Key Block Effective Dates Reminder

Summary *– Visa reminds stakeholders about the Key Block Requirement and Effective Dates.*

In December 2014, the *Payment Card Industry (PCI) PIN Security Requirements* introduced requirement 18-3, Key Blocks. The requirement, sometimes referred to as "key bundling," greatly improved the protection of symmetric keys that are shared among payment system participants to protect PINs and other sensitive data. The key block requirement in PCI PIN Security Requirements standard is applicable to all PIN program participants.

Due to a number of factors, including impacts to organizations due to COVID-19 pandemic, PCI SSC has extended the effective dates for key block implementations. A PCI SSC bulletin published on 17 July 2020, communicates the revised dates as follows:

- **Phase 1:** Implement key blocks for internal connections and key storage within service provider environments. This includes all applications and databases connected to hardware security modules (HSMs). Phase 1 became effective 1 June 2019; this date will not be extended.
- **Phase 2:** Implement key blocks for external connections to associations and networks. **New effective date: 1 January 2023** (replaces previous effective date of 1 June 2021).
- **Phase 3:** Implement key blocks to extend to all merchant hosts, POS devices and ATMs. **New effective date: 1 January 2025** (replaces previous effective date of 1 June 2023).

Visa recognizes the security benefits of key blocks and, as announced previously communicated through Visa Business News articles and Technical Letters, will apply the key block requirement to **all symmetric payment keys** that Visa exchanges between itself and external organizations. Visa's requirement to exchange all symmetric payment keys will align with the revised PCI PIN security requirements phase 2 effective date referenced above. Examples of keys affected include PIN data keys, Cardholder Verification Value (CVV) keys and Cardholder Authentication Verification Value (CAVV) keys, among others. Refer to Resources section for previously published information on key blocks.

Stakeholders must continue their efforts to implement Key Blocks per PCI PIN Security Requirements and VisaNet Requirements. Refer to previously published information for additional information.

Available on Visa Online:

- *Visa Business News:*

- *4 May 2017 - Implementation Date Change for PCI PIN Security Key Bundling Requirement*
- *19 July 2018 - Support for Key Exchange in Key Block Format*
- *27 June 2019 - Supplementary Information to Support Key Block*
- *6 August 2020 - Key Block Effective Dates Extended*

- *Visa Technical Letter and Implementation Guide articles regarding exchanging symmetric keys with Visa:*
  - *Static Key: October 2018 GTLIG: Article 4.4*
  - *Dynamic Key: April 2019 GTLIG: Article 4.17*
  - *Key Block Header Definitions: April 2020 GTLIG: Article 3.14*

Available from the PCI SSC Document Library:

- *PCI PIN Security Requirements and Testing Procedures, Version 3.1*
- *Information Supplement: PIN Security Requirement 18-3—Key Blocks*
- *Information Supplement: Cryptographic Key Blocks*
- *PCI blog articles:*
  - *Key Blocks 101 – Basic questions about the key block method and how it helps secure payment data.*
  - *Key Blocks 102 – Addresses questions about Key Block Applicability*
  - *Key Blocks 103 - Addresses the 3 phases for implementing the Key Blocks requirement*
  - *Key Blocks 104 - Covers basic questions about the Advanced Encryption Standard (AES) and the Triple Data Encryption Standard (TDES) block ciphers and how they relate to key blocks.*

For More Information

For more information on Visa's requirement to support for the key block requirement for all symmetric payment keys, contact your Visa representative. Merchants and third party agents should contact their issuer or acquirer.

For more information on the Visa PIN Security Program, visit the PIN Security website or contact your regional PIN program manager:

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