PCI Security Standards Council – Partnering for Global Payment Security

The Payment Card Industry Security Standards Council (PCI SSC) leads a global, cross-industry effort to increase payment security by providing industry-driven, flexible and effective data security standards and programs to help businesses detect, mitigate and prevent cyberattacks and breaches. Global industry collaboration is critical to this mission. Payment security is everyone's responsibility. It can't fall to one entity – bank, card brand or retailer – to secure the whole system. Every entity that stores, processes or transmits cardholder data must play a role. The PCI SSC provides an open forum for the industry to come together to develop security standards and programs that help secure payment data globally.

Global Cross-Industry Forum:

- The PCI SSC is comprised of more than **750 Participating Organizations (POs)** that represent companies from across industries and around the world, including retailers, airlines, hotels, banks, technology companies, payment processors and industry associations. These organizations play a key role in both influencing the ongoing development of PCI Security Standards and programs, and in helping ensure that PCI Security Standards are implemented globally to secure payment data.

- The PCI SSC **Board of Advisors** is a 29-member Executive Committee liaison board elected by the more than 750 PCI Participating Organizations around the globe to ensure industry involvement in the development of PCI Security Standards at the Executive Committee level. As strategic partners, they bring market, geographical and technical insight into PCI SSC plans and projects. Some BoA members include Amazon, Walmart, Target, Starbucks, British Airways, AccorHotels, Microsoft, PayPal, etc.

- The PCI SSC **Technical Advisory Board** is a technical liaison board that brings subject matter technical expertise from a broad range of stakeholders to the security standards process. This newly formed body provides guidance and recommendations to the PCI SSC at the Executive and Management Committee levels on technical matters related to payment security.

- The PCI SSC **Regional Engagement Boards** provide region specific leadership at the Executive and Management Committee levels. The first Regional Engagement Board started in Latin America. The Regional Engagement Board – Brazil represents the perspectives of PCI SSC Participating Organizations and constituents in Brazil, providing feedback and guidance to the PCI SSC on payment security standards, program development and adoption in the region. The PCI SSC plans to create more Regional Engagement Boards in other parts of the world in the future.

- PCI SSC **Affiliate Members**, who represent regional and national payments organizations, help define standards and influence their adoption. Currently eight organizations serve as Affiliate Members representing a global footprint of payment systems. Affiliate Members actively participate on the various PCI SSC Working Groups playing an important part in the standards development process.

- PCI SSC **Strategic Regional Members** represent national payment systems at a regional level (such as LAC, Europe, MEA, and APAC). Strategic Regional Members actively participate on the various PCI Working Groups and the Management Committee, as well as advise the Executive Committee on regional specific payment security initiatives.

- The PCI SSC **Global Executive Assessor Roundtable** is an Executive Committee level advisory board comprised of senior executives from PCI assessor companies. The PCI SSC trains and validates thousands of accessors that help ensure the correct adoption and implementation of PCI Security Standards. Assessors provide input on the development of PCI Security Standards and programs and PCI SSC holds regular sessions to engage with the assessment community. The Global Executive Assessor Roundtable provides formal inputs at the Executive Committee level.

- PCI SSC **Task Forces** provide high level advice and even help draft our standards. These task forces are comprised of members from our over 750 Participating Organizations (POs) worldwide. A great example of their work is the Small Merchant Task Force which drive the creation of PCI SSC's small merchant dedicated webpage and small merchant materials that address the problem areas of passwords, patching and remote access.

- PCI SSC **Special Interest Groups (SIGs)** are community-driven initiatives that focus on payment security challenges related to PCI Security Standards. SIG work may provide clarification on specific requirements within a PCI Security Standard, examine how PCI Security Standards work within any given industry or environment, or any other area that supports the Council's mission of raising awareness and increasing adoption of PCI Security Standards. SIGs are chosen by a direct vote of the Participating Organizations (including Strategic and Affiliate Members) that represents merchants, financial institutions and payment processors – the organizations that are implementing PCI Security Standards. Recent SIG topics include: Securing E-Commerce and Third-Party Security Assurance.

Industry Partnerships:

- The PCI SSC has established working relationships with industry associations around the world including the U.S. Chamber of Commerce, National Restaurant Association (NRA), European Card Payment Association (ECPA), Retail Solutions Provider Associations (RSPA), International Air Transport Association (IATA) American Hotel and Lodging Association (AHLA) and Camera Brasileira de Comercio Electronico.

- The PCI SSC has partnered with vertical industry stakeholders such as the Accredited Standards Committee X9 (ANSI X9) and EMVCo. PCI SSC is currently working with ANSI X9 on the important issue of PIN acceptance security standards. https://www.pcisecuritystandards.org/pdfs/PCI_X9_Press_Release_Feb_14_2018_FINAL.PDF

- PCI SSC holds community meetings and forums throughout the world with various payment industry stakeholders to both educate and solicit valuable feedback. Our events and forums include:

  North America Community Meeting
  Europe Community Meeting
  Asia-Pacific Community Meeting
  Middle-East and Africa Forum
  Latin America Forum
  Acquirer Forum
  QSA/PFI feedback forums

How PCI SSC Turns Feedback into Action:

- Merchants suggested the PCI SSC develop training to help in-house security personnel assess their security risks and PCI DSS compliance – they got it! The Internal Security Assessor (ISA) program was born.

- The industry – particularly small merchants - wanted guidance on how best to understand and address their greatest security challenges – they got it! The PCI SSC put together easy to understand information and tools aimed at helping the small merchant which can be seen on the "Getting Started with PCI Merchant Webpage".

- The marketplace asked for changes to the Qualified Integrators and Resellers (QIR) to improve training and increase the number of QIRs available to merchants – they got it! The PCI SSC made the new changes and the program is underway.

PCI Security Standards Council ®

What Others Are Saying

"We are very pleased with the pricing changes that the PCI SSC is making to the PO Program. The revised pricing structure will hopefully lead to even greater participation from organizations in South Africa and throughout the continent. We applaud the PCI SSC for responding to industry feedback and developing this thoughtful and inclusive policy."

WALTER VOLKER
CEO, Payment Association of South Africa (PASA)

"The PCI SSC Board of Advisors is comprised of representatives that have a wide range of expertise and experience across the payment industry. Through open, direct dialog and collaboration, the Board provides the PCI SSC feedback on payment security topics and raises critical payment security topics for consideration and action."

JEFF MONTS
Operational Risk Manager and Senior Vice President, Wells Fargo
PCI SSC Board of Advisor Member 2015-2017

"Joining the council provides MagicCube with two great advantages, especially with regard to PIN on Glass specifications: We are able to gain greater insight into the goals of the PCI organization as well as additional clarity on its objectives early in the process. Secondly, the PCI's process opens the door for new innovative security technologies, allowing us to contribute to the final specifications."

SAM SHAWKI
CEO and Co-Founder, MagicCube

"Our selection for the Qualified Security Assessor seat on the PCI SSC Brazil Regional Engagement Board is a real honour and testament to our commitment, knowledge and reputation in the field."

GUILHERME SCHEIBE
Managing Consultant for Foregenix, Latin America

"When developing SmartCheckout, PCI DSS certification was a mandatory requirement. But it ended up being more important than just the product. The maturity level we reached in the process of becoming compliant helped in defining us as a company. Today as a global digital commerce solution, joining PCI Security Standards Council as a Participant Organization presents us with a great opportunity to contribute to the improvement of the standards in parallel with the many great companies who are also part of the program."

ANDRE UCHOA
Chief Security Officer and Enterprise Architect, VTEX

"Without the PCI Security Standards Council setting the standards, and providing the frameworks via the standards, where would we be?"

TRACEY LONG
Senior Payment Data Security Manager, Worldpay
PCI SSC Board of Advisor Member 2015-2017

"The PCI Special Interest Groups (SIGs) are one of the best ways to make the PCI DSS stronger and merchants more secure."

JOSEPH PIERINI
Vice President of Technical Services, PSC, Part of NCC Group

"The PCI SSC Board of Advisors provides valuable, specific industry-sector knowledge in order to contribute towards wide ranging discussions that ultimately influence the direction and focus of payment security and the outputs of the PCI SSC."

MICHAEL CHRISTODOULIDES
VP, Security and Fraud Product Team, Barclaycard
PCI SSC Board of Advisor Member

"I am enthusiastic about X9 joining the PCI PIN Assessment Working Group and the opportunity to unify X9TR-39 with the PCI PIN Security Standard. The resulting PCI PIN Standard will simplify network security audits reducing the cost to the financial services industry."

STEVE STEVENS
Executive Director, Accredited Standards Committee X9 Inc. (ASC X9)

Learn more at PCISSC.org/GetInvolved

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