

# LEGACY SYSTEMS AND PCI DSS V4.0

## OVERVIEW

The Payment Card Industry Data Security Standard (PCI DSS) is a global standard enforcing payment card data security. PCI DSS v4.0 was released in March 2022, with full compliance required by March 2025.

PCI DSS v4.0 seeks to improve requirements such as updated password requirements, added authentication controls, clearly defined responsibilities, and more.

## LEGACY SYSTEM COMPLIANCE

After March 2025, the 4.0 requirements go into effect and must be fully considered as part of the PCI DSS assessment. This includes how it will affect the compliance of legacy systems.

Keeping older systems compliant under PCI DSS has its challenges due to:

- Limited vulnerability and patch management
- Authentication and password limitations
- Lack of hardware support

### **How does PCI DSS affect legacy systems?**

Within the 4.0 regulatory updates, legacy systems will need to be reviewed to address:

- **New technical requirements:** systems may not comply due to their specific design limitations, particularly when it comes to things like multi-factor authentication and password requirements.
- **New governance requirements:** PCI DSS v4.0 mandates increased risk analyses, but legacy systems may have specific control weaknesses in this area.
- **New architectural requirements:** overall legacy design may not support newly required controls such as segmentation for multiple customers.

### **What can be done to keep legacy systems compliant?**

Organisations can address the challenges of maintaining legacy systems on their PCI DSS v4.0 compliance by carrying out targeted risk analysis to identify threats, vulnerabilities and risks, and implement the required updates in advance.

Moving forward, organisations should have robust risk mitigation plans in place for their legacy systems to ensure swift and efficient for regulatory compliance.



## AT A GLANCE

### CHALLENGES

- Limited patch management
- Authentication limitations
- Lack of support

### SOLUTION BENEFITS

- Regulatory compliance
- Risk mitigation

## HOW CAN RESPONSIV HELP?

Responsiv has a wealth of knowledge around responding to regulation and mitigating the risks of legacy software across industries.

Responsiv can support you in:

- Carrying out risk assessments
- Keeping data secure and compliant
- Upgrading legacy technology

## CONTACT US

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