Who We Are

The PCI Security Standards Council touches the lives of hundreds of millions of people worldwide. A global organization, it maintains, evolves and promotes Payment Card Industry standards for the safety of cardholder data across the globe.

What We Do

We serve those who work with and are associated with payment cards. This includes: merchants of all sizes, financial institutions, point-of-sale vendors, and hardware and software developers who create and operate the global infrastructure for processing payments.

There are two priorities for our work:

- Helping merchants and financial institutions understand and implement standards for security policies, technologies and ongoing processes that protect their payment systems from breaches and theft of cardholder data.

- Helping vendors understand and implement standards for creating secure payment solutions.

Cross-industry: PCI SSC is an inclusive community of more than 750 global businesses spanning a wide range of business and industry sectors.

Public-private sector: PCI SSC fosters information sharing with national and international standards bodies, merchant trade associations, government agencies including financial regulation, law enforcement and intelligence.

" The security benefits associated with maintaining PCI compliance are vital to the long-term success of all merchants who process card payments. This includes continual identification of threats and vulnerabilities that could potentially impact the organization. Most organizations never fully recover from data breaches because the loss is greater than the data itself. "

— Quick Service Restaurant (QSR) Magazine

What We Don't Do

Compliance/Enforcement – PCI SSC has no role in compliance or enforcement of the PCI Security Standards. Compliance and enforcement of our standards is determined by others – primarily the payment brands and/or acquiring banks.

Technology & Security Products – PCI SSC does not develop or manufacture technology products or solutions. PCI Security Standards provide security requirements necessary to protect payment card data. Our standards are vendor, product and technology neutral – we do not recommend the use of one vendor or product over another.

EMV Chip v. Signature - PCI SSC has no role in the EMV transition or whether a PIN or signature is required to complete a transaction.

Why It Matters

The security of cardholder data affects everybody.

The breach or theft of cardholder data affects the entire payment card ecosystem. Customers suddenly lose trust in merchants or financial institutions, their credit can be negatively affected -- there is enormous personal fallout. Merchants and financial institutions lose credibility (and in turn, business), they are also subject to numerous financial liabilities.

Following PCI Security Standards is just good business. Such standards help ensure healthy and trustworthy payment card transactions for the hundreds of millions of people worldwide that use their cards every day.