



# PCI DSS v4.0 – What you need to know.

**Ensuring the on-going security of your customers' cardholder data is crucial for any organization handling payment card information.**

Understanding the changes in PCI DSS v4.0 is essential for adapting your security practices and ensuring ongoing compliance. Sycurio is here to help you transition into v4.0 by removing the cost and complexity and making your customers' payment experiences flow seamlessly across every channel.



## Here are the major changes coming with v4.0:



Validation of policy enforcement to move towards maintaining compliance throughout the year



Secure payment page management internally and externally to enable timely threat response



Enhanced data protection to secure data during every step of the transaction



Robust defense against phishing to reduce the risk of malware and ransomware infiltrations



Strengthened access controls to enhance protection against unauthorized access

## Why PCI DSS compliance matters.

Data breaches can happen to any company, no matter what the size. In 2023, Verizon found that within large businesses there were 227 confirmed data disclosures.<sup>1</sup> Some notable breaches in the recent years include:

- Blackbaud: fined \$49.5M after ransomware incident affected 13,000 customers
- T-Mobile: suffered a cyberattack that exposed the personal data of over 76 million people and led to a \$500M settlement

# 74%



of all breaches include the human element, with people being involved either via error, privilege misuse, use of stolen credentials or social engineering.<sup>1</sup>

1. Verizon 2023 Data Breach Investigations Report





Financial and insurance

**480**  
incidents with confirmed data disclosure



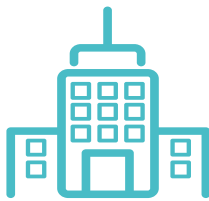
Healthcare

**436**  
incidents with confirmed data disclosure



Public administration

**584**  
incidents with confirmed data disclosure



Retail

**193**  
incidents with confirmed data disclosure



**Why Sycurio?**

Updating systems and processes to address the new requirements in v4.0 has the potential to be lengthy and onerous on teams and costly to an organization's bottom line. PCI DSS v4.0 requirements go into effect March 31, 2025; changes can take at least 6 months to address and implement.

Sycurio takes on the burden of responsibility and provides organizations with peace of mind knowing they are PCI DSS compliant throughout the duration of their contract with Sycurio.

**With Sycurio, security comes standard. Here's how we're helping organizations meet the new requirements in v4.0:**

- Ensure all employees understand PCI DSS compliance processes with a clear rules and responsibilities matrix
- Strengthen protection for payment pages through robust security controls and regular testing
- Simplify auditing with a QSA attested SAQ-A, freeing resources for revenue-generating activities

**Don't wait for a compelling event to ensure you are PCI DSS compliant. Contact Sycurio today.**

