

SELF ASSESSMENT

PCI-DSS Safeguards Checklist

A quick review of your alignment with the PCI-DSS v4.0 requirement goals. This does not replace a formal Report on Compliance (ROC) or Self-Assessment Questionnaire (SAQ). Scoring: Yes = 2 pts | Partial = 1 pt | No = 0 pts.

Build & Maintain a Secure Network

Control	Yes – 2	Partial – 1	No – 0
Firewall configuration standards documented and enforced	☐	☐	☐
Vendor-supplied defaults (passwords, settings) changed before deployment	☐	☐	☐

Protect Cardholder Data

Control	Yes – 2	Partial – 1	No – 0
Stored cardholder data minimized and protected (encryption, tokenization, or truncation)	☐	☐	☐
Cardholder data encrypted during transmission over open/public networks	☐	☐	☐

Maintain a Vulnerability Management Program

Control	Yes – 2	Partial – 1	No – 0
Anti-malware deployed and kept current on all applicable systems	☐	☐	☐
Secure development practices followed for in-house applications	☐	☐	☐
Critical patches applied within a defined timeframe	☐	☐	☐

Implement Strong Access Control Measures

Control	Yes – 2	Partial – 1	No – 0
Cardholder data access restricted on a business need-to-know basis	☐	☐	☐
Unique ID assigned to each person with system access	☐	☐	☐
Physical access to cardholder data restricted and monitored	☐	☐	☐

Regularly Monitor & Test Networks

Control	Yes – 2	Partial – 1	No – 0
Access to network resources and cardholder data logged and monitored	☐	☐	☐
Internal and external vulnerability scans performed on a defined schedule	☐	☐	☐
Penetration testing performed at least annually and after major changes	☐	☐	☐

Maintain an Information Security Policy

Control	Yes – 2	Partial – 1	No – 0
Information security policy documented, published, and reviewed annually	☐	☐	☐
Formal security awareness program in place for all personnel	☐	☐	☐

Add the total of each column

TOTAL

Anything less than **90% of the maximum possible score** means gaps remain that could put your merchant status, processing relationships, or breach liability at risk. Requirements and applicable SAQ type vary by merchant level — validate your specific scope with your acquiring bank.

Want a Professional Review?

Contact Cenova Cyber at cenovacyber.com to schedule a free review of your PCI-DSS posture.

www.cenovacyber.com