Payment Card Industry
Security Standards Council, LLC

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PCI SECURITY STANDARDS COUNCIL STATEMENT ON MALWARE

WAKEFIELD, Mass., April 29, 2008 — PCI SSC has recently received several inquiries regarding how the PCI Data Security Standard (DSS) addresses malicious software threats against cardholder data. The DSS does clearly address protecting systems and networks from these new threats.

The PCI DSS, if properly implemented on a merchant or service providers' network, provides the security controls necessary to prevent hackers from penetrating a payment environment and installing malicious software that would jeopardize the protection of card data as it is being processed. The Standard provides for a host of mitigating controls including properly configuring firewalls, changing vendor defaults and passwords, encrypting the transmission of sensitive cardholder data across public networks and regularly updating anti-virus protections. Adhering to the Standard provides protection against hackers installing malware such as a 'sniffer' in order to capture and access data without being detected. The PCI SSC believes that the best way to protect cardholder data that is stored, transmitted and processed is by implementing the PCI DSS and remaining in full compliance.

For More Information:

If you would like more information about the PCI Security Standards Council or would like to become a Participating Organization please visit pcisecuritystandards.org, or contact the PCI Security Standards Council at participation@pcisecuritystandards.org.

About the PCI Security Standards Council

The mission of the PCI Security Standards Council is to enhance payment account security by driving education and awareness of the PCI Data Security Standard and other standards that increase payment data security.

The PCI Security Standards Council was formed by the major payment card brands American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. to provide a transparent forum in which all stakeholders can provide input into the ongoing development, enhancement and dissemination of the PCI Data Security Standard (DSS), PIN Entry Device (PED) Security Requirements and the Payment Application Data Security Standard (PA-DSS). Merchants, banks, processors and point of sale vendors are encouraged to join as Participating Organizations.