PCI DSS 4.0 standard goes into effect April 1



We previously shared that the Payment Card Industry Security Standards Council (PCI SSC) released version 4.0 of the PCI Data Security Standard (DSS).

This update marks the first significant change to the standard in over a decade. It's a response to the evolving threat landscape facing businesses today and places a greater emphasis on improving procedures to protect against potential risks. Here's what you should be aware of now.

All PCI DSS compliance assessments started after March 31, 2024, must be based on the version 4.0 standard.

- Customers enrolled in Elavon's online PCI Compliance Manager portal were able to begin validating their annual compliance to version 4.0 beginning February 13.
- Customers not enrolled in the online PCI Compliance Manager program should be advised to begin their validation process early and to validate to the 4.0 standard rather than the outgoing 3.2.1 standard. There will be limited accommodations made by the card brand networks for accounts still tying up validation loose ends when 3.2.1 retires, so validating to 4.0 as early as possible is recommended.

Good to know

- Validation renewal dates will not be impacted. Recently validated compliance against the old PCI DSS version will be valid for one year from validation.
- Assessments that are in progress or started on February 13 in the PCI Compliance Portal will be based on version 4.0.
- Validation responses will be retained and reformatted so customers will not need to start over.
- External vulnerability scan frequency remains every 90 days.