Card	Key Management	P2PE	Device
Standards	**2024**	• DSS • 3DS Core • PCI TSP	• MPoC • CPoC • SPoC	• PCI Secure Software • PCI Secure SLC • 3DS SDK	• PCI CP-L • PCI CP-P	• PCI PIN	• P2PE	• PCI HSM • PTS POI
	In Process	• DSS, ESS • 3DS Core • PCI TSP	• MPoC	• PCI Secure Software • PCI Secure SLC	• PCI CP-L • PCI CP-P	• PCI KMO	• P2PE	• PCI PTS HSM + Cloud • PCI POI-+ 3rd Party Apps
	Target Areas	Environmental Security	Mobile Security	Software & Dev Process Security	Payment/Card Instrument	Key Mgmt. Operations	Payment Solution Security	Physical Device Security
Programs	**Training**	• QSA • AQSA (Jr QSA) • ISA • ASV • QIR • Acquirer • 3DS Core	Lab specific training	• SS Assessor Training • SS SLC Training • Knowledge Training	• Knowledge Training • CPSA (Card Production Security Assessor)	• Knowledge Training • QPA (Qualified PIN Assessor)	• P2PE Training • Knowledge Training	Lab specific training
	Listings (Assessors / Labs)	ASV Listing	• MPoC Lab • SPoC Lab • CPoC Lab • xPoc Solutions	• SSLC Vendors • Payment SW • 3DS SDK (Lab) • 3DS SDK (App)	None	• PCI PIN Service Provider • PCI KMO Listings TBD • PCI PIN	• P2PE Assessor • Application, Solutions, Components	• PTS Device • PTS Lab
	Company Qualification	QSA / ISA / 3DS Core	• Lab • Report submission • Listing	• Secure Software Company	• CPSA Company	• QPA company • KMO TBD	• P2PE Assessor & Application Assessor Company	• Lab • Report submission • PTS listing
	Individual Assessors	• QSA / AQSA / ISA / 3DS Core • ASV	None	• Secure Software • Secure SLC Assessor Employee	CPSA-P/L	• QPA assessor • KMO TBD	• P2PE Assessor • P2PE Application Assessor	None

Subject to change based upon industry need

As part of our go to market planning, we focus on more than the standard publication. Our end-to-end product delivery also includes all the program elements that need to be prepared in conjunction with the standard. Our goal is for all product components to be released at the same time, or as close as possible to the standard publication date to reduce delivery risk and provide that comprehensive value to the payment industry.

PCI SSC Target State Standards Roadmaps

A major input to our product family design is our target state standards roadmap.

PCI SSC has plans to consolidate and realign its standards to ensure consistency, reduce duplication across standards, and most importantly, address the future need of payment security.

Target areas reflect where we expect the standards to evolve as part of a future security framework. These target areas directly align into our product families and are providing the north star for our standard evolution into the future.

"The standards published by PCI SSC have helped secure payments for the last 20 years. Our roadmap is designed to build on that success, evolving our standards in sync with the rapidly changing payment landscape and ensuring payments remain secure for the decades to come."

ANDREW JAMIESON
VP, Distinguished Standards Architect

2024 Standards	2025/2026 Standards		Target Areas
PCI PTS POI	PCI PTS POI	3rd Party Apps	Physical Device Security
PCI PTS HSM	PCI PTS HSM	Cloud	Key Management Operations
PCI PIN	PCI KMO		Payment Card/Instrument
PCI CP-L	PCI PIN		Environmental Security
PCI CP-P	PCI CP-L		Software and Dev Process Security
PCI TSP	PCI CP-P		Mobile Security
PCI DSS	PCI TSP		Evolved PCI Solutions Standards
PCI 3DS Core	PCI DSS		Emerging Technology Framework
PCI 3DS SDK	PCI ESS		
PCI Secure Software	PCI 3DS Core		
PCI SSLC	PCI 3DS SDK		
PCI MPoC	PCI Secure Software	SDK	
PCI SPoC	PCI MPoC		
PCI CPoC	PCI P2PE		
PCI P2PE	PCI SPoC		
	PCI CPoC		
	PCI SSLC		

Legend: Unrevised standard | Updated standard / module | New standard / module | Retired standard | Target areas

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PCI SSC Target State Standards Roadmaps

Our focus has been on executing a roadmap that evolves our standards from the 2024 baseline toward these future target areas.

This roadmap includes a series of future revisions, new standards and modules, and the sunsetting of some existing standards to support this evolution.

New standards and module (purple), include:
- Developing a new Key Management Operations (KMO) standard
- Evaluating a new Environmental Security Standard (ESS)
- Added 3rd party Apps module to PTS POI
- Adding SDK module to Secure Software standard

Some standards may retire as we consolidate and realign (light blue), including:
- PCI PIN is planned to be integrated into KMO
- 3DS SDK is being integrated into Secure Software
- SPoC/CPoC may be integrated into MPoC
- 3DS Core may be integrated into DSS

These developments reflect the continued evolution of the Council's standards portfolio.

2025/2026 Standards
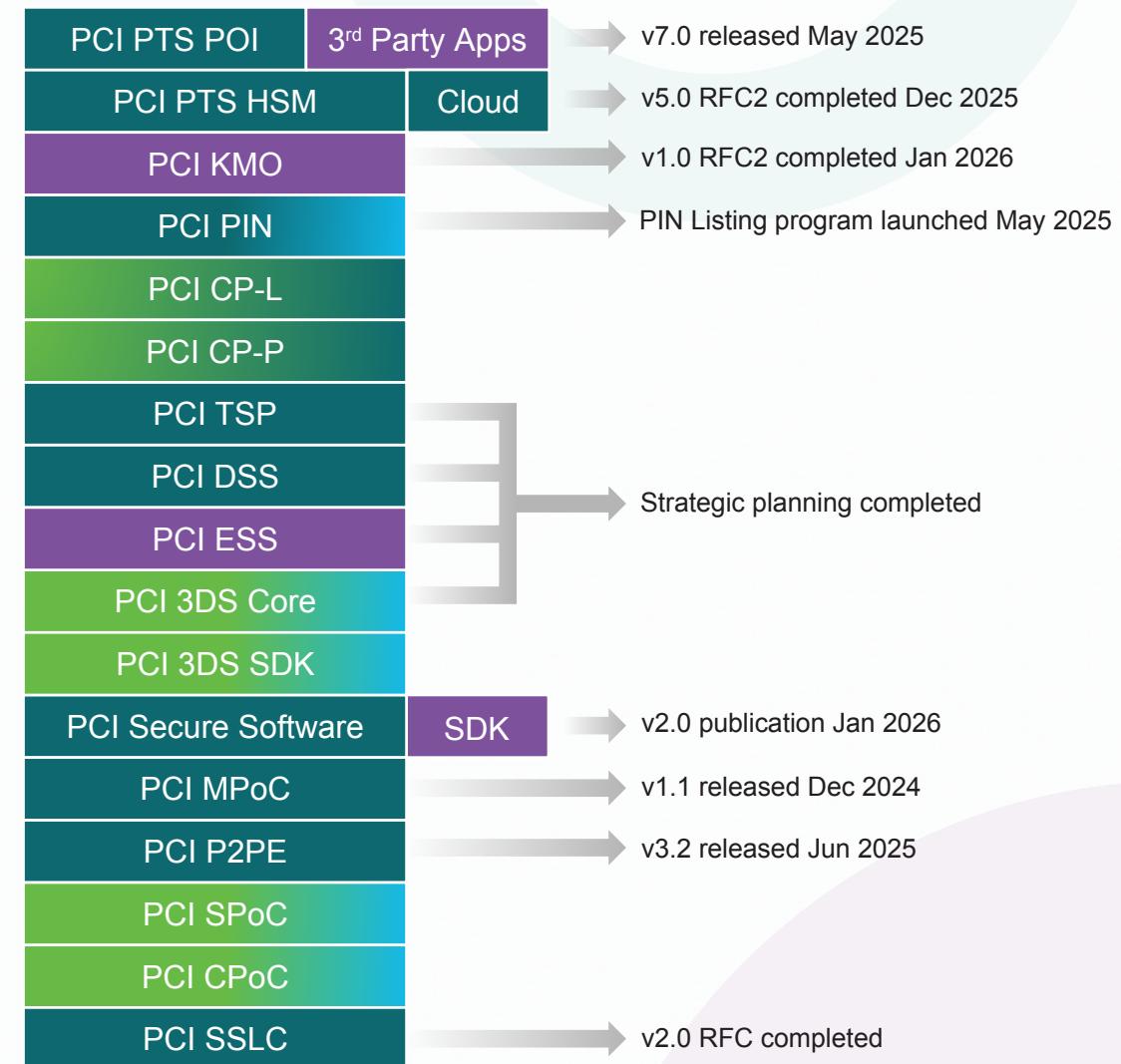
Standard	Module	Status
PCI PTS POI	3rd Party Apps	v7.0 released May 2025
PCI PTS HSM	Cloud	v5.0 RFC2 completed Dec 2025
PCI KMO		v1.0 RFC2 completed Jan 2026
PCI PIN		PIN Listing program launched May 2025
PCI CP-L		
PCI CP-P		
PCI TSP		Strategic planning completed
PCI DSS		
PCI ESS		
PCI 3DS Core		
PCI 3DS SDK		
PCI Secure Software	SDK	v2.0 publication Jan 2026
PCI MPoC		v1.1 released Dec 2024
PCI P2PE		v3.2 released Jun 2025
PCI SPoC		
PCI CPoC		
PCI SSLC		v2.0 RFC completed

Legend:
- Unrevised standard
- Updated standard / module
- New standard / module
- Retired standard

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2025 Product Family Delivery Outcomes

PCI SSC had a very productive year providing value to our stakeholder community. We planned holistically and paced our standards delivery based upon need and industry feedback. The product family operating model, combined with new collaboration tools, generated a record number of stakeholder touchpoints that contributed to PCI SSC delivery outcomes.

	Key Management	Device	P2PE	Software	Mobile	Data & Environment	Card
5+ RFCs Conducted	**Request for Comment (RFC)**				**Guidance Docs**		
2+ Standard Publications	✓ KMO v1.0 (#1) • KMO v1.0 (#2)	✓ HSM v5.0 (#2)	✓ P2PE v3.2 (#1)	✓ Secure Software v2 ✓ Secure SLC v2	✓ PCI MPoC Guidance	✓ E-Commerce ✓ SAQ Instructions & Guidance ✓ Vulnerability Mgmt.	
8 Guidance Documents	**New Listing Program** ✓ PIN Listing	**Standards Publication** ✓ PTS POI v7	✓ P2PE v3.2	• Secure Software v2			
1 New Listing Program	**Program Guide** ✓ QPA Program Guide	✓ PTS Program Guide		• Secure Software v2	✓ MPoC v1.1	**SAQ Revision** ✓ SAQ A	
3+ Program Guides	**FAQs** Tech FAQ ✓ PCI PIN-2	Tech FAQ ✓ PTS HSM-2 ✓ PTS POI-16	Tech FAQ ✓ P2PE-6	Tech FAQ ✓ Secure Software-2 ✓ Secure SLC-0	Tech FAQ ✓ MPoC-11 ✓ CPoC-1 ✓ SPoC-1	FAQ ✓ New: 11 ✓ Updated: 25 ✓ Retired: 19	Tech FAQ ✓ CP-2
1 SAQ Revisions	**Supporting Documents** ✓ QPA Qualification Requirements	✓ PTS Lab Report Template	✓ P-ROV Updates	• PCI 3DS Data Matrix • SecSW Sensitive Asset Identification • AOV Template • ROV Template	✓ MPoC v1.1 Integration Report ✓ MPoC AOV Updates	✓ PCI DSS Quick Reference Guide ✓ Prioritized Approach Tool ✓ Prioritized Approach for PCI DSS	✓ CP-Logical and Physical Security Reqs AOC Updates
98+ FAQs							
20+ Supporting Documents	**New Training**	• PTS POI Test Artifacts	✓ Re-qual Training ✓ Transition Training	• New Assessor Training	✓ MPoC Lab Training ✓ MPoC Lab Test Artifacts		
4+ New Trainings	**CROSS-PRODUCT FAMILY GUIDANCE:** ✓ AI Principles ✓ Cryptography ✓ Authentication (+ Infographic) ✓ AI in PCI Assessments						

+ represents publications pending

✓ Published   • Pending publication

Collaboration Through Education and Engagement

The year began with the successful launch of the Council's new engagement model, setting the foundation for deeper collaboration and more responsive industry outreach.

DIANA GREENHAW
Head of Education & Engagement

2025

Board of Advisors (BoA)

Seated the new 2025–2027 BoA, expanded to include 64 member organizations, bringing broader representation, global perspectives and insight to help guide strategic priorities.

India-South Asia Regional Engagement Board (REB)

Stood up a new India-South Asia REB to further grow local market collaboration necessary to foster broad adoption of PCI Security Standards. Local involvement is key to shaping a more secure payments ecosystem amid increasing cyber security challenges.

Launched "The AI Exchange: Innovators in Payment Security"

PCI SSC's new blog series designed to spotlight the world's fastest evolving technology and how industry leaders are using it to shape the future of payment security.

2025 Community Meetings

Hosted the annual Community Meetings which were a resounding success, bringing together thousands of stakeholders from across the global payments ecosystem. This year's events delivered record participation, expanded educational programming, and stronger regional engagement than ever before.

Training

Held sold-out Qualified Security Assessor, Internal Security Assessor and PCI Professional training sessions in Dubai for the first time in 9 years, reflecting the increasing global interest in PCI SSC partnerships.

PCI SSC Engagement Team

Fully staffed team reinforcing the Council's commitment to regional expertise and partnership. The team now includes local representation in North America, Europe, Asia, India, and Latin America, with Regional Directors based in the U.S., Ireland, Singapore, Japan, India, and Brazil to support PCI SSC's most mature regions and fast-growing emerging markets.

Together, these milestones reflect a year of strengthened global partnership, evolved participation opportunities, and continued investment in the collaborative community that drives PCI SSC's mission forward.

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2025 Stakeholder Education and Engagement

197,600+ Subscribers and Followers

We have a combined audience of 197,600+ subscribers and followers who stay informed through our social channels, PCI Perspectives Blog, Coffee with the Council podcast, Global Content Library on YouTube, and the PCI Monitor newsletter.

3,400+ Webcast Attendees

In 2025, we hosted nine webcasts, engaging more than 3,400 Community members. These sessions focused on key topics for Assessors, Participating Organizations, PCIPs and QIRs, as well as industry developments and other important community updates.

7,539 Trained Individuals

Through our PCI SSC training programs, we have educated 7,539 professionals worldwide.

550+ Workshop Participants

Across our three Community Meetings, more than 550 attendees participated in our workshop discussions.

Training

2,300+ New Training Participants

7,000+ Exams Administered

Social Media

22,511 104%* ↑ LinkedIn # of Clicks

444,769 11%* ↑ LinkedIn & Instagram Impressions

60,000+ LinkedIn, Instagram & X Followers

5%* Follower Increase

Global Content Library

21%* YouTube Subscriber Increase

34,766 10%* ↑ Total Channel Views in 2025

Coffee with the Council Podcast

14%* Subscriber Increase

119 Countries

9,300+ Streams/ Downloads

AWARD OF EXCELLENCE
The 31st Annual Communicator Awards

PCI Perspectives Blog

54 Blogs Posted in 2025

12%* Subscriber Increase

339,969 Total Blog Views in 2025

* YoY growth 2024 to 2025

2025 Community Meeting Highlights

More than 2,200 in-person and online stakeholders attended the PCI Security Standards Council's Community Meetings, a collaborative forum for leaders in the payment security industry. The multi-day events featured discussions on 20 years of the PCI SSC's security standards and their continued evolution, insights into best practices for leveraging artificial intelligence in payment environments, and the importance of cross-industry collaboration to defend against new and existing threats.

2,200+ 5%* ↑	115+ 14%* ↑	40+ 15%* ↑	140+ 14%* ↑	43 59%* ↑
Participants	**Sessions**	**Hours of Content**	**Speakers**	**Sponsors**

* YoY growth 2024 to 2025

NEW! 2025 Community Meeting sessions are now available on **Global Content Library on YouTube**.

View 2025 **event galleries.**

North America
16–18 September
Fort Worth, TX, USA

Europe
14–16 October
Amsterdam, Netherlands

Asia-Pacific
5–6 November
Bangkok, Thailand

Global Outreach

In addition to hosting major annual Community Meetings, webcasts, and training sessions, PCI SSC team members participated in speaking engagements and attended industry events around the world to share key messages and provide updates on the latest PCI SSC activities.

Beyond coverage of speaking engagements and event attendance, PCI SSC maintains working relationships and partnerships with other industry associations, trade groups and security organizations globally. This strengthens understanding of varying organizational missions and ensures consistent messaging on PCI SSC's strategic priorities for the benefit of our thousands of shared participants.

Providing education and awareness to regulatory bodies, law enforcement and public policy organizations on PCI SSC's role in protecting payments is also a critical component of our outreach efforts. We held dozens of meetings with these organizations this year and saw representation in attendance across all three of the 2025 Community Meetings.

50+
Events

10,000+
Participants Reached

25+
Countries

30+
Public Policy Meetings
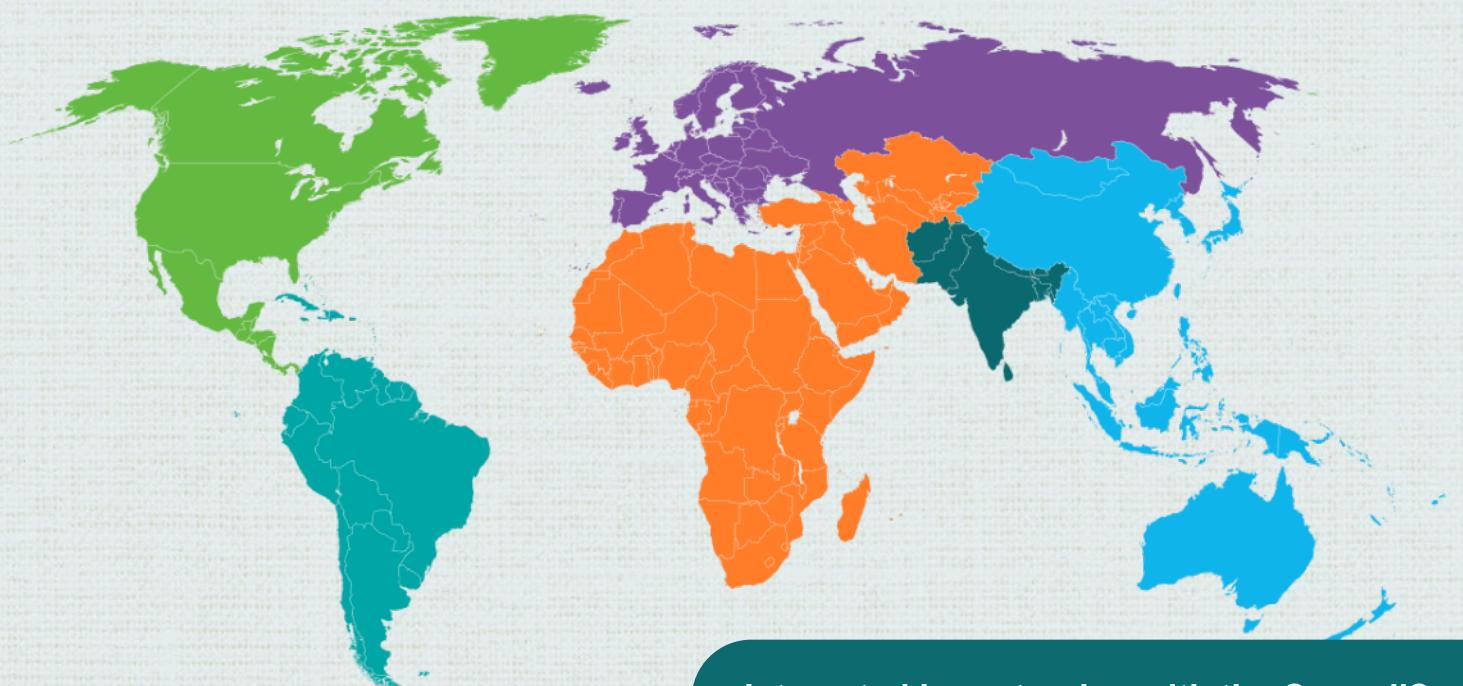
Interested in partnering with the Council?   **CONTACT US**

Current PCI SSC Principal Participating Organizations

Principal Participating Organizations (PPOs) hold the highest level of membership with the Council. These organizations work closely with the Executive Committee, Council staff and stakeholders to discuss standards direction, drive technical discussions and have direct input into Council initiatives.

2025–2027 PCI SSC Board of Advisors

In May 2025, PCI SSC announced the newly elected 2025–2027 Board of Advisors, expanded to a record 64 global stakeholders. Representing Participating Organizations worldwide, the Board brings market, geographical and technical insight to PCI SSC strategy, plans and projects. The Board also has the opportunity to vote on new standards and major revisions to existing standards prior to their release.

2024–2025 Brazil Regional Engagement Board

The 2024–2025 Brazil Regional Engagement Board played a pivotal role in shaping the payment security landscape across Brazil and Latin America throughout the term. Through their commitment to collaboration and strategic advice, the Board strengthened regional engagement and advanced the Council's mission to enhance global payment data security. Participants for the next term will be announced in early 2026.

2025–2026 India-South Asia Regional Engagement Board

In August 2025, PCI SSC appointed the inaugural India–South Asia Regional Engagement Board (REB), the Council's second REB following Brazil's launch in 2018. The organizations represented bring together leaders from across the region's payments ecosystem, including vendors, merchants, processors, service providers, banks, and industry associations. The Board serves as both an advisor to the Council on regional payment security issues and an ambassador to strengthen security through local engagement.

2024–2026 Global Executive Assessor Roundtable

The Global Executive Assessor Roundtable (GEAR) serves as a direct channel for communication between senior leadership of payment security assessors and PCI SSC leadership. The group's guidance, recommendations, and ongoing partnership have been instrumental in strengthening our programs and advancing assessment quality worldwide.

Looking Ahead: Vision for 2026

In 2026, the PCI Security Standards Council will mark its 20th Anniversary, celebrating two decades of leadership in advancing global payment data security. This milestone provides an opportunity to reflect on the Council's history, worldwide impact, and the collaborative community of members, partners, and stakeholders who have helped shape the evolution of the organization and payment security.

Throughout the year, the Council will underscore themes of trust, innovation, and collaboration, highlighting how PCI SSC standards and programs have continually adapted to new technologies and emerging threats.

As we look ahead, PCI SSC remains committed to bringing together diverse voices, industry leaders, and regions to protect the payment ecosystem into the future.

Celebrating

20

YEARS OF SECURING
PAYMENT DATA

PCI Security Standards Council

2026 Community Meetings

North America
15–17 September
Vancouver, BC, Canada

Europe
20–22 October
Edinburgh, Scotland

Asia-Pacific
11–12 November
Kuala Lumpur, Malaysia

Join us in celebrating the Council's 20th Anniversary.

Visit our dedicated landing page to stay informed and take part in this special milestone.

Get Involved

Training

The PCI Security Standards Council operates programs to train, test, and qualify organizations and individuals who assess and validate compliance, in order to help merchants successfully implement PCI standards and solutions. Learn more about PCI SSC's Training & Qualification programs, class schedules, registration information, corporate group training and knowledge training.

VIEW 2026 TRAINING SCHEDULE

Associate Participating Organization

Have your voice heard by joining PCI SSC's largest membership category as an Associate Participating Organization. Help ensure global industry involvement in the development of security standards and play an active role in helping to secure the future of payments through Request for Comment (RFC) participation and even nominate your organization to serve on the Board of Advisors.

JOIN NOW

Principal Participating Organization

Principal Participating Organizations have the highest level of membership with the Council. This group has a strategic level of leadership, participation, and influence with the Council. These organizations assist with strategic planning, collaborate on industry priorities, provide technical input on major initiatives, and help drive Council standards and programs.

JOIN NOW

Thank You

Thank you for your continued partnership and commitment to advancing global payment security. Your direct involvement plays a vital role in shaping industry-driven standards and programs that help businesses detect, prevent, and mitigate cyber threats.

Moving into 2026, we invite you to stay involved and continue contributing to this important work. Security is a shared responsibility, and together with the collective efforts of merchants, service providers, software developers, device manufacturers, financial institutions and more, we can further strengthen trust and resilience throughout the global payment ecosystem.

Thank you for being an essential part of our progress. We look forward to building on this momentum with you in the year ahead.

Receive the latest news and updates

SUBSCRIBE

Explore ways to participate

LEARN MORE

View upcoming events

EVENTS CALENDAR

PCI Security Standards Council ®