

# Solution spotlight | PCI DSS version 4

Kingdom of Bahrain | 24 November 2022



Established by the world's major credit card companies to protect cardholders' data and support the adoption of consistent data security measures globally, the payment card industry (PCI) data security standard (DSS) is a set of tools and measurements that help ensure the safe handling of sensitive information. The Central Bank of Bahrain mandates PCI DSS compliance from licensed financial institutions - with version 4 of the standard released in March 2022.

## Who should comply?

Anyone who accepts or processes payment cards, including:

- **Merchants** who accept card-based payments through devices or online
- **Banks and financial institutions**
- **Payment gateways**
- Any organisation - such as **managed service providers** - that manages customer infrastructure or applications which store, process or transmit card data.

## Objectives and goals

With 12 requirements across six objectives, PCI DSS v4.0 includes four goals:

- Meet the payment industry's security needs
- Promote security as a continuous process
- Add flexibility for different methodologies
- Enhance validations methods

## How can PCI DSS v4.0 be integrated into business as usual?

Building PCI DSS v4.0 into business-as-usual as part of an overall security strategy empowers entities to monitor the effectiveness of security controls on an ongoing basis. Leading practice includes:

- Monitoring the effectiveness of security controls to ensure they are operating as intended
- Ensuring failures in security controls are detected and responded to
- Reviewing changes to security environments
- Ensuring changes to organisational structures are reviewed in terms of PCI DSS impact
- Confirming PCI DSS requirements are in place, understood and followed
- Assessing whether hardware and software are supported and meet security requirements (including PCI DSS)

## How can Keypoint help?

Our dedicated PCI DSS team has implemented the data security standard for organisations across MENA. Contact us to set up a preliminary discussion.

### Contact us:



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