PIN Security   29 August 2019

Reminder: Upcoming PIN Security Program Changes

Global | *Acquirers, Processors, Agents*
Visa, Interlink, Plus Networks; V PAY; Europe Processing

Overview: Visa is reminding clients that Visa PIN Security Program participants will be required to use a Payment Card Industry (PCI) Qualified PIN Assessor for all on-site PIN assessments beginning 1 October 2019. All on-site PIN assessments beginning on 1 January 2020 and after must validate to version 3 of the PCI PIN security requirements.

As announced in the 28 February 2019 edition of the *Visa Business News*, Visa Approved PIN Security Assessors are migrating to a new assessor program managed by the Payment Card Industry Security Standards Council (PCI SSC). Visa will recognize a new PCI assessor type, Qualified PIN Assessor (QPA), to conduct on-site PIN security assessments for the Visa PIN Security Program.

Effective 1 October 2019, organizations required to validate their PIN security compliance with Visa will be required to use a PCI QPA that is listed on the PCI SSC website. The existing Visa Approved Security Assessors (SA) List will be updated on 1 October to remove Visa PIN assessor names and contact information, as well as to provide instructions to visit the PCI SSC Assessor website for a list of qualified QPAs.

> **Mark Your Calendar:**
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> - Requirement to use PCI QPA goes into effect **(1 October 2019)**
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> - On-site PIN assessments must validate to PCI PIN version 3 **(1 January 2020)**

Clients are additionally reminded of the following timeline to support the transition to version 3 of the PCI PIN security requirements:

- Validating PIN Participants will still need to validate to version 2 until **30 September 2019**.

- **From 1 October through 31 December 2019**, Validating PIN Participants may validate their PIN security compliance with either version 2 using Visa reporting materials or version 3 using PCI reporting materials.

- **Effective 1 January 2020**, all PIN assessments must be performed using version 3 and the associated PCI reporting materials. Version 2 assessments will no longer be accepted for assessments performed in 2020 onward. **Note:** Existing version 2 assessments are valid until the next revalidation.

Client Responsibilities

With these changes, clients must continue to:

- Ensure that all agents are appropriately registered in the Visa Third Party Agent (TPA) Registration Program. Contact your regional Visa representative to obtain information about the registration process.

- Ensure that their acquiring TPAs that process or handle PIN data comply with the PCI PIN security requirements and adhere to the Visa Rules.

- Ensure that their own processing environments that handle PIN data comply with the PCI PIN security requirements.

- Perform the necessary due diligence prior to engaging any TPA, and maintain policies and procedures to provide the correct level of oversight and control of the agent.

Clients that use agents identified as Validating PIN Participants that have not performed an on-site PIN assessment or have areas of non-compliance may be subject to non-compliance assessments as defined in the Visa Rules.

For More Information

Merchants and third party agents should contact their acquirer.