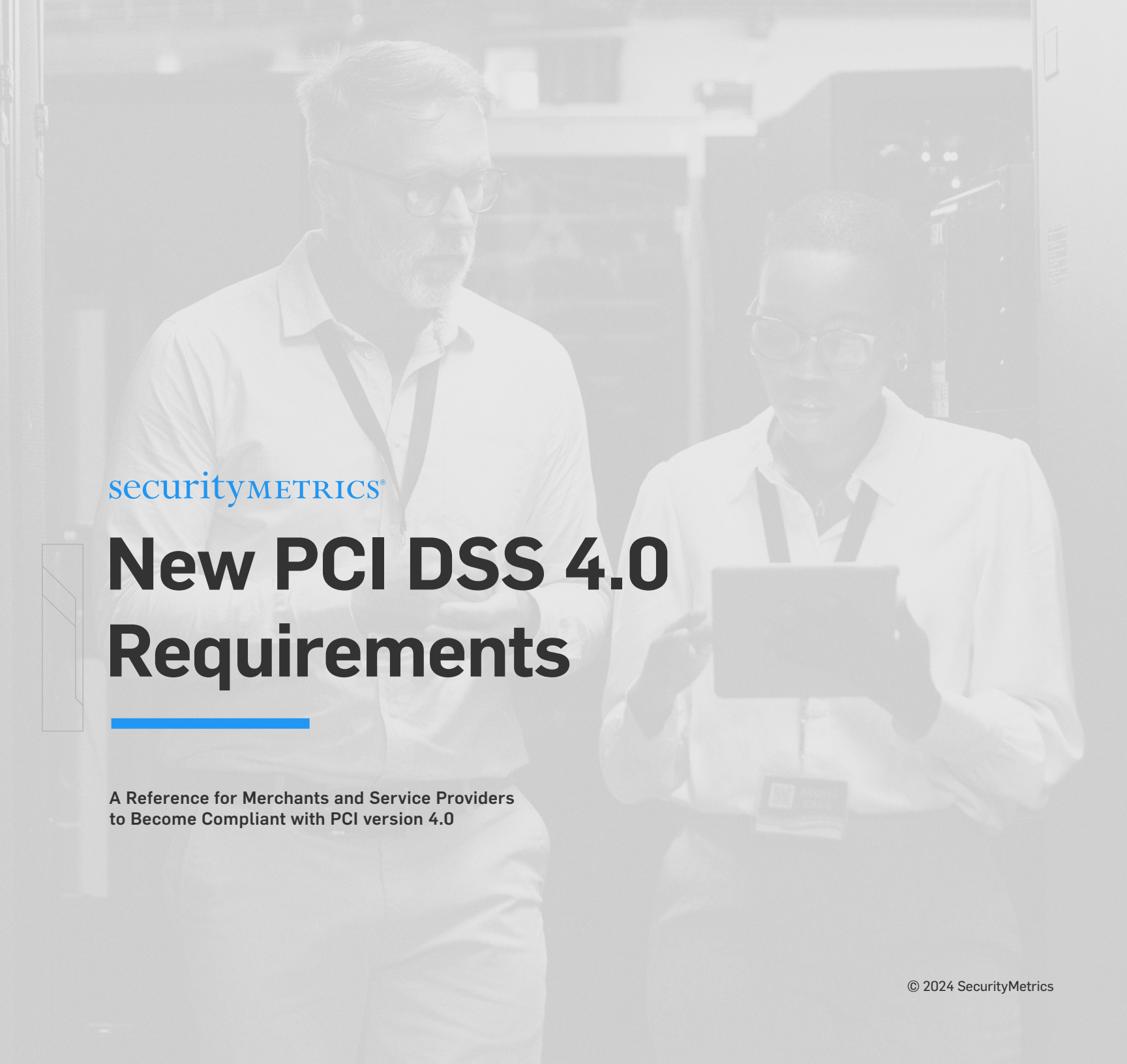


securityMETRICS®

New PCI DSS 4.0 Requirements

A Reference for Merchants and Service Providers to Become Compliant with PCI version 4.0

NEW PCI DSS 4.0 REQUIREMENTS

NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
REQUIREMENT 1: APPLY SECURE CONFIGURATIONS TO ALL SYSTEM COMPONENTS				
1.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 1 are documented, assigned, and understood.	■	
REQUIREMENT 2: APPLY SECURE CONFIGURATIONS TO ALL SYSTEM COMPONENTS				
2.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 2 are documented, assigned, and understood.	■	
REQUIREMENT 3: PROTECT STORED ACCOUNT DATA				
3.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 3 are documented, assigned, and understood.	■	
3.2.1	A, A-EP, D (Mer), D (SP), P2PE	Any SAD stored prior to completion of authorization is kept to a minimum through implementation of data retention and disposal policies, procedures, and processes.		■
3.3.2	D (Mer), D (SP)	SAD stored electronically prior to completion of authorization is encrypted using strong cryptography.		■
3.3.3	D (SP)	SAD stored by issuers is encrypted using strong cryptography.		■
3.4.2	D (Mer), D (SP)	Technical controls to prevent copy and/or relocation of PAN when using remote-access technologies except with explicit authorization.		■
3.4.2	D (Mer), D (SP)	Technical controls to prevent copy and/or relocation of PAN when using remote-access technologies except with explicit authorization.		■
3.5.1.1	D (Mer), D (SP)	Hashes used to render PAN unreadable (per the first bullet of Requirement 3.5.1) are keyed cryptographic hashes of the entire PAN with associated keymanagement processes and procedures.		■
3.5.1.2	D (Mer), D (SP)	Implementation of disk-level or partitionlevel encryption when used to render PAN unreadable.		■

NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
3.6.1.1	D (SP)	A documented description of the cryptographic architecture includes prevention of the use of cryptographic keys in production and test environments.		■
REQUIREMENT 4: PROTECT CARDHOLDER DATA WITH STRONG CRYPTOGRAPHY DURING TRANSMISSION OVER OPEN, PUBLIC NETWORKS				
4.1.2	A-EP, D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 4 are documented, assigned, and understood.	■	
4.2.1	C, D (Mer), D (SP)	Certificates used to safeguard PAN during transmission over open, public networks are confirmed as valid and are not expired or revoked.		■
4.2.1.1	D (Mer.), D (SP)	An inventory of the entity's trusted keys and certificates is maintained.		■
REQUIREMENT 5: PROTECT ALL SYSTEMS AND NETWORKS FROM MALICIOUS SOFTWARE				
5.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 5 are documented, assigned, and understood.	■	
5.2.3.1	A-EP, C, D (Mer), D (SP)	A targeted risk analysis is performed to determine frequency of periodic evaluations of system components identified as not at risk for malware.		■
5.3.2.1	A-EP, C, D (Mer), D (SP)	A targeted risk analysis is performed to determine frequency of periodic malware scans.		■
5.3.3	A-EP, C, C-VT, D (Mer), D (SP)	Anti-malware scans are performed when removable electronic media is in use.		■
5.4.1	A-EP, C, C-VT, D (Mer), D (SP)	Mechanisms are in place to detect and protect personnel against phishing attacks.		■
REQUIREMENT 6: DEVELOP AND MAINTAIN SECURE SYSTEMS AND SOFTWARE				
6.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 6 are documented, assigned, and understood.	■	

NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
6.3.2	A-EP, D (Mer.), D (SP)	Maintain an inventory of bespoke and custom software to facilitate vulnerability and patch management.		■
6.3.2	A-EP, D (Mer), D (SP)	Maintain an inventory of bespoke and custom software to facilitate vulnerability and patch management.		■
6.4.2	A-EP, D (Mer), D (SP)	Deploy an automated technical solution for public-facing web applications that continually detects and prevents webbased attacks.		■
6.4.3	A, A-EP, D (Mer), D (SP)	Manage all payment page scripts that are loaded and executed in the consumer's browser.		■
REQUIREMENT 7: RESTRICT ACCESS TO SYSTEM COMPONENTS AND CARDHOLDER DATA BY BUSINESS NEED TO KNOW				
7.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 7 are documented, assigned, and understood.	■	
7.2.4	A-EP, C, D (Mer), D (SP)	Review all user accounts and related access privileges appropriately.		■
7.2.5	A-EP, C, D (Mer), D (SP)	Assign and manage all application and system accounts and related access privileges appropriately.		■
7.2.5.1	D (Mer), D (SP)	Review all access by application and system accounts and related access privileges.		■
REQUIREMENT 8: IDENTIFY USERS AND AUTHENTICATE ACCESS TO SYSTEM COMPONENTS				
8.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 8 are documented, assigned, and understood.	■	
8.3.6	A, A-EP, C, C-VT, D (Mer), D (SP)	Minimum level of complexity for passwords when used as an authentication factor.		■

NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
8.3.10.1	D (SP)	If passwords/passphrases are the only authentication factor for customer user access, passwords/passphrases are changed at least every 90 days or the security posture of accounts is dynamically analyzed to determine realtime access to resources.		■
8.4.2	A-EP, C, D (Mer), D (SP)	Multi-factor authentication for all access into the CDE.		■
8.5.1	A-EP, C, D (Mer), D (SP)	Multi-factor authentication systems are implemented appropriately.		■
8.6.1	A-EP, C, D (Mer), D (SP)	Manage interactive login for accounts used by systems or applications.		■
8.6.2	A-EP, C, D (Mer), D (SP)	Passwords/passphrases used for interactive login for application and system accounts are protected against misuse.		■
8.6.3	A-EP, C, D (Mer), D (SP)	Passwords/passphrases for any application and system accounts are protected against misuse.		■
REQUIREMENT 9: RESTRICT PHYSICAL ACCESS TO CARDHOLDER DATA				
9.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 9 are documented, assigned, and understood.	■	
9.5.1.2.1	D (Mer), D (SP)	A targeted risk analysis is performed to determine frequency of periodic POI device inspections.		■
REQUIREMENT 10: LOG AND MONITOR ALL ACCESS TO SYSTEM COMPONENTS AND CARDHOLDER DATA				
10.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 10 are documented, assigned, and understood.	■	
10.4.1.1	A-EP, C, D (Mer), D (SP)	Audit log reviews are automated.		■
10.4.2.1	A-EP, C, D (Mer), D (SP)	A targeted risk analysis is performed to determine frequency of log reviews for all other system components.		■

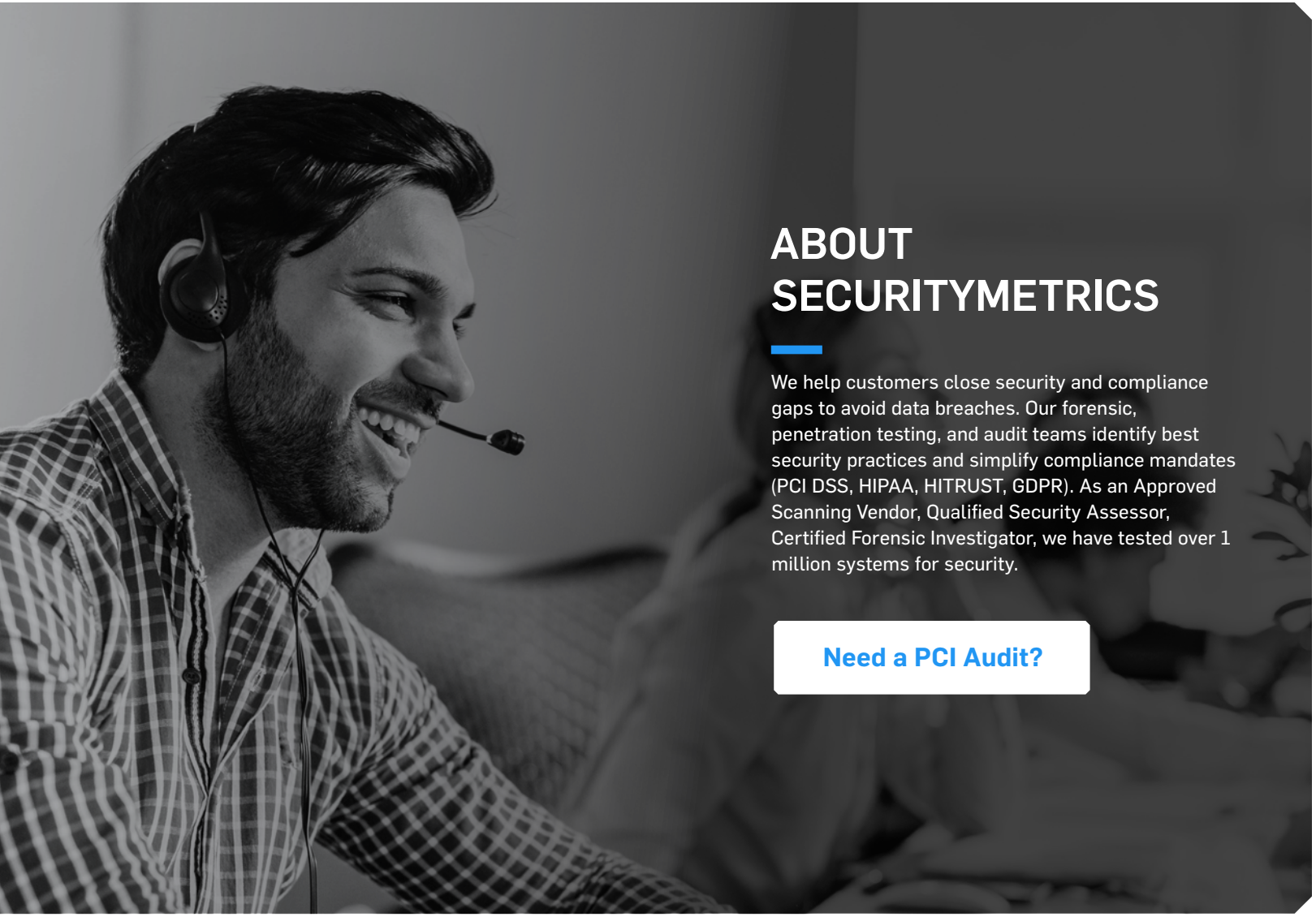
NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
10.7.2	D (Mer), D (SP)	Failures of critical security control systems are detected, alerted, and addressed promptly.		■
10.7.3	D (Mer), D (SP)	Failures of critical security control systems are responded to promptly.		
REQUIREMENT 11: TEST SECURITY OF SYSTEMS AND NETWORKS REGULARLY				
11.1.2	D (Mer), D (SP)	Roles and responsibilities for performing activities in Requirement 11 are documented, assigned, and understood.	■	
11.3.1.1	D (Mer), D (SP)	Manage all other applicable vulnerabilities (those not ranked as highrisk or critical).		■
11.3.1.2	D (Mer), D (SP)	Internal vulnerability scans are performed via authenticated scanning.		■
11.3.2	A*, A-EP, B-IP, C, D (Mer), D (SP)	External vulnerability scans are performed at least quarterly by a PCI SSC Approved Scanning Vendor (ASV) and that vulnerabilities are resolved per the ASV Program Guide.	■	
11.4.7	D (SP)	Multi-tenant service providers support their customers for external penetration testing.		■
11.5.1.1	D (SP)	Covert malware communication channels detect, alert and/or prevent, and address via intrusion-detection and/or intrusion-prevention techniques.		■
11.6.1	A, A-EP, D (Mer), D (SP)	A change-and-tamper-detection mechanism is deployed for payment pages.		■
REQUIREMENT 12: SUPPORT INFORMATION SECURITY WITH ORGANIZATIONAL POLICIES AND PROGRAMS				
12.3.1	A-EP, C, D (Mer), D (SP)	A targeted risk analysis is documented to support each PCI DSS requirement that provides flexibility for how frequently it is performed.		■
12.3.2	D (Mer), D (SP)	A targeted risk analysis is performed for each PCI DSS requirement that is met with the customized approach.	■	

*This requirement is only new for SAQ A.

NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
12.3.3	D (Mer), D (SP)	Cryptographic cipher suites and protocols in use are documented and reviewed.		■
12.3.4	D (Mer), D (SP)	Hardware and software technologies are reviewed.		■
12.5.2	D (Mer), D (SP)	PCI DSS scope is documented and confirmed at least once every 12 months.	■	
12.5.2.1	D (SP)	PCI DSS scope is documented and confirmed at least once every six months and upon significant changes.		■
12.5.3	D (SP)	The impact of significant organizational changes on PCI DSS scope is documented and reviewed and results are communicated to executive management.		■
12.6.2	D (Mer), D (SP)	The security awareness program is reviewed at least once every 12 months and updated as needed.		■
12.6.3.1	A-EP, C, C-VT, D (Mer), D (SP)	Security awareness training includes awareness of threats that could impact the security of the CDE, to include phishing and related attacks and social engineering.		■
12.6.3.2	D (Mer), D (SP)	Security awareness training includes awareness about acceptable use of enduser technologies.		■
12.9.2	D (SP)	TPSPs support customers' requests to provide PCI DSS compliance status and information about PCI DSS requirements that are the responsibility of the TPSP.	■	
12.10.4.1	D (Mer), D (SP)	A targeted risk analysis is performed to determine frequency of periodic training for incident response personnel.		■
12.10.5	D (Mer), D (SP)	The security incident response plan includes alerts from the change- and tamper-detection mechanism for payment pages.		■

NEW REQ.	SAQ TYPE		Effective Immediately	Effective March 31, 2025
12.10.7	D (Mer), D (SP)	Incident response procedures are in place and initiated upon detection of PAN.		
APPENDIX A1: ADDITIONAL PCI DSS REQUIREMENTS FOR MULTI-TENANT SERVICE PROVIDERS				
A1.1.1	D (SP)	The multi-tenant service provider confirms access to and from customer environment is logically separated to prevent unautho-rized access.		
A1.1.4	D (SP)	The multi-tenant service provider confirms effectiveness of logical separation controls used to separate customer environments at leave once every six months via penetration testing.		
A1.2.3	D (SP)	The multi-tenant service provider implements processes or mechanisms for reporting and addressing suspected or confirmed security incidents and vulnerabilities.		
APPENDIX A3: DESIGNATED ENTITIES SUPPLEMENTAL VALIDATION (DESV)				
A3.3.1	Entities designated by a payment brand(s) or acquirer as requiring additional validation of existing PCI DSS requirements	Failures of the following are detected, alerted, and reported in a timely manner: Automated log review mechanisms Automated code review tools		
TOTALS			13	51
GRAND TOTAL: 64				

*Immediately for All v4.0 Assessments



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