SMALL BUSINESS CHECK · 2026

Is Your Business PCI Compliant?

Twelve yes or no questions, the form you probably fill in, the common gaps, and a 30-day plan to close them.

Accept cards? Then you follow **PCI DSS v4.0.1** through your merchant agreement, and your **bank or payment provider** asks you to prove it each year. For most small businesses that is a short self-assessment, if card numbers stay away from your staff, paper and systems.

The 12-question self-check (tick each yes)

- [ ] We know our acquirer and which questionnaire they expect
- [ ] We completed it in the last 12 months
- [ ] Card details are never written on paper
- [ ] The security code is never kept after a payment
- [ ] Card details are kept out of call recordings
- [ ] Transcripts and summaries hold no card numbers
- [ ] Cards sent by email, text or voicemail are deleted
- [ ] Our terminal is from our provider and checked for tampering
- [ ] Only staff who need to take payments do
- [ ] Everyone has their own login with multi-factor sign-in
- [ ] Default router, Wi-Fi and device passwords are changed
- [ ] We know what to do if card details are exposed

Your score

11 to 12: in good shape. **7 to 10:** some gaps, use the 30-day plan. **0 to 6:** real exposure, start this week.

Which form you probably fill in

How you take cards	Likely questionnaire
Only the provider's hosted pages or payment links	SAQ A (shortest)
Standalone internet-connected terminal	SAQ B-IP
Dial-up terminal or imprint machine	SAQ B
Keying cards into a web virtual terminal	SAQ C-VT
Validated P2PE terminal solution	SAQ P2PE
You store cards, or none of the above	SAQ D (longest)

The 30-day fix plan

1. **Week 1:** ask your acquirer which form applies, about scans and about payment links.
2. **Week 2:** retire the order book, set up payment links, destroy old card paperwork.
3. **Week 3:** keep cards out of recordings, delete old ones, own logins and new passwords.
4. **Week 4:** complete the form, diary next year, brief the team on the rule.

The one-page team rule

Never write down a card. Phone payments go by SMS payment link from the business number. Stop customers reading out cards. Delete card details that arrive by message. Own logins only. Report anything odd. General information only, not legal advice; your acquirer has the final say.

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