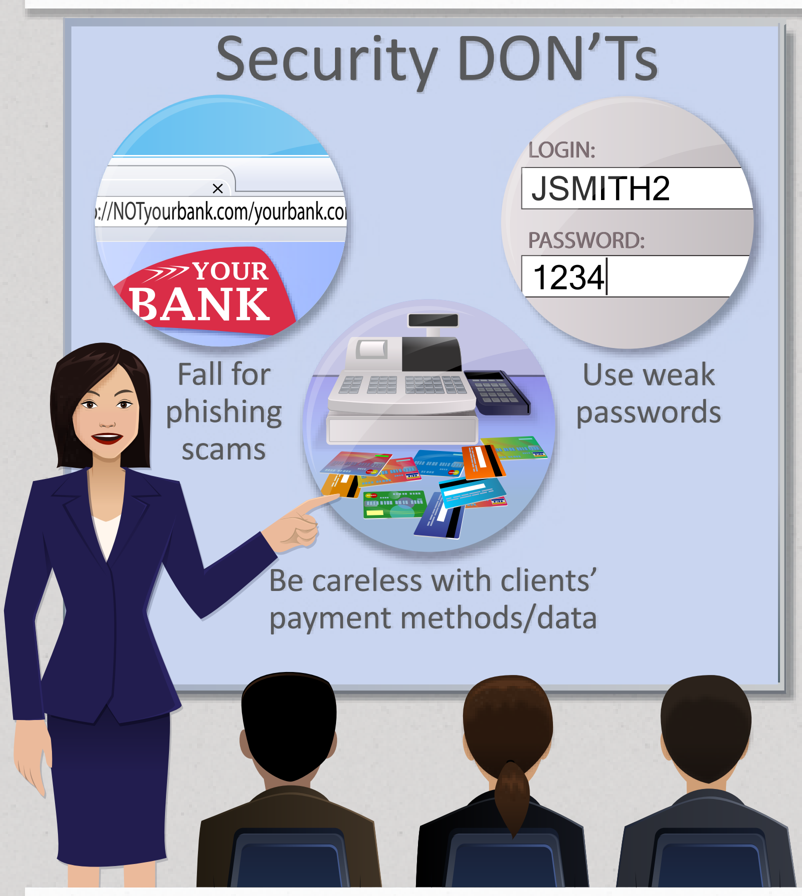
Why PCI DSS 3.0?

To stay competitive in terms of security and compliance, organizations need a structured, predictable, and continuous approach to solving ongoing challenges that's easy enough to do every day. By raising security standards and making PCI DSS compliance the status quo, organizations can monitor the effectiveness of their security controls and maintain their PCI DSS compliant environment.

PCI DSS 3.0 helps organizations focus on security, not compliance, by making payment security **business-as-usual**. How?

PCI DSS 3.0: What You Need to Know

1. Increased Education and Awareness


Security DON'Ts

Fall for phishing scams

Use weak passwords

Be careless with clients' payment methods/data

- Either because of lack of education or policy enforcement, employees leave the door open for attacks by **picking weak passwords, clicking on phishing links, or sharing company information on social and public platforms.**
- **Employees directly involved in the payment chain**—like cashiers, waiters, and bank tellers—often are most often responsible for internal breaches.
- By increasing awareness and education across organizations, we can help drive payment security as good business practice.

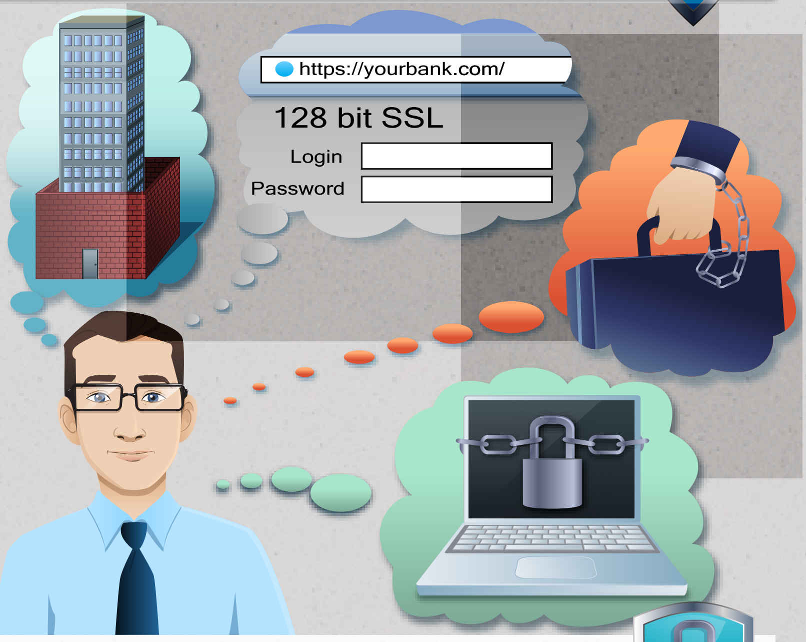
What's New?

- Best practices for implementing security into business-as-usual activities to maintain on-going PCI DSS compliance
- Navigating the PCI DSS guidance added for easier understanding of each requirement and security goal
- Req. 8.4 – Password education for users
- Req. 9.9 – POS security training and education

For more on what's new, go to PCISSC.org

2. Greater Flexibility

- Organizations can implement the password strength that is appropriate for their security strategy.
- Greater flexibility recognizes **there is more than one way to do security**, allowing organizations to choose the approach that works best for their business.

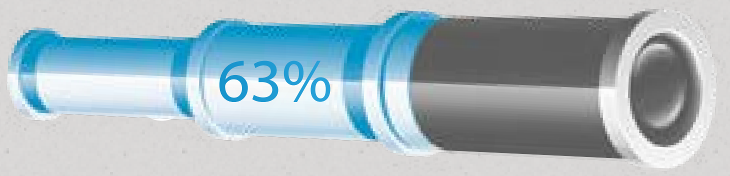


What's New?

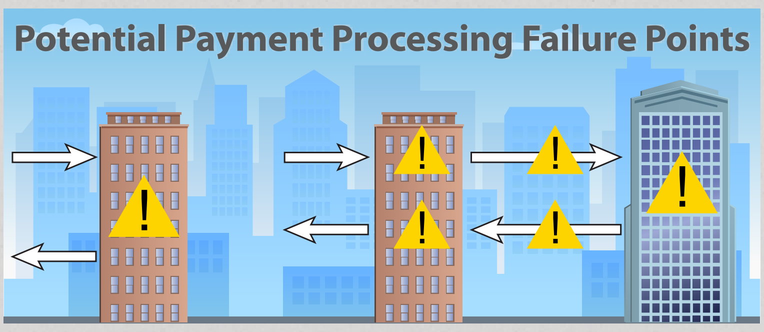
- Req. 8.2.3 – Allows for organizations to implement the password strength that is appropriate for its security strategy
- Req. 10.6 – More flexibility to prioritize log reviews based on organization's risk management strategy

For more on what's new, go to PCISSC.org

3. Security as a Shared Responsibility



Potential Payment Processing Failure Points



In-house
Single Point

Outsourced
Multiple Points

- 63 percent of investigations identifying a security deficiency easily exploited by hackers revealed **a third party responsible for system support, development, or maintenance.**
- Many businesses are **adopting an outsourced, third-party IT operations model**, but this can be a security risk.
- As industry leaders, we need to work together to manage risks and keep information secure.

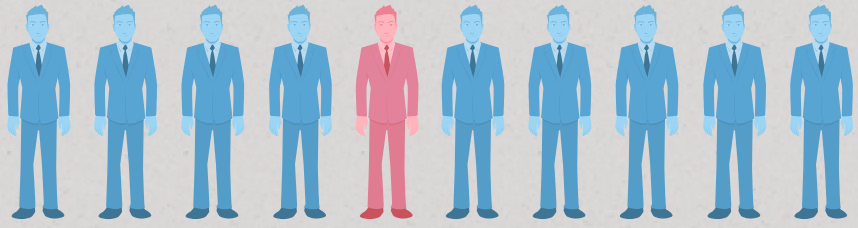
What's New?

- Guidance on outsourcing PCI DSS responsibilities
- Req. 12.9 – PCI DSS responsibilities for service providers

For more on what's new, go to PCISSC.org

Following PCI DSS is not only good for business,

9 out of 10



security professionals recommend it for payment security.

PCI Security Standards Council

For more information on how to make sure your company is aware of its PCI DSS responsibilities, go to PCISSC.org

Sources • Maintaining PCI Compliance: Assess the Impact of Changes in Business, Technology, and PCI DSS, Anton Chuvakin, Gartner Research • Verizon 2011 Payment Card Industry Compliance Report • Trustwave 2013 Global Security Report • Verizon 2013 Data Breach Investigation Report • Trustwave 2013 Global Security Report • Trustwave 2013 Global Security Report • Real Cost of Security Report (group size: 451)