

Igniting Growth – Accelerating Scale

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Introduction – PCI DSS Beyond the Checkbox

For many SMEs and scale-ups, PCI DSS compliance is seen as a regulatory burden. A cost of doing business. A “tick-box” exercise. But reframing PCI DSS as a growth strategy, not just a compliance hurdle, can unlock enterprise opportunities, new partnerships, and investor confidence. At Catalyst Advisory, we see PCI DSS not only to reduce risk but as a commercial enabler that accelerates access to bigger markets.

Why PCI DSS Matters in Growth Conversations

- Enterprise customers demand it: large retailers, financial institutions, and payment networks won't engage with suppliers unless they can demonstrate PCI DSS compliance.
- Investor and board confidence: Compliance reassures investors and boards that risks are managed, protecting valuation.
- Brand trust: Customers and partners are more willing to engage with a business that demonstrates proactive security and governance.
- Market access: Without PCI DSS, SMEs often find themselves locked out of enterprise RFPs or procurement frameworks.

From Cost Centre to Growth Lever

Instead of viewing PCI DSS as a cost centre, high-growth companies use it to:

- Accelerate sales cycles – removing friction when enterprise buyers run security and compliance checks.
- Strengthen partnership opportunities – enabling integrations with PSPs, acquirers, and fintech ecosystems.
- Enhance resilience – protecting data assets, avoiding breaches that could stall fundraising or partnerships.
- Differentiate competitively – turning security maturity into a selling point against less-prepared competitors.

Common Mistakes SMEs Make with PCI DSS

- Treating compliance as a last-minute requirement when pursuing an enterprise deal.
- Underinvesting in the right expertise, leading to repeated failures in audits.
- Focusing only on the technology layer, ignoring governance, training, and board-level oversight.
- Viewing PCI DSS purely as an IT issue, rather than a cross-business enabler.

Case Snapshot – PCI DSS Unlocks Growth

A SaaS payments platform was stalling on enterprise contracts because it lacked PCI DSS accreditation. By embedding compliance early, supported by fractional advisory expertise, the company:

- Shortened enterprise procurement cycles by 40%.
- Unlocked partnerships with two global PSPs.
- Secured a new funding round at a higher valuation due to reduced risk profile. Compliance didn't just protect the business. It unlocked doors that had been closed.

Building PCI DSS Into the Growth Plan

To use PCI DSS as a growth enabler, founders and boards should:

- Embed compliance early – don't wait until a deal is on the table.
- Map PCI DSS to sales strategy – understand which target customers

or partners demand it. • Treat it as an investment in scale – frame spend as enabling revenue access, not just regulatory cost. • Leverage fractional expertise – bringing in specialist leadership to embed compliance while the core team focuses on growth.

Conclusion – Compliance as a Catalyst

It's a growth accelerator for ambitious companies. By demonstrating security maturity, SMEs unlock enterprise customers, strengthen investor confidence, and build a foundation for scale. At Catalyst Advisory, we help businesses reframe compliance as a strategic enabler – turning security into sales advantage.