



# PCI Compliance: The Definitive Guide

Abhay Bhargav

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Although organizations that store, process, or transmit cardholder information are required to comply with payment card industry standards, most find it extremely challenging to comply with and meet the requirements of these technically rigorous standards. **PCI Compliance: The Definitive Guide** explains the ins and outs of the payment card industry (PCI) security standards in a manner that is easy to understand.

This step-by-step guidebook delves into PCI standards from an implementation standpoint. It begins with a basic introduction to PCI compliance, including its history and evolution. It then thoroughly and methodically examines the specific requirements of PCI compliance. PCI requirements are presented along with notes and assessment techniques for auditors and assessors.

The text outlines application development and implementation strategies for Payment Application Data Security Standard (PA-DSS) implementation and validation. Explaining the PCI standards from an implementation standpoint, it clarifies the intent of the standards on key issues and challenges that entities must overcome in their quest to meet compliance requirements.

The book goes beyond detailing the requirements of the PCI standards to delve into the multiple implementation strategies available for achieving PCI compliance. The book includes a special appendix on the recently released PCI-DSS v 3.0. It also contains case studies from a variety of industries undergoing compliance, including banking, retail, outsourcing, software development, and processors. Outlining solutions extracted from successful real-world PCI implementations, the book ends with a discussion of PA-DSS standards and validation requirements.

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