

Key Block Effective Dates Extended

Global | Acquirers, Issuers, Processors, Agents

Visa, Interlink, Plus Networks; V PAY; Europe Processing



Overview: The Payment Card Industry Security Standards Council (PCI SSC) has extended the effective dates of the PCI PIN key block requirements for Phase 2 and Phase 3. The PIN Security Program and Visa's requirement to exchange keys in the key block format will align with the revised effective dates.

In December 2014, the PCI SSC introduced requirement 18-3, Key Blocks, to the PCI PIN Security Requirements. 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 requirement, which is divided into three implementation phases, is applicable to all PIN Security Program participants.

Due to a number of factors, including impacts to organizations due to the COVID-19 pandemic, the PCI SSC has extended some effective dates for key block implementations. The latest [PCI SSC security bulletin](#) contains the updated effective dates, clarified 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 in the 19 July 2018 edition of the *Visa Business News*, will apply the key block requirement to **all symmetric payment keys** that Visa exchanges between itself and external organizations. Visa will align with the revised 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.

All organizations must continue their efforts to implement key blocks per the PCI PIN Security Requirements and Visa requirements. Refer to the Additional Resources section for detailed, previously published information on key blocks.

Note: Existing publications may refer to the original key block effective dates. The PCI SSC and Visa will update existing documentation in the coming months to reflect the revised effective dates.

For More Information

Merchants and third party agents should contact their acquirer.

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