

# Understanding PCI SSF Compliance Standards and its Benefits



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PCI Security Standards Council (PCI SSC) released a new framework known as the PCI Software Security Framework (SSF) to secure modern payment softwares.

The new framework is a collection of standards and programs that were built to secure the design and development of payment software. With the introduction of SSF, the existing standard – PA DSS (Payment Application Data Security Standard) will soon fade out.

This simply means that the SSF replaces PA-DSS with modern requirements that support a wide range of payment software types, technologies, and development methodologies.

It is a new approach that supports both the existing and future payment software and working as an extension to the PA-DSS limits to address overall software security resiliency.

## The PCI SSF Standards

PCI Software Security Framework is based on two standards namely the Secure Software Standard and Secure Software Lifecycle Standard.

### Secure Software Standard

Validation of payment software to Secure Software Standard (S3) assures that the Payment Software that is designed typically protects the integrity of the software and the confidentiality of sensitive data it captures, stores, processes, and transmits. Applicability of this standard typically includes-

- Software products involved in or directly support or facilitate payment transactions that store, process, or transmit data.
- Software products developed by the vendor that are commercially sold to multiple organisations.

### Secure Software Lifecycle Standard

Validation of payment software to Secure Software Life Cycle Standard assures that vendor's software development lifecycle processes, procedures, and practices are compliant with the PCI Secure SLC Standard. Applicability of this standard includes-

- All vendors who develop a payment software.

## Benefits of PCI SSF Compliance

The Payment Card Industry Security Standards Council developed the new SSF framework to provide flexibility to software vendors and align payment software development with industry best security standards. Unlike PA-DSS, the SSF will support multiple security efforts and initiatives that focus on secure design and development. Here is how PCI SSF Compliance shall benefit customers, vendors, and merchants in general-

- SSF Compliance facilitates a modular assessment architecture and approach, more flexibility.
- Adhering to the PCI Software Security Frame will help reduce the risk associated with penalties and Data Breach Complications.
- Compliance assures appropriate security and protection mechanism are in place to secure the card data environment.
- It will ensure critical assets are protected and further strengthens the implementation of access controls.
- It is an assurance that the organisations are meeting their legal obligations.
- It provides customers the confidence that the organisation has put in efforts to secure the environment and protect their data.
- Compliance to SSF means having implemented risk management process and having Business continuity plans in place.
- Compliance with SSF Framework ensures protection against emerging security threats and adapting to any changes in the applicable regulatory standards.

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