

WHAT ACTUALLY HAPPENS WHEN SOMEONE TAPS A CARD?

A tap lasts seconds. The system story around it can include a reader, terminal, application, network, acquirer, processor, issuer, keys, identities, logs, settlement, refund, and support paths.

PRACTITIONER POSITION

Students should learn to separate the customer experience from the underlying transaction and security architecture. The exact path varies by implementation, so a teaching model must be labeled fictional and verified against the actual products in any real engagement. The exercise is to ask where account data exists, what protects it, which components can influence security, who operates each boundary, and how ordinary operations create evidence.

THE FIELD PATTERN

WHAT THIS LOOKS LIKE IN PRACTICE

A fictional campus store uses contactless readers attached to point-of-sale terminals. Transactions traverse the store network and a managed payment service. Refunds occur in a browser portal, terminal updates arrive through vendor support, and settlement reports feed the finance system. The tap is only one path in the environment.

SIGNALS DETECTED

WHAT SHOULD MAKE YOU STOP

- The reader is treated as the entire payment system.
- Authorization and settlement are collapsed into one event.
- Refund, offline, retry, update, support, and key-management paths are absent.
- No one can distinguish observed implementation facts from a generic transaction model.

WHY IT MATTERS

THE COST OF LEAVING IT UNEXPLAINED

Draw customer, merchant, provider, acquiring, and issuing roles without assuming a specific vendor design.

Add the terminal, application, connectivity, administration, logging, update, refund, and failure paths.

Label every data element and protection claim as known, assumed, or requiring product documentation.

Use the resulting model to ask better inventory, ownership, testing, and evidence questions.

QUESTIONS

QUESTIONS THAT EXPOSE THE WACK

- 01 What occurs after the reader captures the interaction?
- 02 Which component can change transaction behavior?
- 03 How is a refund different from a sale?
- 04 Which evidence could verify the fictional path in a real system?

THE CLUSTER OF WACK

FIND / MAP / EXPLAIN / REDUCE / PROVE

ESCAPE THE WACK

01 / FIND

List the actors and events from initiation through settlement and exception handling.

02 / MAP

Draw trust, data, administrative, update, and provider handoffs.

03 / EXPLAIN

State which path is generic teaching and which fact would need implementation evidence.

04 / REDUCE

Remove decorative boxes and expose the few consequential handoffs.

05 / PROVE

Produce a narrated diagram with source notes, assumptions, and verification questions.

THE FIELD LAW

THE LINE WORTH REMEMBERING

THE TAP IS THE VISIBLE MOMENT. THE PAYMENT SYSTEM IS THE FULL SET OF RELATIONSHIPS THAT MAKE IT WORK.

Use the Transaction Actor and Handoff Map to narrate the bookstore case.

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-0106 / Payment Card Industry Data Security Standard / PCI Security Standards Council / [Open source](#)

AUTHORITY CLASSIFICATION / PCI_SSC_SOURCE / PRACTITIONER_POSITION / PRACTITIONER_METHOD / AI_ASSISTED

Practitioner reviewed by Scott Norton on 2026-09-15 against canonical digest

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