

Appendix – List of Legal, Regulatory, Contractual and Other Requirements

| Requirement | Document stipulating the requirement | Countries where the requirement is applicable | Person responsible for compliance | Deadlines | Interested parties |
|--|---|---|-----------------------------------|---------------------------|--|
| PCI DSS | Bank / Payment Card Standards | Canada, USA, Saudi Arabia | CISO / Payment Security Lead | 2025/12/30 | Banks, Customers |
| GDPR | EU Regulation | EU / Any company processing EU citizens' data | Data Protection Officer | Ongoing | Customers, Regulators, Supervisory Authorities |
| NIST CSF (Cybersecurity Framework) | Voluntary Framework | USA (adopted globally) | CISO / Risk Manager | Ongoing | Customers, Regulators |
| ISO/IEC 27032 (Cybersecurity) | Cybersecurity management guidelines | Global | SOC Manager | Ongoing | Regulators, Customers |
| ISO/IEC 27017 (Cloud Security) | Standard for cloud service security | Global | Cloud Security Lead | Ongoing | Cloud Customers, Partners |
| ISO/IEC 27018 (PII in Cloud) | Standard for protection of PII in public clouds | Global | Data Protection Officer (DPO) | 2026/03/30 | Customers, Regulators |
| ISO/IEC 27001 | Certification / Audit requirement | Global | CISO / Compliance Manager | Annual Surveillance Audit | Customers, Regulators |
| NCA ECC (Essential Cybersecurity Controls) | National Cybersecurity Authority | Saudi Arabia | Information Security Manager | Ongoing | Government, Customers |