



ACI Worldwide and comferte AG Pave the Way for Payment Modernization with PCI DSS v4.0 Compliance

March 11, 2024

PCI DSS v3.2.1 will be retired on March 31, 2024, underscoring the need for businesses to act swiftly and comply with v4.0 by the time it comes into full effect on March 31, 2025.

OMAHA, Neb.--(BUSINESS WIRE)--Mar. 11, 2024-- [ACI Worldwide](#) (NASDAQ: ACIW), a global leader in mission-critical, [real-time payments software](#), and [comferte AG](#), a leading provider of data-centric security solutions, today announced a partnership to help customers meet the new Payment Cards Industry Data Security Standards (PCI DSS) v4.0 standard. Under this partnership, ACI will use comferte's data-centric security solutions, which ACI has rigorously tested to be compatible with ACI's solutions.

PCI DSS is a global standard that provides a baseline of technical and operational requirements designed to protect sensitive payments data. This new version fortifies core security principles while providing more flexibility and guidance to help organizations secure account data now and in the future. Adhering to the new PCI DSS v4.0 standards is not just about compliance but a stride towards payment modernization – offering opportunities for better payment experiences and enabling the adoption of emerging technologies while bolstering protection against cyber threats.

"Market forces and security mandates such as real-time payments and PCI DSS v4.0 are key catalysts for payment modernization, paving the way for growth and innovation across the industry," said Abe Kuruvilla, Chief Technology Officer of ACI Worldwide. "ACI's partnership with comferte aligns with our unwavering commitment to provide our customers with the highest levels of security and fraud protection to meet the increasing security demand in this dynamic payment landscape."

PCI DSS v4.0 requirements for data security at rest move beyond disk-level encryption to protection within applications. comferte's Data Security Platform meets this requirement by inserting a protection layer into applications that buffers for tokenization or encryption of sensitive data. By leveraging standards-based data encryption, tokenization, and masking, the comferte Data Security Platform provides granular audit and control for regulatory compliance without affecting service levels or compromising efficiency.

"We are proud to partner with a global payment solutions leader like ACI that shares our dedication to customer service, innovation, and security. Customers around the world will benefit from enhancing their data security and privacy while maintaining usability for analysis and powering business processes," said Michael J. Deissner, CEO at comferte AG. "ACI's and comferte's combined expertise and proven solutions will facilitate seamless transactions across diverse platforms while enabling customers to streamline the compliance process and achieve their security objectives."

About ACI Worldwide

[ACI Worldwide](#) is a global leader in mission-critical, [real-time payments software](#). Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage [digital payments](#), power [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with a local presence to drive the [real-time digital transformation](#) of payments and commerce.

About comferte AG

[comferte AG](#) is a leading provider of data-centric security technology. Today, more than 500 Enterprises worldwide rely on its tokenization and format-preserving encryption capabilities to secure the sensitive data that they have been entrusted with. The comferte Data Security Platform seamlessly integrates into most modern cloud-native environments as well as traditional core systems. No matter where your data is, it helps you discover, classify and protect it. With more than 20 years of experience in data security and protection of truly mission-critical systems, comferte AG is the perfect partner for organizations who want to secure their growth by protecting their most valuable asset: data.

For more information, visit [comferte.com](#) and follow comferte AG on [LinkedIn](#) and [Twitter](#).

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