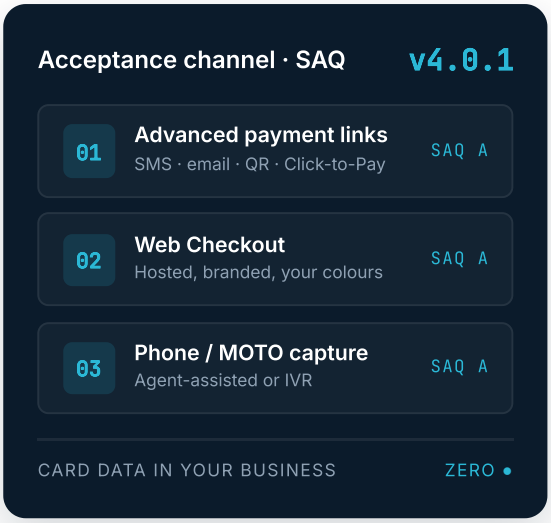
SECUREFLOW PLATFORM · PCI DSS SCOPE & SAQ POSITIONING

Every way you take a card. One SAQ.

Payment links, web checkout, or payments over the phone — whichever channel you use, Paytia captures the card so the details never reach your people, systems or premises. That single fact is what moves you down the PCI DSS ladder to **SAQ A**, the shortest self-assessment there is.

Book a demo →
https://www.paytia.com/demo

Talk to our compliance team
https://www.paytia.com/contact



SAQ D → SAQ A
TYPICAL SCOPE REDUCTION

3 → 1
CHANNELS, ONE QUESTIONNAIRE

Zero
CARD DATA YOU STORE OR PROCESS

Level 1
PAYTIA SERVICE-PROVIDER VALIDATION

Your SAQ is decided by one question. Does card data touch you?

PCI DSS sorts merchants by how much card data flows through their own environment. The more you store, process or transmit, the longer your Self-Assessment Questionnaire — and the more of the 300-plus controls you have to evidence yourself.

Paytia is a PCI DSS Level 1 service provider. On every channel, the cardholder enters their card into *our* environment, not yours. With no card data in your systems, you become eligible for **SAQ A** — a few dozen questions instead of hundreds, with the heavy controls sitting with us.

The principle — OUT OF SCOPE

If the card details never reach your environment, the bulk of PCI DSS simply doesn't apply to you.

- Nothing keyed by your agents
- Nothing stored on your systems
- Nothing crossing your network
- Validated against the SAQ A path

SAQ POSITIONING BY ACCEPTANCE METHOD · INDICATIVE

Acceptance method	Without Paytia TYPICAL	With Paytia ELIGIBLE FOR	What moves out of scope
Advanced payment links SMS · email · QR · Click-to-Pay	SAQ A-EP / D	SAQ A	The customer pays on Paytia's hosted page reached by the link — your website, CRM and inbox never receive the card.
Web Checkout Branded, on your site journey	SAQ A-EP / D	SAQ A	The checkout is served by Paytia — by redirect, or a protected iframe we attest under v4.0.1 — so no card fields ever sit on your own pages.
Phone / MOTO capture Agent-assisted or IVR self-service	SAQ C-VT / D	SAQ A	DTMF masking means agents never hear or key the digits, and nothing lands in your call recordings or terminals.

How to read this. Positioning shown for a card-not-present merchant. Your final SAQ depends on your complete environment — Paytia removes the card-data-handling factors that otherwise push a merchant to A-EP, C-VT or D, leaving the SAQ A path open across all three channels.

CHANNEL BY CHANNEL

What changes for each way you take a payment.

Each Paytia channel removes a specific reason a merchant would otherwise sit on a heavier questionnaire. Here is what moves, and what you are left to complete.

Advanced payment links /01

A-EP / D → SAQ A

- → Customer pays on a Paytia-hosted page, not your site
- → Links sent by SMS, email, chat, QR or Click-to-Pay
- → No PAN in your inbox, CRM or order system
- → Fully outsourced — the new iframe script rules don't apply

Web Checkout /02

A-EP / D → SAQ A

- → Branded checkout served entirely by Paytia
- → Redirect, or an iframe we protect & attest under v4.0.1
- → No card fields rendered by your own pages
- → Avoids the SAQ A-EP burden of a self-built payment page

Phone / MOTO capture /03

C-VT / D → SAQ A

- → Customer keys the card into their own phone keypad
- → DTMF tones masked before they reach the agent
- → Nothing captured in recordings, screens or terminals
- → Removes the dedicated-workstation rules of SAQ C-VT

What Paytia takes off you

- ✓ Capturing, transmitting & processing the card data
- ✓ Securing the payment page and DTMF capture path
- ✓ Tokenisation and the link to your payment gateway
- ✓ The bulk of the 300-plus PCI DSS controls, evidenced by our Level 1 audit
- ✓ Annual independent assessment of the capture platform

What stays your responsibility

- ✓ Completing your own SAQ A and Attestation of Compliance
- ✓ Keeping your website free of malicious scripts
- ✓ Confirming Paytia's service-provider status annually
- ✓ Good practice for any card data still held on paper
- ✓ Policies, training and access control inside your business

ONE PLATFORM · EVERY CHANNEL

Add a channel. Stay on SAQ A.

Links, web and phone run on the same SecureFlow platform and the same Level 1 validation. Turn on another channel and your PCI position doesn't get heavier — it stays on the shortest SAQ there is.

- ✓ PCI DSS Level 1
- ✓ Cyber Essentials Plus
- ✓ GDPR & HIPAA

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