RISK ASSOCIATES

Learning Resource Centre

PCI DSS

Application Security and its Governance under PCI DSS for Banks and PSPs

23rd July 2026 | **Movenpick Hotel, Karachi**

Course Overview

This program equips financial institutions with the knowledge to govern and secure payment applications in line with PCI DSS v4.0.1, the Payment Card Security Framework, and State Bank of Pakistan regulatory expectations. It focuses on embedding application security controls across the secure SDLC, from design and development to testing and production. The training emphasizes governance, risk accountability, and regulatory oversight for payment applications. Participants gain practical insight into meeting payment brand expectations while maintaining audit readiness in regulated environments.

Who Should Attend?

This program is intended for teams and professionals responsible for ensuring that payment applications comply with PCI DSS, Payment Card Security Frameworks, and State Bank of Pakistan regulatory expectations.

- Application Security and Product Security teams securing payment applications
- Software Development, DevOps, and Secure SDLC teams implementing secure coding and deployment practices
- Information Security and Cybersecurity teams overseeing PCI DSS and payment brand controls
- Governance, Risk, and Compliance (GRC) teams managing regulatory alignment and SBP compliance
- IT Risk and Technology Risk owners for payment systems and platforms
- Internal Audit teams conducting PCI DSS, SBP, and payment brand reviews
- Engineering managers, product owners, and technology leads responsible for application security governance

Program Trainers

RAHEEL IQBAL
CISM | CRISC | CEH
ISO Sr Lead implementer | Director – Governance, Risk & Compliance (GRC)
Risk Associates

ISHAQ PARACHA
PCI DSS | ISO 27001 | SAMA CSF | NCA ECC
Senior Manager GRC
Risk Associates

REHAN ALI
CISSP | OSCP | CRTO | CRTP | CARTP | ISO 27001
Manager Offensive Security - Risk Associates

MUHAMMAD SALEEM
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Course Outline

PCI DSS Overview and Applicability

- Establish a common understanding of PCI DSS before diving into application security and Secure SDLC.
- What is PCI DSS and why it matters for banks and PSPs
- PCI DSS applicability across issuing, acquiring, and processing models
- Overview of the 12 PCI DSS requirements
- Understanding Cardholder Data (CHD) and Sensitive Authentication Data (SAD)
- PCI DSS scoping fundamentals
- CDE vs non-CDE systems
- Connected-to and impacting systems
- Shared services and third-party dependencies
- Application scoping under PCI DSS
- Payment applications vs supporting applications
- APIs, middleware, reporting tools
- Common scoping mistakes and real-world audit observations
- Role of governance, documentation, and ownership in PCI DSS scope control

Focus: Application Security Concepts, OWASP, Secure Coding, Testing

- Application Security
- OWASP for Secure Software Development
- OWASP Top 10 with mitigation strategies
- How to Write Secure Code
- Best Practices for Secure Development
- Secure Application Design
- Secure Application Design & Architecture
- SEI Secure Coding Standard Overview
- Test Cases based on Security
- Test Cases and Security Validation
- Application Security Testing
- Application Security Benchmarking
- Automated Tools for Testing Code Repository

Focus: SDLC Process, Security Requirements, Code Review, Deployment & Maintenance

- Secure SDLC
- Security in the Requirement Gathering Phase
- Secure SDLC Frameworks
- Secure Code Review Methodology, Tools & Checklist
- Secure Deployment & Maintenance

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