Mastercard
Cybersecurity Incentive Program (CSIP)

APRIL 2025

Overview

The Mastercard Cybersecurity Incentive Program (CSIP) provides eligible merchants using EMV technology, a Payment Card Industry Security Standards Council (PCI SSC)-listed solution, or a suite of cybersecurity and risk management tools increased flexibility within [Site Data Protection (SDP) Program](#) Standards. The CSIP is a component of the SDP Program and is optional for merchants. The CSIP incentivizes merchant participation by either reducing PCI Data Security Standard (DSS) compliance validation requirements or by eliminating the requirement to annually validate compliance with the PCI DSS through the following programs:

- Risk-based Approach

- Validation Exemption Program (VEP)

- Compliance and Validation Exemption Program (C-VEP)

CSIP Options

01 Risk-based Approach

A qualifying Level 1 or 2 merchant located outside of the U.S. Region may use the Risk-based Approach, which **reduces** a merchant's compliance requirements to validating compliance with only the first two of the six total milestones set forth in *The Prioritized Approach to Pursue PCI DSS Compliance*.

02 Validation Exemption Program (VEP)

A qualifying Level 1, 2, 3, or 4 merchant in all Regions using approved secure technologies such as EMV chip technology, a PCI-listed point-to-point encryption (P2PE) solution, a mobile point-of-sale (MPOS) EMV acceptance solution, or EMV payment tokenization may participate in VEP. VEP **exempts** a merchant from annually validating its compliance with the PCI DSS.

03 Compliance and Validation Exemption Program (C-VEP)

A qualifying Level 3 or 4 merchant in all Regions that integrates a comprehensive suite of cybersecurity and risk management tools into their environment through their acquirer may participate in C-VEP. C-VEP **exempts** a merchant from the requirement to comply with the PCI DSS and annually validate their compliance with the PCI DSS to Mastercard.

For More Information

For more information on the Mastercard CSIP, refer to section 2.2.4 of the *Security Rules and Procedures* or contact the SDP Team at sdp@mastercard.com. In addition, the following resources are available to you:

The Mastercard SDP Program consists of rules, guidelines, best practices, and approved compliance validation tools to foster broad compliance with the PCI Security Standards.

🖥️ www.mastercard.com/sdp

The Mastercard PCI 360 Program is a complimentary educational program to raise awareness of the PCI Security Standards globally – educating customers, merchants, and service providers with the tools and resources they need to meet Mastercard's security requirements.

🖥️ www.mastercard.com/pci360