
THE CLUSTER OF WACK

Why PCI DSS gets hard one reasonable decision at a time

A PRACTITIONER-BUILT FIELD METHOD



ONE WEIRD THING IS A FINDING.



Three weird things deserve a diagram.
Five weird things are probably architecture.

COMPLEXITY IS NOT THE SAME AS WACK.

Necessary complexity can be explained, owned, constrained, and evidenced.

Wack begins where dependencies, exceptions, and assumptions accumulate faster than the shared explanation.

THE WORKING DEFINITION

Accumulated complexity

- + undocumented dependencies
- + ambiguous ownership
- + inherited exceptions
- + unsupported scope assumptions
- + fragmented evidence

= A CLUSTER OF WACK

THE SENTENCES THAT SUMMON THE WACK

It is segmented... except for these three things.

The vendor handles that. We think.

That rule has always been there.

The dashboard is green.

The spreadsheet says N/A.

It is complicated.

A MEMORABLE TERM SHOULD EARN ITS KEEP.

Wack Gravity: workarounds attract dependencies.

Wack Radius: one decision expands its security impact.

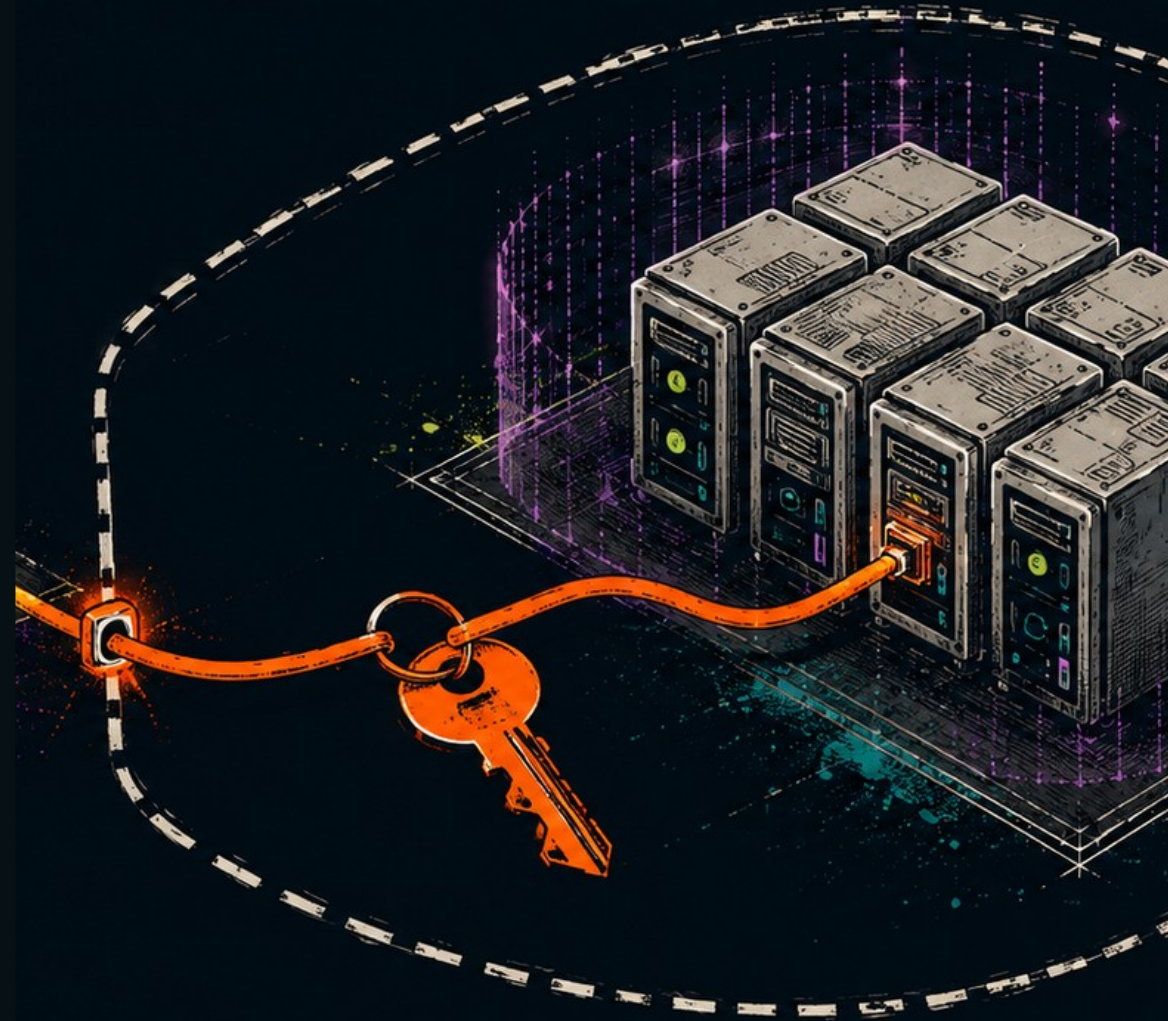
Ownership Fog: everyone owns a verb; nobody owns the relationship.

Evidence Echo: one artifact is reused until nobody remembers what it proves.

CASE FILE 01 / HIDDEN ADMINISTRATIVE REACH

OUT OF SCOPE ON
MONDAY.
PATCHING THE CDE
ON TUESDAY.

FICTIONAL COMPOSITE / REAL PRACTITIONER PATTERN



WHAT CHANGED ON PATCH TUESDAY?

01

Not the server.

02

Not the network path.

03

Not the account.

04

The team's shared understanding changed.

BUILD A SCOPE STORY, NOT A SCOPE ADJECTIVE.

Show the system.

Show the administrative path.

Show the owner and necessity.

Show the constraints and evidence.

Then state the conclusion and its review trigger.

CASE FILE 02 / DASHBOARD DELUSION

THE DASHBOARD
WAS GREEN. THE
POPULATION WAS
MISSING.

FICTIONAL COMPOSITE / REAL PRACTITIONER PATTERN



GREEN IS A RESULT. PROOF NEEDS A CHAIN.



Population



Method



Time period



Exceptions



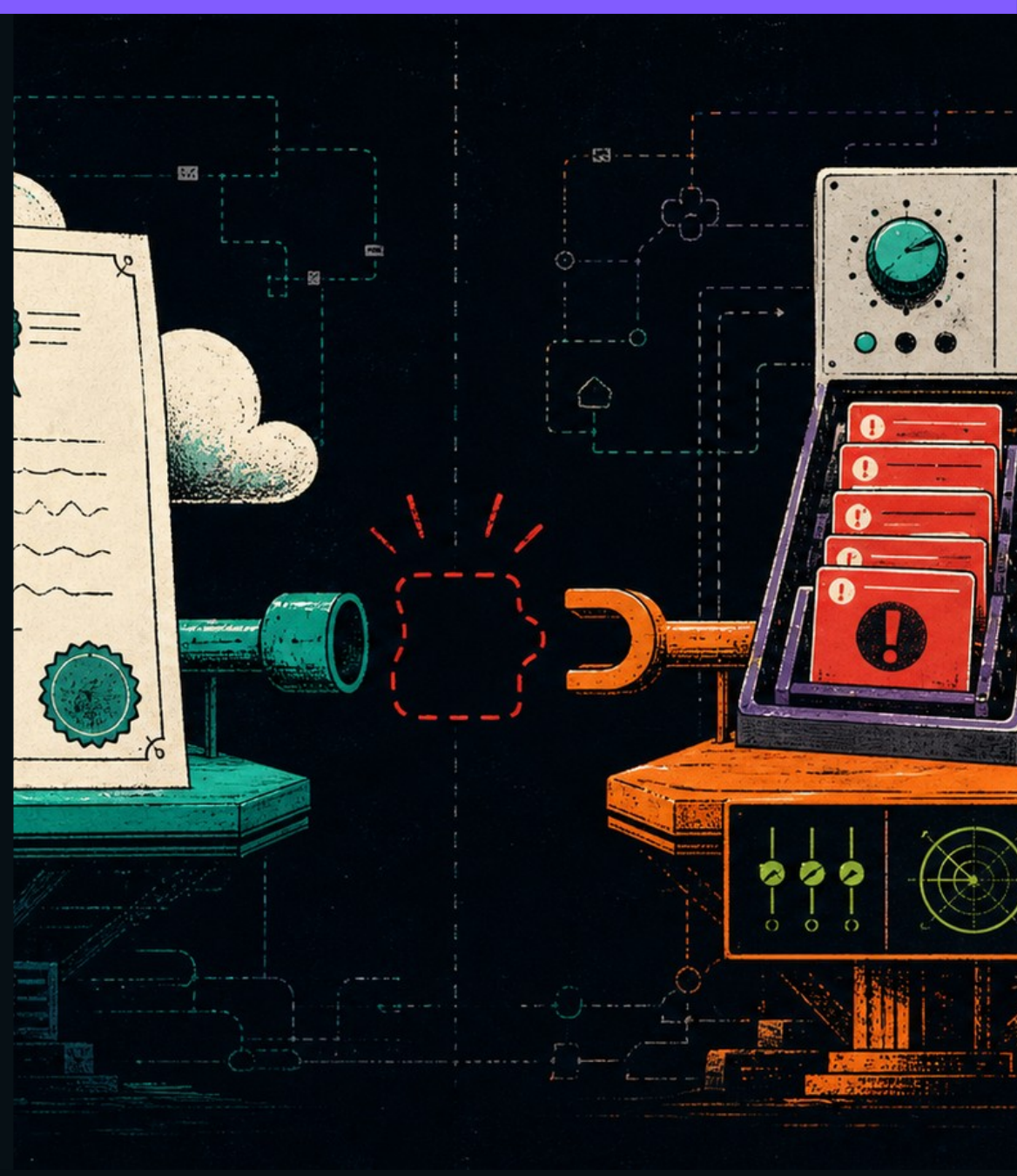
Owner



Downstream claim

THE AOC ANSWERED A QUESTION. NOT THIS ONE.

FICTIONAL COMPOSITE / REAL PRACTITIONER PATTERN



AN AOC IS NOT A RESPONSIBILITY MATRIX.

Provider activity

Customer activity

Shared activity

Named owner

Expected evidence

Escalation path

WACK HAS MECHANICS.

Gravity attracts new dependencies.

Propagation copies the workaround into templates and process.

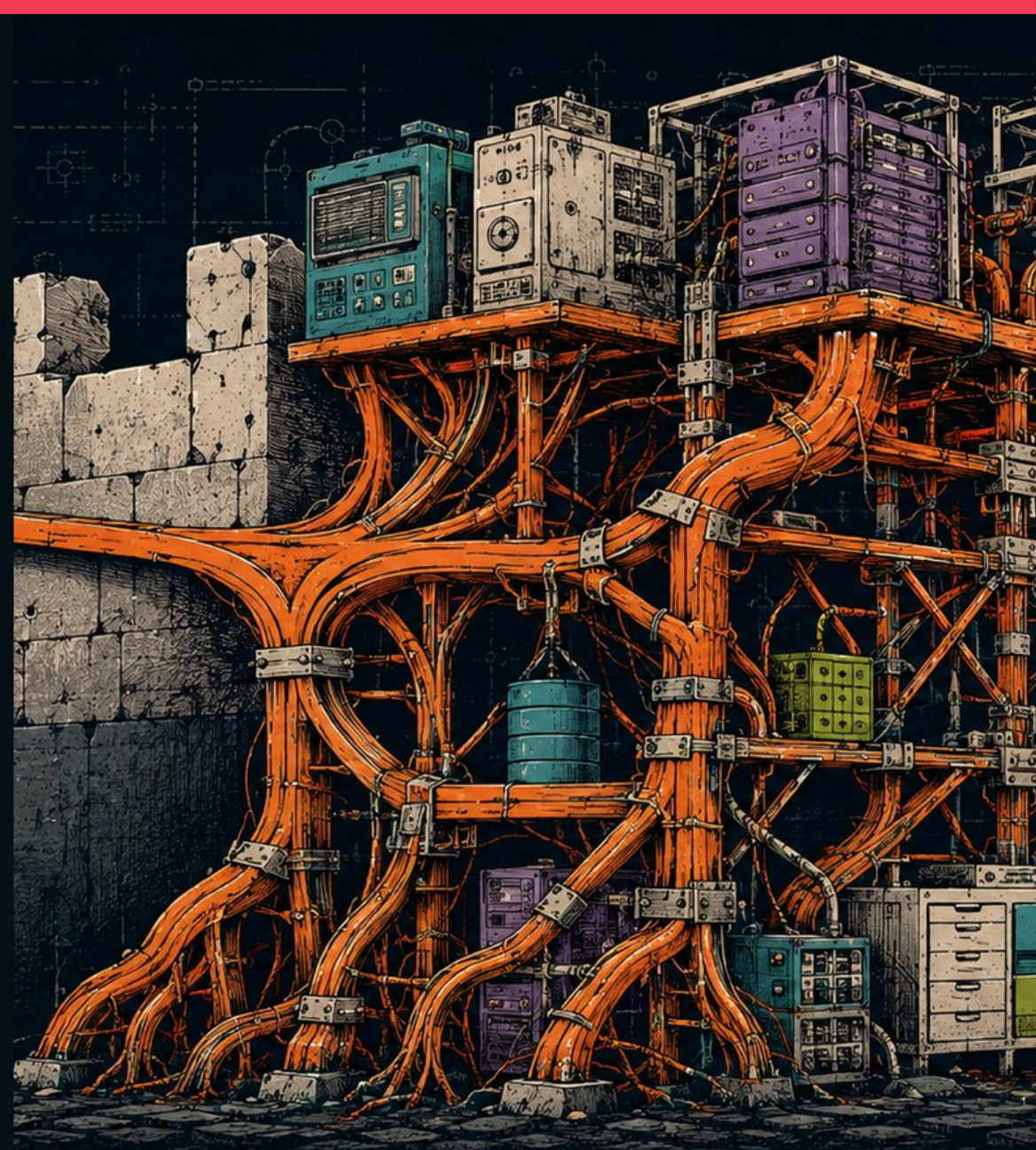
Radius expands the systems and claims affected.

Tax appears as recurring explanation, testing, and evidence effort.

CASE FILE 04 / EXCEPTION AS ARCHITECTURE

THE TEMPORARY RULE BECAME LOAD-BEARING.

FICTIONAL COMPOSITE / REAL PRACTITIONER PATTERN



CHOOSE ONE RELATIONSHIP THAT MAKES PEOPLE SAY:
IT'S COMPLICATED.

A management path

A provider dependency

A long-lived exception

A reused evidence artifact

01 / FIND THE WACK



Observe one real workflow.



Separate facts from labels.



Mark what the current explanation leaves unanswered.

02 / MAP THE WACK



What touches what?



Which identities and paths make it possible?



Where do technical and human handoffs occur?

03 / EXPLAIN THE WACK

Why does the relationship exist today?

Who owns the system, path, rationale, and next decision?

Which claim depends on it?

04 / REDUCE THE WACK



Remove an unnecessary consumer.



Narrow reach or privilege.



Retire a duplicate claim.



Turn one irreversible gamble into several reversible experiments.

05 / PROVE WHAT REMAINS



Retain the decision and date.



Keep the map with the configuration and operating record.



Name the trigger that forces review.

THE WAY OUT IS A SHARED STORY THAT CAN BE TESTED.

**Before: labels, folklore,
screenshots, and inherited fear.**

**After: observed facts, mapped
edges, accountable decisions,
reduced reach, and traceable
evidence.**

SIX QUESTIONS TO TAKE TO THE NEXT MEETING

01

What exactly did we observe?

02

What touches what?

03

Who owns the relationship?

04

Necessary for what?

05

What does this evidence actually prove?

06

What would force us to review the decision?

FIND. MAP. EXPLAIN. REDUCE. PROVE.

Until the assessment tells the same story as the architecture.

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