

THE EMPLOYEE LEFT. DID THEIR PAYMENT-SYSTEM ACCESS LEAVE TOO?

Payroll can know someone left while payment portals, ecommerce administration, shared mailboxes, support tools, devices, and physical keys continue to remember them.

PRACTITIONER POSITION

A small business should treat payment-related access removal as a business process that crosses provider portals, payment applications, websites, email, remote support, network administration, devices, physical access, shared credentials, and recovery methods. The relevant PCI DSS evaluation remains fact-specific. The owner-level method is to maintain an access inventory, initiate removal promptly when roles change, verify the result, preserve evidence, and update the payment and responsibility records that depended on that person or vendor.

THE FIELD PATTERN

WHAT THIS LOOKS LIKE IN PRACTICE

A store manager leaves. The point-of-sale login is disabled, but the former manager remains an administrator in the processor portal, knows a shared website password, has a mobile authenticator enrollment, can access the shared refunds mailbox, and still holds a key to the network cabinet. Each team completed the one task it remembered. No one owned the complete exit.

SIGNALS DETECTED

WHAT SHOULD MAKE YOU STOP

- Access removal begins and ends with one application.
- Shared credentials, recovery methods, devices, and physical access are absent.
- Vendors and contractors are not included in the joiner-mover-leaver process.
- The organization records a ticket but does not verify the resulting access state.

WHY IT MATTERS

THE COST OF LEAVING IT UNEXPLAINED

Build a payment-related access list covering processor, gateway, ecommerce, virtual terminal, point of sale, website, DNS, hosting, email, support, router, remote-management, device, and physical access.

Record named owner, user or vendor, business purpose, privilege, authentication and recovery method, approval, last review, removal trigger, and evidence source.

When a person changes roles or leaves, remove or adjust access, rotate affected shared secrets, recover devices and keys, review recent activity where appropriate, and verify the resulting state.

Update payment-journey, provider, responsibility, incident-contact, and escalation records when the departing party owned knowledge or a recurring activity.

QUESTIONS

QUESTIONS THAT EXPOSE THE WACK

01 Where can this person or vendor still log in, approve, refund, change, support, or recover access?

02 Which shared secret, device, key, mailbox, or recovery method is affected?

03 Who verifies the final state rather than only requesting removal?

04 Which payment record or recurring obligation needs a new owner?

THE CLUSTER OF WACK

FIND / MAP / EXPLAIN / REDUCE / PROVE

ESCAPE THE WACK

01 / FIND

Inventory payment-related logical, physical, provider, support, device, and recovery access.

02 / MAP

Join each identity or vendor to capability, purpose, approver, authentication, review, removal trigger, and evidence.

03 / EXPLAIN

State the expected access after the change and the verification needed to establish it.

04 / REDUCE

Replace unnecessary shared access, narrow privileges, remove stale accounts, and assign backup owners for critical work.

05 / PROVE

Retain dated removal and verification evidence, affected secret rotations, recovered assets, activity review, and updated ownership.

THE LINE WORTH REMEMBERING

AN EXIT TICKET IS A REQUEST. THE RESULTING ACCESS STATE IS THE CLAIM.

Run the People and Access Exit Check against the last employee, contractor, or vendor who changed roles.

TECHNICAL GROUNDING

START WITH THE SOURCE MATERIAL

These references ground the practitioner interpretation. They do not turn the metaphor or method into official PCI DSS terminology.

- WACK-SOURCE-0001 / PCI DSS v4.0.1 / PCI Security Standards Council / [Open source](#)

- WACK-SOURCE-0100 / Data Security Essentials for Small Merchants: Guide to Safe Payments, Version 3.0 / PCI Security Standards Council / [Open source](#)

AUTHORITY CLASSIFICATION / PCI_SSC_SOURCE / PRACTITIONER_POSITION / PRACTITIONER_METHOD / AI_ASSISTED

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