

All You Need to Know About PCI DSS 4.0

Let's move toward target-driven, risk-based and continuous compliance.

PCI DSS v4.0 aims to meet the changing security needs of the payment industry and will replace v3.2.1 i.e. from March 31, 2024.



Difference Between PCI DSS and PCI DSS 4.0

- **PCI DSS**
 - Audit-Driven
 - Properly defined controls
 - One-time event
- **PCI DSS 4.0**
 - Outcome-driven
 - Customized controls
 - Continued compliance

The Prime Objectives of the PCI DSS v4.0



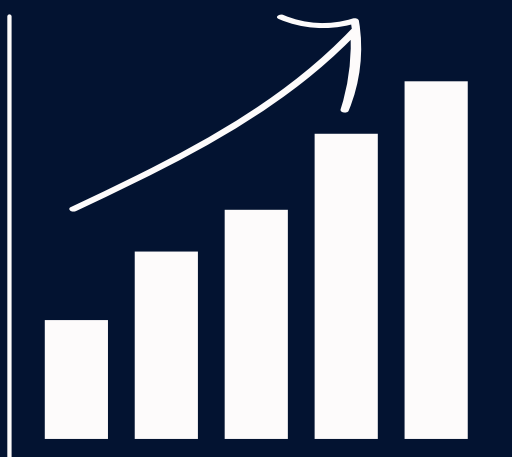
- Meet the evolving security requirements of the payment industry
- Take security as a serious concern
- Add flexibility for varied methodologies
- Enrich validation methods

A Look at The Fundamental Changes in PCI DSS v4.0 from the Previous Version

- Change in the password requirements
- Extended multi-factor authentication requirements
- Clearly allocating roles and responsibilities for every requirement
- Performing and targeting risk analysis in every 12 months
- Customized approach towards designing and innovating controls that dig on outcome-based security



What are the Future Steps for Businesses?



- Carefully assess the resources, budget, and personnel countering all the requirements
- Perform a gap analysis to understand the new processes and controls
- Design a roadmap of activities to be performed
- List out all documents with the roles and responsibilities

The clock is ticking for the organizations to take new controls with the newest version PCI DSS v4.0