

Regulatory & Security Compliance Checklist

- **[COMPLIANCE-01] PCI-DSS v4.0 Requirements**
 - Encryption of cardholder data at rest (AES-256) and in transit (TLS 1.3).
 - Tamper-resistant PIN entry device (PED) hardware certification.
 - Status: *Pending hardware security module (HSM) audit.*
- **[COMPLIANCE-02] ADA & Accessibility Standards**
 - Physical accessibility: Maximum keypad height at 48 inches from the floor.
 - Audio guidance: Standard 3.5mm headphone jack with volume control for visually impaired users.
 - Screen contrast ratios meeting minimum WCAG AA standards.
 - Status: *Fully compliant with current specifications.*
- **[COMPLIANCE-03] AML / KYC Transaction Monitoring**
 - Mandatory flagging of cash withdrawals exceeding \$3,000 in a single rolling 24-hour window for currency transaction reporting (CTR).
 - Automated freeze trigger for structured transactions ("smurfing" detection patterns).
 - Status: *Integration with core banking fraud engine required.*
- **[COMPLIANCE-04] Consumer Data Privacy (GLBA / CCPA)**
 - Physical receipts must mask all but the last 4 digits of the primary account number (PAN).
 - Digital session logs must purge sensitive authentication data (SAD) immediately following authorization.
 - Status: *Ready for software validation testing.*