

## PCI DSS / PIN Security Bulletin

# Visa Announces a New Category for Unattended Point-of-Sale PIN Entry Devices

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The Payment Card Industry (PCI) PIN Entry Device (PED) Security Program is making a distinction between attended point-of-sale (POS) PEDs and unattended POS PEDs, which has resulted in the creation of a separate category for unattended POS PEDs. This bulletin reviews the program changes and compliance mandates that may impact payment system participants.

### New Unattended Category of PIN Entry Device

In 2003, Visa announced PED testing mandates in support of the PIN Security Requirements for all POS PEDs, regardless of whether they were in an unattended or attended acceptance environment. Visa mandated that, effective January 1, 2004, all newly purchased POS PEDs had to be lab-evaluated and approved by Visa as compliant with the PED security requirements. By July 1, 2010, all deployed POS PEDs in production must be lab-evaluated and Visa-approved (see the May 27, 2003, *Visa Business Review*, Issue No. 030527).

PCI alignment of requirements for PED security represents an effort to standardize device security requirements relevant to PIN protection, the device testing methodologies utilized, and the approval processes employed. Visa worked in conjunction with the PCI Security Standards Council to further refine POS PED testing criteria for unattended POS PEDs. Recognizing the unique manner and operating environments in which unattended POS PEDs currently operate (i.e., automated fuel dispensers and unattended acceptance terminals / kiosks), Visa in conjunction with the PCI Security Standards Council, has created a new unattended category of POS PED. At present, PCI PED Security Requirements have been released for attended POS PEDs and Encrypting PIN Pads (EPPs) in unattended devices. Overall requirements for unattended PIN acceptance devices are currently under review.

Until these new requirements and their underlying testing processes are completed, Visa will focus on assuring the use of secure EPP at unattended POS PEDs. This focus is similar to the requirement currently in place for ATMs, which requires that newly deployed ATMs, as of October 1, 2005, be installed with a lab-evaluated and Visa-approved EPP (see the April 26, 2005, *Visa Business Review*, Issue No. 050426).

### Unattended POS PED Testing Mandate

To ensure the use of lab-evaluated and Visa-approved EPPs at unattended POS PEDs, Visa announced the following mandate for use in unattended POS PIN acceptance environments:

**Effective October 1, 2007**, all newly deployed *unattended* POS PIN acceptance devices must contain an EPP that has passed testing by a PCI-recognized laboratory and is approved by Visa for new deployments. Additionally, if the device is used for offline PIN acceptance, it must contain a lab-evaluated and Visa-approved secure smart card reader.

The existing POS PED testing requirements below have been clarified to reflect attended POS PED acceptance:

**Effective January 1, 2004**, all newly deployed *attended* POS PIN acceptance devices (i.e., newly purchased devices from the original equipment manufacturer, not previously acquired devices being installed for the first time) must be evaluated by a PCI-recognized laboratory and be approved by Visa for new deployments.

**Effective July 1, 2010**, all *attended* POS PIN acceptance devices must pass testing by a PCI-recognized laboratory and be approved by Visa.



Payment system participants should note that Visa's POS Triple Data Encryption Standard (TDES) usage mandate has not changed. By July 1, 2010, all POS PEDs (attended and unattended) must be using TDES to protect cardholder PINs. Acquirers whose merchants and agents do not meet these new unattended POS PED testing requirements in accordance with the aforementioned dates will continue to have liability for PIN compromises attributable to use of those devices.

## U.S. Automated Fuel Dispenser (AFD) PED Testing Deferral

One of the largest populations of unattended POS PEDs are U.S. deployed AFDs. When PED testing requirements were first implemented, AFD vendors were not able to meet Visa's PED evaluation requirements for older AFDs deployed in the U.S. region. The AFD vendors built some PEDs that were successfully evaluated; however, these AFDs were primarily for new markets outside of the U.S. With the unattended POS PED classification, the AFD vendors currently plan to have lab-evaluated and PCI-approved AFDs / EPPs for the U.S. marketplace in 2008.

Recognizing that U.S. petroleum merchants had no lab-evaluated PEDs to purchase, Visa granted an extension to the January 1, 2004, requirements that all newly deployed PEDs support TDES and be lab-evaluated and Visa-approved. These two requirements have been deferred until January 1, 2009, only for U.S. PEDs used in conjunction with AFDs. Please note that this extension does not alter any other existing Visa PIN or PED security requirements and acquirers of petroleum merchants remain fully liable and responsible for ensuring that merchants meet all other existing PCI PIN Security Requirements.

## Related Information

Additional information on TDES, PCI PIN Security Requirements, and PED security may be found in the following publications and Web sites:

- *Payment Card Industry PIN Entry Device Testing and Approval Program Guide*, available on [www.pcisecuritystandards.org/pin](http://www.pcisecuritystandards.org/pin).
- For Visa's global TDES mandates and the *PIN Security Tools and Best Practices for Merchants* brochure, visit [www.visa.com/pin](http://www.visa.com/pin) or [www.visa.com/cisp](http://www.visa.com/cisp) or contact the Visa Fulfillment Center at (800) 235-3580 and reference document number VRM 04.12.06.
- For the most recent listing of PCI-approved PIN Entry Devices and other testing and PIN security program information, visit [www.pcisecuritystandards.org/pin](http://www.pcisecuritystandards.org/pin).
- For the *2008 Payment Card Industry PIN Security Requirements* manual visit [www.visa.com/pinsecurity](http://www.visa.com/pinsecurity).
- For a listing of PCI Approved PIN Entry Devices go to [www.pcisecuritystandards.org/pin](http://www.pcisecuritystandards.org/pin).
- For the complete *Visa Business Review* article, Visa acquirers may refer to "Visa Announces a New Category for Unattended PIN Entry Devices," June 2007, Issue No. 070619.

For more information, please visit [www.visa.com/pin](http://www.visa.com/pin). Questions about this bulletin may be directed to [pinusa@visa.com](mailto:pinusa@visa.com).