



20th PCI London: Time to think bigger?

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Matching compliance to risks

Is GDPR driving budgets, processes and solutions in PCI DSS compliance?



The problem with many compliance regimes is that they effectively ignore the realities of risk. They assume that a particular risk must be 'solved' and then evolve a set of ever more complex rules to achieve this.

They tend not to seek to quantify the risk they are designed to mitigate, nor to place that risk in the context of a real-world business and all the other operational risks it faces, nor to ensure that the costs of the compliance regime is itself appropriate to the underlying risk as it manifests itself in a real business, nor to ensure that the cost of compliance can be borne by the businesses subject to the regime.

They also struggle with the idea of risk as a variable on a sliding scale, rather than as an absolute. They generally do a poor job of understanding whether the regime is executable by the types and number of staff likely to be available to do it.

All of these criticisms have, at one time or another been levelled at the PCI DSS regime. But the introduction of GDPR and a year's worth of enforcement action have given companies real risk management data on data security and privacy.

The level of GDPR fines, the amounts relative to the nature of the violations and to the sizes of the companies involved, provide management with some of the first real, public data that allows them to begin a proper risk modelling process, looking at expected losses and so the budgets and organisational structures they need to manage data privacy and security across the business.

This is raising significant new questions for compliance heads:

- If violations of GDPR cost firms more than those of PCI DSS, where should budgets go?
- How should teams reflect the overlap between GDPR and PCI DSS in terms of the activities and skillsets required?
- Should PCI DSS compliance be completely outsourced with those third-parties plugged into the GDPR or wider compliance team?
- Does it make sense to still think about specific PCI DSS technologies and solutions, or are more generalised products available?
- Will PCI DSS 4.0 alter the answers to some of these questions?

The 20th PCI London will look at the latest in the processes and technologies used to protect payment and personal data. There will be real-life case studies, strategic talks and technical break-out sessions from PCI DSS and compliance teams

Key themes: PCI DSS and compliance professionals need your help ...

1

To reduce the cost and burden of compliance

Most companies have limited resources to devote to one small dataset (card data). They need solutions that can be applied more widely, they need automation, and they need pro-business solutions. **So which products make the grade?**

4

With cost-effective testing

“Security testing retains its traditional place at the bottom of the PCI DSS compliance list in terms of full compliance” in the Verizon report. But it is clearly a critical component of ensuring effectiveness and maintaining compliance. **Demonstrate your expertise.**

2

To build and manage compliance programmes

Firms need to know what they have and what they are doing. They need data inventories, monitoring and recording systems and platforms for comprehensive security and privacy management. **Can your solutions help them?**

5

With ensuring new technologies are compliant

The world of payments is in flux. Cards are physical, they exist in wallets, they can generate virtual cards and the channels through which card data flows are changing too. One area of concern is API security. **Is it an issue and can you help?**

3

Aligning PCI DSS and GDPR efforts

Companies have spent significantly on PCI DSS, then poured more resources into GDPR. After a year of GDPR, what lessons have been learned about integrating the two? **What approaches can help companies with this?**

6

With PCI DSS 4.0 – when it arrives!

All compliance regimes evolve as the wider marketplace does. Keeping up is a constant compliance struggle. But with PCI DSS 4.0 promising a new risk-based approach, will yet another round of investment be needed **Can your solutions ease the transition?**



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