



MALA
TECHNOLOGY
ADVISORS

Independent Technology Guidance. Market Intelligence. Better Decisions.

RETAIL · INDUSTRY DATA SHEET

Technology Risk Advisory for Retail Organizations.

Retailers run on thin margins, seasonal peaks and a sprawl of POS, e-commerce, payment and store-network vendors. Ransomware, PCI DSS 4.0 and third-party risk now reach every checkout. MALA benchmarks your store, e-commerce and payment technology, then sequences fixes around your selling calendar. Start with a no-fee initial assessment.

PCI DSS 4.0 + Store Networks + POS & E-commerce + Ransomware Resilience + No-Fee Initial Assessment

THE CHALLENGE

Every store, site and vendor is part of the attack surface.

Payment page exposure

PCI DSS 4.0 now requires monitoring every script on the checkout page.

Store network sprawl

Hundreds of locations, each with POS, Wi-Fi and IoT to secure.

Vendor overload

POS, e-commerce, loyalty and logistics vendors, each with access.

Downtime at peak

An outage in Q4 costs sales you can't recover in Q1.

OUR APPROACH

Fixes scheduled around your selling calendar.

01

Map

Inventory stores, POS, e-commerce and payment flows.

02

Scope

Confirm PCI DSS 4.0 scope, including payment-page scripts.

03

Benchmark

Compare network, POS and SaaS contracts to market pricing.

04

Test Resilience

Review backups, segmentation and store failover.

05

Sequence

Schedule remediation outside peak and freeze windows.

PCI DSS 4.0 requirements 6.4.3 and 11.6.1 for payment-page scripts became mandatory on March 31, 2025.

HOW MALA HELPS

A Retail Technology Reality Assessment.

PCI DSS 4.0 gap map

Current state against the requirements now in force.

Store network review

SD-WAN, Wi-Fi and failover evaluated across locations.

POS & e-commerce review

Platforms, integrations and payment flows in one view.

Vendor risk program

Every provider with store or customer data access, verified.

Ransomware resilience

Backup integrity, segmentation and response readiness.

Cost & contract benchmark

Network, POS and cloud spend against market pricing.

Most retail environments carry more vendors with network access than anyone has listed. The assessment starts there.

BY THE NUMBERS

Why this matters now.

\$1.65M

average ransomware recovery cost for retailers, excluding ransom

SOPHOS STATE OF RANSOMWARE IN RETAIL 2025

58%

of retailers whose data was encrypted paid the ransom

SOPHOS STATE OF RANSOMWARE IN RETAIL 2025

Mar 2025

PCI DSS 4.0 payment-page script requirements became mandatory

PCI SECURITY STANDARDS COUNCIL

\$0

for your initial assessment. No obligation to move forward

NO-FEE INITIAL ASSESSMENT

WHO IT'S FOR

Built for the people who own the decision.

Multi-location Retailers	Consistent security and connectivity across every store.
E-commerce & Omnichannel	Checkout and payment pages that hold up to PCI DSS 4.0.
CIO / CISO	Store, cloud and vendor gaps ranked by exposure.
CFO / Finance	Technology spend benchmarked against market pricing.
Store Operations	POS and store systems that stay up through peak season.

THE MALA MODEL

Unbiased. Vendor-sponsored.

Our services are sponsored through strategic referral agreements with 330+ technology solutions providers, never billed to you. MALA is paid by the vendor only if you move forward with a vendor we recommend.

- Unbiased recommendations**

No provider pays MALA more than another qualified provider, so your requirements drive the answer.

- Paid only if you move forward**

The selected vendor compensates MALA, and only when you choose a recommended vendor.

- No obligation**

You are never required to move forward with any recommended vendor.

COMMON QUESTIONS

What clients ask first.

Q What changed in PCI DSS 4.0?

Payment-page scripts must be inventoried, authorized and monitored for tampering, and the future-dated requirements are now enforced.

Q Why is ransomware different in retail?

Downtime stops sales at every register and site at once, and peak-season losses can't be made up later.

Q What does it mean for our vendors?

Every provider that touches store networks or cardholder data needs defined responsibilities and ongoing verification.

Q Can this wait until after the holidays?

The assessment can start anytime. Remediation is sequenced around your freeze windows.

ENGAGEMENT AT A GLANCE

Scope	Stores, e-commerce, payments and the vendors behind them
Focus	PCI DSS 4.0, store networks, vendor risk and ransomware resilience
Deliverable	Roadmap sequenced around your selling calendar
Cost to you	No-fee initial assessment. Vendor-sponsored, no obligation

NO-FEE INITIAL ASSESSMENT

Request your no-fee Retail Technology Risk Assessment. No obligation.

We review your stores, e-commerce and payment environment against PCI DSS 4.0, covering store networks, vendor access and ransomware resilience.

Vendor-sponsored: MALA is paid by the vendor only if you move forward with a recommended vendor. No obligation to do so.

SERVICES

Reality Assessment

Cybersecurity

Network & Connectivity

Let's simplify your next technology decision. **Talk to an advisor.**

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