thrivePCI

COURSE 01

PCI Foundations

A confident first step into PCI



Release 0.1.7+20 261 120T222 000Z | Draft for review

Learning objectives

01

Recognize the main PCI terms and roles

02

Describe the organization’s preparation responsibilities

03

Create a useful first discussion agenda

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Payment security vocabulary

01

PCI DSS describes security requirements and testing procedures

02

The environment and services shape the questions

03

Reporting instructions come from the applicable compliance program

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Harbor Learning’s payment questions

Use facts the business can substantiate
Record uncertainty for follow-up

Question	Possible information owner
Payment channels and business process	Operations lead
Systems and connections	Technical owner
Consumed provider service	Vendor owner
Reporting instructions	Compliance program contact

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People in the preparation process

01

The assessed entity owns its program and submissions

02

A readiness partner helps prepare

03

The assessor performs the agreed assessment activities

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A practical role map

Different roles can sit with the same person
Responsibilities still need explicit ownership

Role	Preparation contribution
Executive sponsor	Resources and escalation
Program owner	Coordination and dependencies
Control owner	Activity and supporting evidence
Vendor owner	Provider service and responsibility information

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Tools and supporting evidence

01

A platform can organize records and tasks

02

The underlying activity still needs support

03

The applicable testing procedures guide assessment

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A useful preparation record

Describe the activity and supporting material
Identify open questions without inventing answers

Preparation field	Illustrative entry
Activity	Review of a defined account population
Owner	Application access owner
Supporting record	Review decisions and action log
Open question	Population source still needs confirmation

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Practice scenario

01

A provider handles checkout

02

The dashboard shows green

03

No current process description exists

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Scenario debrief

A clearer question creates a useful next step
Evidence and reporting decisions need the right parties

Next question	Owner and expected output
How do payments move?	Operations: process description
Which service do we consume?	Vendor owner: service-specific documents
Who sets reporting instructions?	Program owner: confirmed program contact
What remains unresolved?	Program owner: owned question register

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Knowledge check

Which statement is best supported?

A. Green dashboard means compliance

B. Provider checkout removes every responsibility

C. The team needs substantiated facts and reporting instructions

D. The assessor must build the program

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Answer and explanation

01

C is the supported answer

02

The other choices make claims the scenario cannot support

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Your first preparation agenda

01

Describe the process and information owners

02

List provider and reporting questions

03

Assign the next action and review point

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Sources and course boundary

PCI DSS v4.0.1: sections 3, 4, 9, 10 and 11

Requirements 12.1.3, 12.5.2 and 12.8

Practitioner examples and role model

Educational guidance. No compliance guarantee.

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Current standard and assessment timing

The phase-in has elapsed

Requirements and specified bullets previously phased in on March 31, 2025 are effective. Apply their entity, technology and other applicability conditions.

Use the current successors

6.4.1 6.4.2 | 8.3.10 8.3.10.1 | 10.7.1 10.7.2. The superseded requirements are N/A for current reporting; retain them only for historical context.

Keep timing and evidence distinct

An effective date does not create a recurring control interval or an evidence freshness limit. Use the applicable requirement and testing procedures to establish those obligations.

Source: PCI DSS v4.0.1; PCI SSC FAQs 1593 and 1176. Source checked November 21, 2026.

PCI DSS v4.0.1 / corpus 1.1.0+20261121T170000Z