VISA PIN Security Program at a Glance

All PIN acquiring organizations that handle PIN data associated with Visa payment products are subject to the PIN Security Program.

The PIN Security Program establishes a global framework to support:

- Consistent risk based approaches to identify Visa PIN Security Program participants
- Common validation requirements

The PIN Security Program is based on the current risk environment that exists for Visa cardholder PIN data. Visa will communicate changes to the program based on exploited vulnerabilities, emerging risks, and threats to the payment system.

The program is applicable to all Visa Inc. operating regions: Asia-Pacific (AP), Canada, Central and Eastern Europe, Middle East and Africa (CEMEA), Europe, Latin America and Caribbean (LAC) and United States (U.S.).

The PIN Security Program consists of five components that include:

1. Two categories of PIN Security Program Participants
   a. Validating Participant
   b. Non-Validating Participant
2. PIN Security and Program Requirements
3. Qualified PIN Assessors (QPA)
4. Third Party Agent Program
5. Compliance Enforcement

Refer to the PIN Security Program Guide on the PIN Security website for detailed information on program and validation requirements.

For More Information
Contact your regional Visa PIN Program Manager:

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