



DATA SHEET

# PCI-DSS Compliance Simplified

**Making it easier for organizations to meet and maintain PCI requirements**

PCI Security Standards are a set of technical and operational rules established by the PCI Security Standards Council (PCI SSC) to enhance security for payment card data. These standards outline steps businesses must take to ensure cardholder data security. They apply to all entities involved in storing, processing, or transmitting cardholder data, including software developers and manufacturers of devices used in transactions. The Council manages the standards while leading members enforce compliance, including companies like American Express, Discover Financial Services, JCB, MasterCard, and Visa Inc.

● **KEY REQUIREMENTS OF PCI-DSS**

The PCI standards cover various areas to ensure the security of payment card data:

<b>Secure Network and Systems:</b>	<b>Protection of Cardholder Data:</b>	<b>Vulnerability Management:</b>	<b>Access Control:</b>	<b>Monitoring Networks:</b>	<b>Information Security Policy:</b>
Businesses must use firewalls and avoid default passwords to protect cardholder data.	Encryption is required for transmitting and storing cardholder data.	Regular updates and antivirus software help protect systems from malware.	Only authorized personnel should have access to cardholder data.	Businesses must track network activity and conduct regular security testing.	Clear policies must be in place to address information security for all personnel.

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## PCI Compliance Penalties: Understanding the Costs

Penalties for non-compliance with PCI DSS requirements can be significant and vary depending on the issuing authority:

- Financial Impact: Fines range from \$5,000 to \$100,000/month, plus credit monitoring fees, stressing the importance of PCI DSS compliance.
- Additional Penalties: Card Brands may impose penalties for not following PCI SSC standards. Understanding and following all guidelines is crucial to avoid financial issues and maintain good bank relations.

## How Immersive Labs Helps

The Immersive Labs platform provides tools and training to assist organizations in meeting and exceeding PCI standards:

	Hands-on Lab	Application Security	Workforce Exercising	Crisis Simulations	Cyber Threat Intelligence	Candidate Screening	The Platform & Reporting
Develop and Maintain Secure Systems and Applications (PCI 6.5)		✓			✓		✓
Risk Analysis & Assessment (PCI 12.2)	✓						✓
React to New Vulnerabilities Quickly (PCI 6.6)	✓				✓		✓
Security Policies (12.10)			✓	✓			✓
Verify Candidates (PCI 12.7)						✓	✓
Manage Supply Chain Risks			✓	✓			✓
Validate by Reporting	✓	✓	✓	✓	✓	✓	✓

## Ready to Get Started?

Immersive Labs is your partner in achieving PCI compliance and strengthening cybersecurity.

[Click to learn more and explore our platform!](#)

### Certification & Compliance



### Trusted by the world's largest organizations

Over  
**400**  
customers

**>3.5M**  
total labs  
completed

**>100,000**  
unique  
users

**>1,800**  
hands-on  
challenges