

Attended Point-of-Sale PIN Entry Device (POS PED)

What are the requirements?

The Visa attended Point-of-Sale PIN Entry Device (POS PED) Security Requirements require merchants to use POS PEDs evaluated by a laboratory approved by Visa® or the Payment Card Industry Security Standards Council (PCI SSC) by July 1, 2010.

POS PEDs that were on the 2004 – 2007 Visa PCI laboratory approved list and were deployed by December 31, 2007, must be replaced with a PCI SSC POS PED by December 31, 2014.

The VISA Triple Data Encryption Standard (TDES) requires merchants to use POS PEDs which use more secure TDES encryption to protect debit cardholders' Personal Identification Numbers (PINs) by July 1, 2010.

NOTE: *An attended POS PED is a device located inside of a store and has the merchant present at the time of the transaction.*

What date is the deadline for compliance?

All merchants processing PIN debit transactions must complete the transition from Single DES (SDES) to TDES encryption by July 1, 2010.

All merchants must transition to POS PEDs evaluated by a laboratory approved by Visa or the PCI SSC by July 1, 2010.

Merchants that currently have POS PEDs that were on the 2004 – 2007 Visa PCI laboratory approved list and were deployed by December 31, 2007, must replace those devices with a PCI SSC POS PED by December 31, 2014.

Why upgrade now, if the deadline is July 1, 2010?

This mandate will involve a large number of equipment swaps and replacements for all U.S. merchants – not just Chase Paymentech merchants – accepting Visa/Interlink PIN-based transactions. This upgrade cannot be conducted over the phone. The upgrade actually requires merchants to send in their equipment for TDES injection and coding. Chase Paymentech has already updated new POS PEDs with the TDES encryption coding, and we are ready to start swapping and issuing new POS PEDs. Because this update is required for all merchants, and the upgrade will take coordination and time, Chase Paymentech encourages you to act now. **Start your upgrade by calling Chase Paymentech today.**

What will happen if I don't become compliant by July 1, 2010?

Any U.S. merchant accepting PIN debit transactions who does not comply with these new security requirements by July 1, 2010, will be at risk of losing the ability to accept PIN debit transactions.

What is the process to become PCI POS PED compliant?

To ensure compliance, please complete the following steps:

- 1) Visit www.chasepaymentech.com/merchantcenter to view a list of compliant POS PEDs.
- 2) Identify the **model name** and **part number** of your POS PED to determine if it matches one of the POS PEDs listed at the Web site above. The **model name** is typically located on the front of the POS or is adjacent to the display or printer mechanism. The **part number** is located on the back of the POS device and will begin with P/N.
- 3) If there is an exact match to any of the POS PEDs listed at the Web site above, your POS PED is compliant.
- 4) If you are unsure whether there is a match, or you do not find your POS PED on the list, please contact Chase Paymentech today for assistance.

How do I know whether or not I am already compliant?

For Class A certified POS PEDs, see the question above.

A list of compliant Class B certified devices can be found on the PCI Security Standards Council Web site at https://www.pcisecuritystandards.org/security_standards/ped/pedapprovallist.html.

What is the difference between a Class A certified POS PED and a Class B certified POS PED?

Chase Paymentech provides comprehensive assistance for Class A certified POS PEDs through processing and technical support.

Chase Paymentech allows merchants who own Class B certified POS PEDs to process, but does not provide technical support for them. Merchants who use Class B certified POS PEDs must contact the POS PED's manufacturer for technical support.

What is the cost?

The cost is not pre-determined by Chase Paymentech or Visa. The merchant is responsible for all equipment replacement costs, and as with all device purchases it is at the discretion of the merchant to choose from which vendor to buy the POS PED(s). For assistance you may contact Chase Paymentech.

Do these requirements only affect Chase Paymentech merchants?

These requirements affect ALL merchants who accept PIN debit transactions.

What if the device I am using has been injected with TDES, do I still have to switch out the device?

Numerous POS PEDs in the field today support TDES encryption, but not all of the devices have been tested in a Visa or PCI SSC approved laboratory for adequate security. There are known vulnerabilities associated with non-certified devices that have been injected with a TDES encryption key. Therefore, it is still necessary to compare your existing device to the PCI SSC certified POS PED device list to determine if the device is compliant.

If I send a non-compliant POS PED to be repaired can I get a like device if the POS PED is determined to be non-repairable?

If the POS PED that is being repaired or swapped out was on the Visa PCI PED approved Web site as of December 31, 2007, and is being swapped out by the Encryption Servicing Organization or Independent Sales Organization that originally injected the encryption key, the device may be replaced with a like device. If you do not meet all of the aforementioned criteria, a new compliant device must be purchased. The Visa PCI PED approved website is located at

https://partnernetwork.visa.com/vpn/global/retrieve_document.do?documentRetrievalId=10247.

Does Visa have any information on their website about these new regulations?

Additional information may be found by visiting Visa's web site at

http://usa.visa.com/merchants/risk_management/cisp_pin_security.html.