

PCI DSS v4.0 Gap Remediation Plan – Portfolio Artifact

Assessment Date: 2025-10-03
Assessor: Alexander T. Ramos

Requirement	Gap	Risk	Remediation Action	Target Date
3.5 – Stored Account Data	No tokenization or vaulting	High	Implement vault-based tokenization	Dec 2025
8.4 – MFA for CDE Access	MFA not enforced	High	Deploy MFA for all CDE systems	Nov 2025
9.4 – Physical Access Controls	Server room lacks full access controls	Medium	Enhance badge/camera controls	Oct 2025
12.10 – Incident Response	Plan not tested	Medium	Conduct annual tabletop exercises	Nov 2025