

SaaS PCI Quick Pack — Stay in SAQ-A, ship fast, avoid \$50k+ detours

MerchantGuard™

SAAS PCI

PCI without the pain

Updated 2025-09-09 • Approx. 10–20 min read

Use hosted fields, keep card data out of scope, and pass annual validation with lightweight controls.

Who this is for

- SaaS founders & CTOs
- Teams migrating from Stripe Checkout to Elements
- Engineering leaders under SOC 2 pressure

What you'll get

- Pick SAQ-A safely vs SAQ-D risk
- Implement hosted fields correctly
- Prepare annual evidence with minimal overhead

Contents

1. SAQ-A vs SAQ-D (decision framework)
2. Hosted integration patterns (Elements/Checkout)
3. Tokenization & billing (recurring)
4. Dunning & dispute hardening for subscriptions
5. Annual validation & evidence kit
6. SOC 2 alignment & shared controls

Quick start (10 minutes)

1. Run the SAQ-A decision tree
2. Switch to hosted card input everywhere
3. Document data flows + access boundaries
4. Implement dunning & friendly-fraud notes

5. Export your annual evidences & sign attestation

GuardScore™ tie-ins

- GuardScore™: PCI posture contributes to score bands
- Learning: SaaS-specific risk modules and tax checklists

Educational readiness tools. Thresholds and fees vary by acquirer. Not legal or financial advice.

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