worldpay
for platforms

PCI COMPLIANCE

Unlock your platform's security potential

Protecting cardholder data isn't just good business — it's essential. Let's cut through the complexity and show you how PCI compliance keeps your platform secure and your customers happy.

Understanding
PCI compliance

The Payment Card Industry Data Security Standard (PCI DSS) is the global standard that all businesses, including software companies, handling credit card payments must follow.

PCI compliance isn't just about regulatory requirements. It's your key to safeguarding cardholder data and maintaining a secure software business.

In short

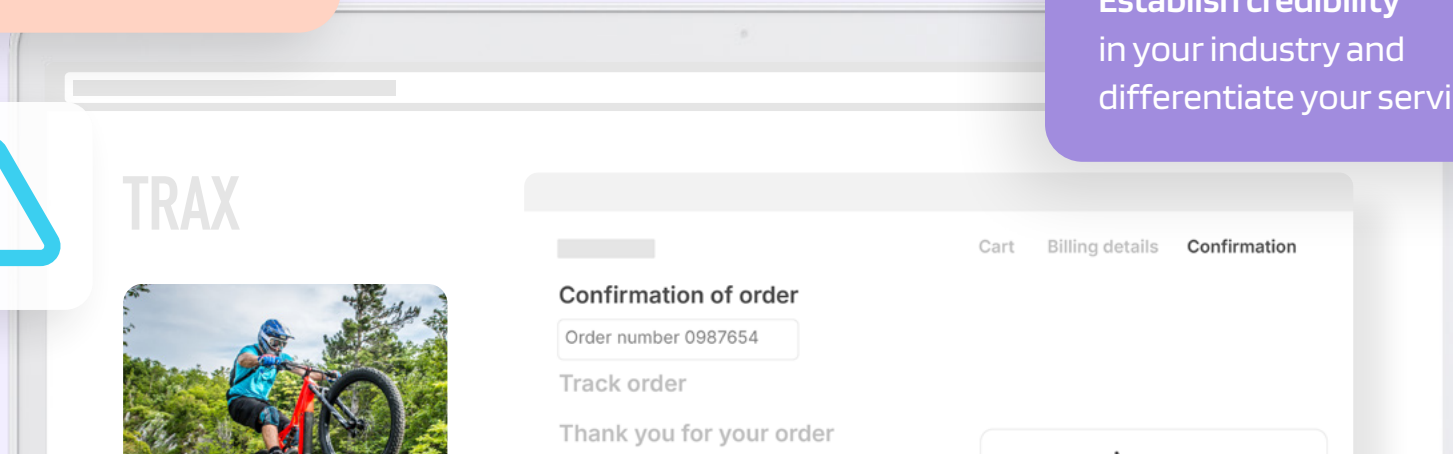
PCI DSS is fundamental to your success. Most software companies don't have an in-house PCI expert — that's where we come in.

PCI helps you:

Identify and fix vulnerabilities before they compromise your security

Build trust with customers and partners by demonstrating your commitment to protecting their data

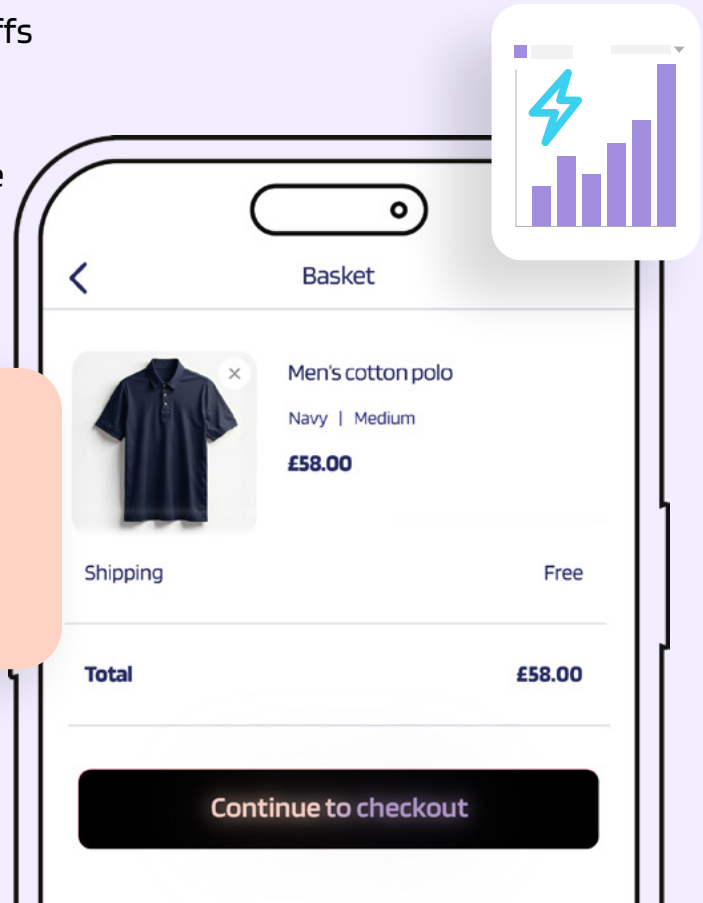
Establish credibility in your industry and differentiate your services



PCI 4.0: Security for the digital age

Remember when fraud meant someone skimming your card at the ATM? Those days are gone.

Today's fraudsters have their sights set on eCommerce, where the payoffs are bigger and the attacks more sophisticated. That's why PCI DSS 4.0 exists — it's your comprehensive security shield for today's threats.



In short

PCI 4.0 isn't just a compliance checkbox — it's essential for your business.

PCI 4.0 arms your platform with over 60 new protections including:

Phishing shields
Keeping credential thieves at bay

Multi-factor authentication
Now mandatory (and for good reason)

eCommerce skimming protection
Stopping invisible thieves at checkout

Regular vulnerability scans
Finding weaknesses before attackers do

IP address security
Locking down your digital front door

The role of platforms in PCI compliance

In the payment card ecosystem, security requires coordination across multiple stakeholders. Processors, software platforms, and merchants each have unique responsibilities but must work in unison to ensure PCI compliance and protect customer information. This represents a shared responsibility model.

Software companies, particularly those serving SMBs (small and medium-sized businesses), play a crucial role in this framework. Consider that 46% of all cyber breaches target businesses with fewer than 1,000 employees, with incidents potentially costing up to $650,000 per breach.

With such significant risks, it's essential for software companies to partner with a payments processor that prioritizes PCI compliance. Through effective collaboration, you can safeguard your user base and the 420 million U.S. cardholders they serve.

Payments processors

Powering the sophisticated behind-the-scenes infrastructure

Merchants

Conducting business with system confidence

Software platforms

Building reliable performance with ironclad security

Cardholders

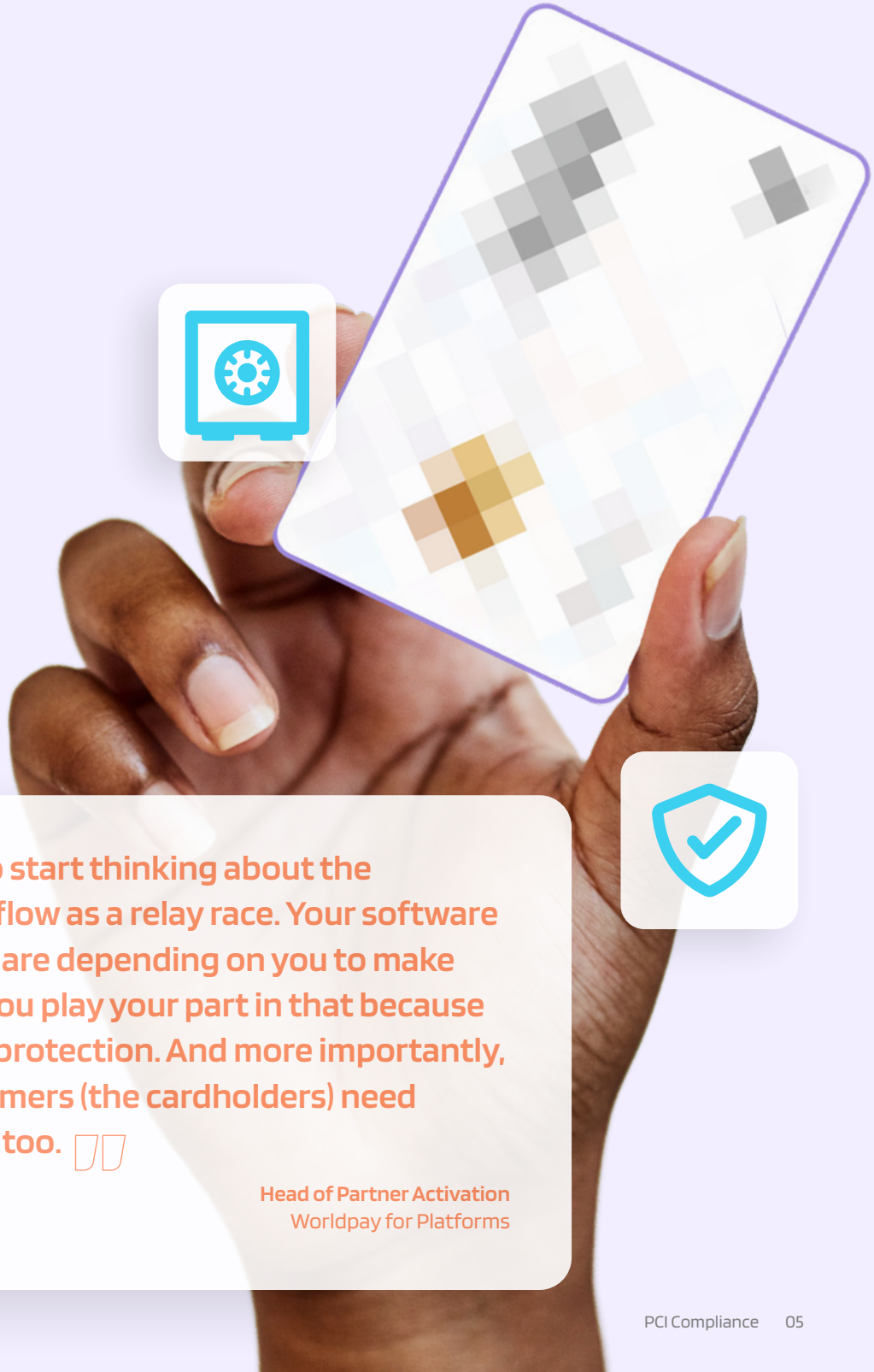
Trusting the system with their financial data

Data security fundamentals

PCI compliance goes beyond payments — it's about building a security culture where even tiny details matter enormously.

Did you know 81% of company data breaches start with weak passwords? It's true. A seven-character password can be cracked in about four seconds, while an 18-character password would take roughly 480,000 years.

These fundamental security practices aren't just technical requirements — they're the foundation of customer trust and business longevity.



> We need to start thinking about the payments flow as a relay race. Your software customers are depending on you to make sure that you play your part in that because they need protection. And more importantly, their customers (the cardholders) need protection too.

Head of Partner Activation
Worldpay for Platforms

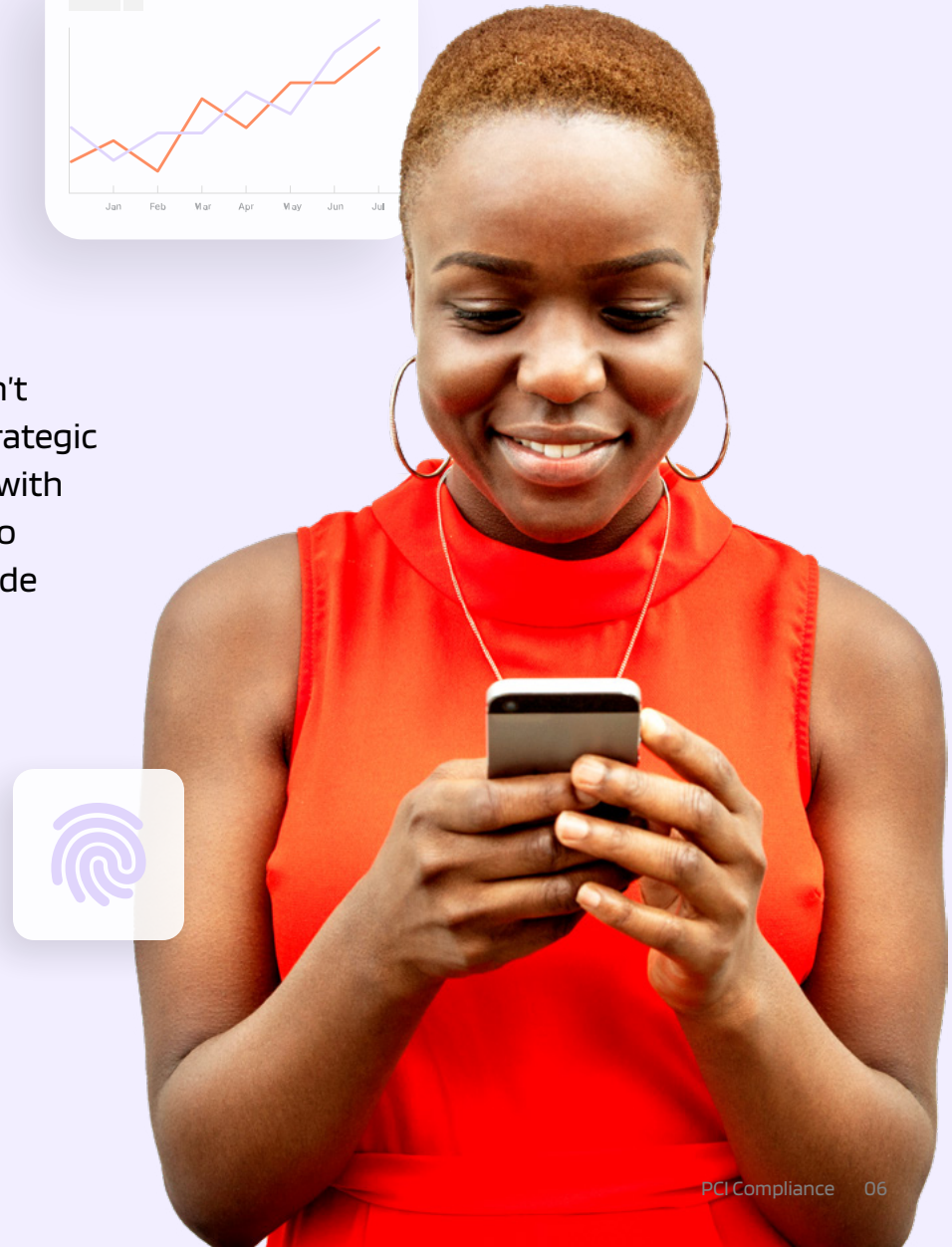
Trust

Your most valuable asset

Strong security isn't just about preventing breaches — it's about building unshakeable customer confidence.

When your platform demonstrates solid security, you're not just protecting data; you're creating peace of mind that builds lasting relationships.

The good news? You don't have to do this alone. Strategic partnerships, especially with payment processors who understand security inside and out, can provide the expertise you need.



Finding your perfect security partner

The ideal payment processor serves as your compliance partner, providing guidance that you can confidently share with your customers. This approach builds trust and positions you as an authority in payments compliance.

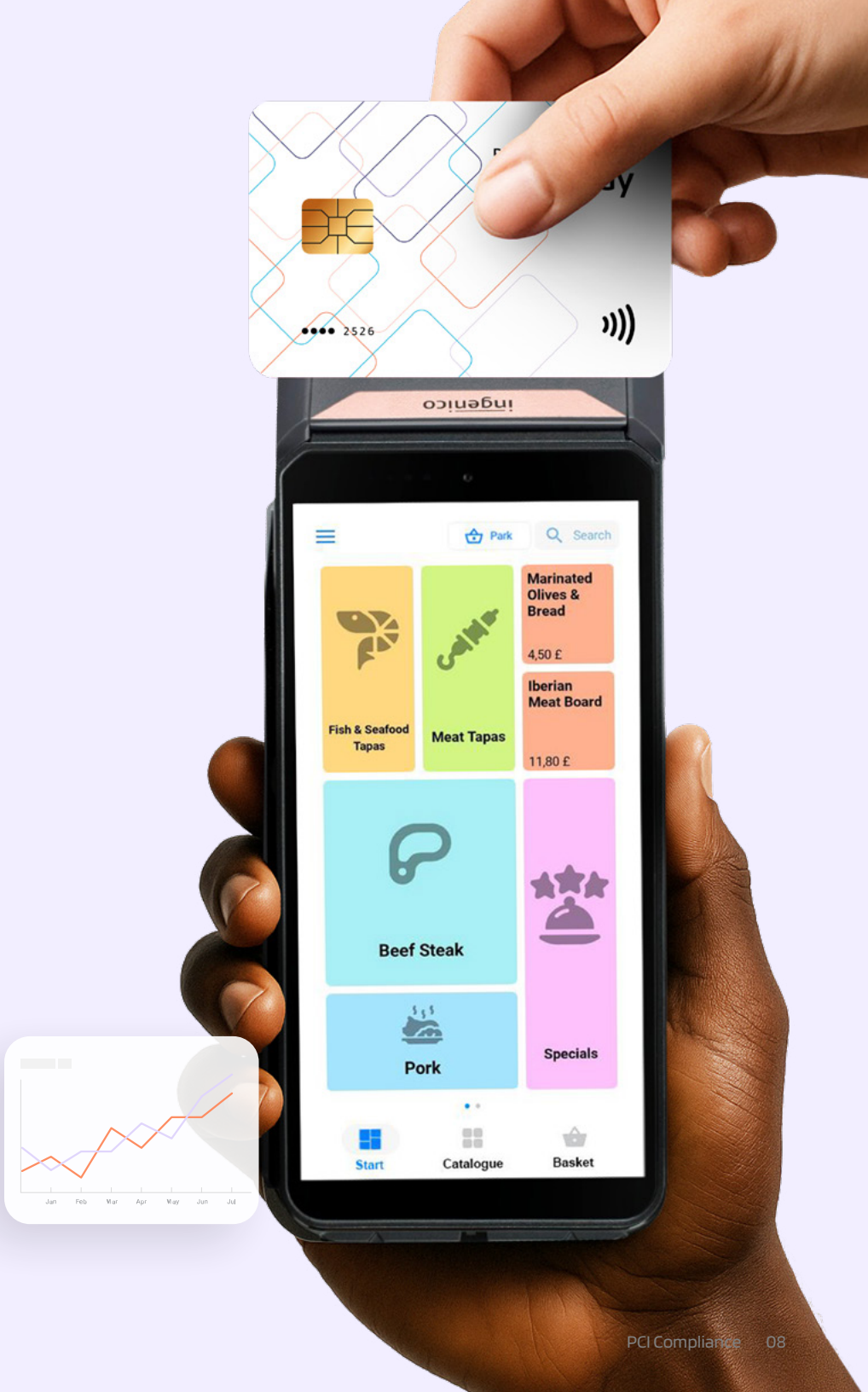
Ask potential payment partners

1. Do they offer breach assurance? What PCI reporting tools do they provide?
2. Can they back up their claims?
3. How will they help you build customer confidence? Is breach assurance extended to them too?
4. Will they guide you through each integration's specific PCI requirements?
5. Do they provide a clear responsibility matrix showing who handles what?

Next steps

Ready to strengthen your security strategy?

Partner with a payments provider that makes PCI compliance straightforward. As your trusted advisor, we provide the tools, expertise, and support to keep your platform secure and compliant, letting you focus on growth while we handle the technical details.



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Make payments your source of strength, not vulnerability

Ready to turn payment security into your competitive edge? Book a demo with us and discover tokenization solutions that deliver both optimal security and efficiency for your business.

Book a demo

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