

PIN Security Bulletin

2009 Visa PIN Security and Key Management Training Series

December 18, 2008

Visa is offering a series of one-day Visa Key Management Training sessions as well as a three-day Visa PIN Security Compliance Validation Training session that will provide up-to-date information on the secure management of cryptographic keys used in ATMs, point-of-sale (POS) PIN pads, encrypting PIN pads and hardware security modules. These sessions are for staff involved in the management or operation of devices that accept PINs, and for personnel who need practical knowledge about the elements of Data Encryption Standard (DES) cryptography and the management of secret encryption keys.

In addition to the material covered in the one-day Visa Key Management Training session, the three-day Visa PIN Security Compliance Validation Training session offers an in-depth review of the Payment Card Industry (PCI) PIN Security Requirements, providing internal and external assessors with the tools necessary to complete a PCI PIN security compliance review.

To gain a better understanding of proper key management, payment system participants that focus on the issuer side of key management are also encouraged to attend either of these training opportunities.

One-Day Visa Key Management Training

In 2009, one-day Visa Key Management Training sessions will be held on February 10, April 15 and October 7. These Visa Key Management Training sessions will review proper key management techniques for Triple Data Encryption Standard (TDES) cryptography. Visa clients and their agents, including merchants, Independent Sales Organizations (ISOs), processors, third party agents (TPAs) and Encryption and Support Organizations (ESOs) are encouraged to enroll personnel involved with the management, deployment and/or operation of ATMs or POS PIN-Entry devices (PEDs) that accept cardholder PINs.

This training is also encouraged for staff requiring practical knowledge of the elements of DES cryptography, approved key management methodologies and the secure management of secret encryption keys, as well as information security specialists responsible for ensuring compliance with the PCI PIN Security Requirements. Visa will provide updates to the PCI PED testing program, Visa's global TDES mandates, and the new PCI Unattended Payment Terminal and PCI Hardware Security Module Requirements.

Training Topics

The one-day Visa Key Management Training session covers the following topics:

- Visa's Global PIN Security and Key Management program
- TDES requirements – hardware versus usage
- Triple DES versus single DES
- PCI PED testing program and Visa requirements
- Trust model for PIN-based transactions
- Key management methodologies
- Evolving threat environment
- Cryptographic key life cycle
- Operational best practices
- Compliance measurement techniques
- Remote key distribution (asymmetric / manual)



One-Day Visa Key Management Training Dates and Locations:

Date	Location	Hotel Reservation Information
<ul style="list-style-type: none"> Tuesday, February 10, 2009 	Gaylord Opryland Hotel Nashville, Tennessee 888-777-6779	Gaylord Opryland Hotel 2800 Opryland Drive Nashville, TN 37214 Reservations: 888-777-6779
<ul style="list-style-type: none"> Wednesday, April 15, 2009 Wednesday, October 7, 2009 	Visa Inc. Headquarters Foster City, California 650-432-3200	Marriott Courtyard 550 Shell Boulevard Foster City, CA 94404 Reservations: 800-283-5277

Visa PIN Security Compliance Validation Training

The three-day Visa PIN Security Compliance Validation Training sessions will be held May 19 - 21, 2009, in Miami, Florida. This training will include the same topics covered in the one-day Visa Key Management Training session, as well as information on current and future threats and an in-depth review of the 32 PCI PIN Security Requirements. This training also covers the PCI requirements for Remote Key Establishment and Distribution using the asymmetric techniques described in the *PCI PIN Security Normative Annex A*.

During this course, teams will complete an in-depth case study, enabling participants to put the information to immediate practical use. Discussions among team members will add further value to this interactive seminar.

Training Topics

In addition to the topics covered in the one-day Visa Key Management Training, the three-day Visa PIN Security Compliance Validation Training will include:

- Current and future threats
- Detailed review of each of the 32 PCI PIN Security Requirements
- Overcoming barriers to compliance
- Case studies
- Methods for remote key distribution using asymmetric keys

Three-Day Visa PIN Security Compliance Validation Training Dates and Location:

Date	Location	Hotel Reservation Information
Tuesday -Thursday, May 19 - 21, 2009	Visa Inc. Regional Office 1004 NW 65 Avenue Miami, FL 33126 305-328-1000	Sofitel Hotel 5800 Blue Lagoon Drive 33126 Miami, FL Reservations: 305-264-4888

PLUS Education Requirements for Clients and Agents

Clients are reminded that PLUS ISOs, ESOs, TPAs and staff from sponsoring financial institutions are required to attend a Visa Key Management Training at least once every three years. These training requirements were initially announced in March 2004; sponsoring PLUS acquirers are reminded that the first three-year cycle



ended on April 30, 2007. All Plus agents registered after March 1, 2004, will have three years from the date of registering with Visa to complete this mandatory PLUS training requirement.

These training requirements were enacted to ensure that PLUS acquirers and their agents have the necessary skills to properly safeguard PIN data. Acquirers are encouraged to share these training requirements with their PLUS agents to ensure their ongoing compliance. For more information on this requirement, please refer to the article "New Educational Requirements for PLUS ATM Network Third-Party Agents and Sponsors," published in the *Visa Business Review*, March 2004.

One-Day Visa Key Management Training to Be Held at ATMIA Conference

To help acquirers and agents comply with PLUS educational requirements, Visa will again hold a one-day Visa Key Management Training session in conjunction with the 2009 ATM Industry Association (ATMIA) Conference in Nashville, Tennessee. The Visa Key Management Training will be held on Tuesday, February 10, 2009, with the ATMIA Conference beginning on Wednesday, February 11, 2009. Acquirers and agents are urged to take advantage of this convenient training opportunity by registering early with Visa.

How to Register

To register to attend either the one-day Visa Key Management Training or the three-day Visa PIN Security Compliance Validation Training, please complete and return the attached registration form. For faster processing, fax the registration form to (650) 432-2548. Early registration is encouraged, as enrollment is limited. A waiting list will be maintained once the maximum class size is reached.

Confirmation of enrollment will be sent prior to the seminar date. We recommend that you do not make any nonrefundable travel arrangements until your training enrollment has been confirmed.

The cost to attend the one-day Visa Key Management Training session is \$595 per person. The cost to attend the three-day Visa PIN Security Compliance Validation Training session is \$1,785.

Continuing Professional Education Credit

Completion of either course entitles participants to obtain Continuing Professional Education (CPE) credit. In accordance with the standards of the National Registry for CPE Sponsors, CPE credits are granted based on a 50-minute hour. Completion of the one-day Visa Key Management Training entitles participants to obtain eight CPE credits. Completion of the three-day Visa PIN Security Compliance Validation Training entitles participants to obtain 24 CPE credits.

Visa is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Website: www.nasba.org. National Registry Sponsor #107970. Sponsored by: Visa Inc., P.O. Box 8999, San Francisco, California 94128-8999.

For more information, please visit <http://www.visa.com/pinsecurity>. Questions about this bulletin may be directed to pinusa@visa.com.

For the complete *Visa Business Review* article, Visa acquirers may refer to the article "Visa Announces the 2009 Key Management Training Series," to be published in January 2009 (VBR Issue No. 090113).

Registration Form

One-Day Visa Key Management Training and Three-Day Visa PIN Security Compliance Validation Training — 2009

Please type or print, and complete one form per person.

Name of Attendee: _____

Name for Badge: _____

Title: _____

Client/Company Name: _____

Address: _____

City, State, ZIP Code: _____

Telephone Number: _____ Fax Number: _____

Business E-mail: _____

Payment Options: (* Fill out information below or send check made payable to **Visa Inc.**)

Visa Global Member Billing *Visa Business ID: _____ Visa BIN: _____

Visa Card Number* 4 _____ - _____ - _____ - _____ Exp: ____/____

Cardholder Name _____

Billing Address _____

Transaction Amount _____ Signature _____

Note: Your signature authorizes Visa Inc. to collect the transaction amount. Cancellation by a confirmed participant more than 30 business days prior to the program is permitted at no cost. **Cancellations within 30 days of a seminar and registered “no-shows” will be charged the full training fee of \$595 for the one-day Visa Key Management Training and \$1,785 for the three-day Visa PIN Security Compliance Validation Training. All cancellations must be made in writing.** (Substitution of attendees is permitted without a fee. Your card will not be charged until after the event.) To resolve any billing or registration issues, please contact pinusa@visa.com. These trainings are at a basic program level and no prerequisites are required. Please use a **separate** form for each registrant. You will receive written confirmation approximately 7–10 business days after receipt of your registration form. Do not make any nonrefundable travel arrangements until you receive a confirmation.

Please indicate which training you are registering for by checking one of the boxes below:

Nashville, Tennessee
Tuesday, February 10, 2009
Gaylord Opryland Hotel
One-Day Visa Key Management
Training Fee: \$595

Foster City, California
Wednesday, April 15, 2009
Visa Inc.
One-Day Visa Key Management
Training Fee: \$595

Foster City, California
Wednesday, October 7, 2009
Visa Inc.
One-Day Visa Key Management
Training Fee: \$595

Miami, Florida
Tuesday - Thursday, May 19 - 21, 2009
Visa Inc. Regional Office
Three-Day Visa PIN Security
Compliance Validation Training Fee:
\$1,785

To ensure your place at the training, please send your payment and registration form to:

Visa Inc.
PIN Security Program (M1-9A)
P.O. Box 8999
San Francisco, CA 94128-8999

Fax (650) 432-2548
E-mail: pinusa@visa.com