Payment Gateway CR & Compliance Governance Playbook

Change Request Management Across Audit, PCI-DSS, & Risk Mitigation

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1. Payment Gateway Change Management Governance

- End-to-end Change Request (CR) lifecycle across product, engineering, QA, and compliance committees.
- Risk matrix classification: Minor (non-breaking UI), Major (API contract tweak), Critical (PCI-DSS & settlement engine).
- Rollback strategy requirements: 15-minute rollback SLA with zero financial database corruption.

2. Regulatory & Audit Trail Compliance

- Bank Indonesia (BI) and OJK regulatory reporting checklists for payment gateway modifications.
- PCI-DSS v4.0 audit requirements: Cardholder Data Environment (CDE) tokenization and HSM key rotation logging.