



VISA PIN SECURITY ENFORCEMENT PLAN

Original distribution: Visa PIN Program Participants and Visa Clients

Summary

In December 2014, Visa reminded PIN program participants¹ and Visa clients of PIN security compliance validation processes and deadlines. This communication again reminds stakeholders of their Visa Security PIN Program requirements.

¹ These PIN program compliance validation requirements are applicable to Visa Inc. regions only. As a separate company, Visa Europe maintains its own rules. Specific compliance validation deadlines and non-compliance assessments referenced do not apply to Visa Europe clients or their sponsored agents.

PIN Program Participants

PIN program participants must perform their onsite PIN compliance validation by their respective validation deadlines but **no later than 31 December 2015**. Please refer to the Visa PIN Security website for more information.

PIN program participants must engage directly with a Visa-approved PIN Security Assessor (SA) to conduct an onsite PIN security review. PIN Program participants are responsible for any professional fees and/or expenses associated with an onsite SA review, and are required to pay such fees directly to the SA.

PIN Program Participants include:

- **PIN Acquiring Third-Party VisaNet Processor (VNP)** – A third party VNP entity that is directly connected to VisaNet and provides acquiring PIN processing services to members.
- **PIN Acquiring Client VNP acting as a Service Provider** – A Visa member or member-owned entity that is directly connected to VisaNet and provides PIN acquiring processing services to members.
- **PIN Acquiring Third-Party Servicers (TPS)** – A third-party agent that stores, processes, or transmits Visa account numbers and PINs on behalf of Visa members.
- **Encryption and Support Organizations (ESO)** – A non-member organization that deploys ATM, POS, or kiosk PIN acceptance devices which process and accept cardholder PINs and/or manage encryption keys (i.e., key injection facilities (KIFs)).

Contact your regional Visa PIN Risk representative if you are unsure of your status.

PIN Security Enforcement Plan

Visa clients must ensure that their acquiring third party agents that are identified as Visa PIN program participants perform their compliance validation no later than 31 December 2015.

Visa clients whose PIN program participants have not scheduled or performed their PCI PIN Security compliance validation review or are non-compliant with PCI PIN requirements may be subject to actions specified in the Visa Rules:

- PIN Security Non-Compliance Assessments (ID#: [0001288](#))

Visa encourages clients to immediately work with their PIN program participants who are (1) noncompliant with Visa PIN Security Program and/or PCI PIN Security Requirements, (2) overdue with completing their compliance validation or (3) have never performed an onsite security review.

For these cases, clients must submit at least one of the following on behalf of their PIN program participants:

- Visa Attestation of Compliance (VAOC) indicating the PIN participant is compliant with Visa PIN Security program requirements
- Documented remediation plan that identifies areas of noncompliance and the action plan that describes when noncompliance will be corrected
- Documented compliance validation plan that identifies dates and when the PIN program participant will perform the compliance validation review. The compliance validation plan must specify the Visa Approved Security Assessor's name that is contracted to perform the review.

The PIN Security Enforcement Plan will begin **1 January 2016** for Visa clients whose PIN program participants are noncompliant or have overdue PIN Security onsite reviews that **do not have a VAOC, remediation plan, or compliance validation plan** on file with Visa.

Visa clients must review and accept the PIN program participant VAOC, the remediation plan, or compliance validation plan and provide Visa a copy of the documentation. Visa reserves the right to review and reject submitted remediation plans or compliance validation plans.

Clients that will be subject to actions specified in the Visa rules (ID#: [0001288](#)) will receive detailed notification.

Note: *These timelines and non-PCI PIN compliance assessments do not supersede assessments pursuant to the Visa Rules for PIN Security noncompliance in the event of a PIN compromise.*

Documents & Publications

PCI PIN Security Requirements are available at the [PCI Standards Documents Library](#) under the PTS tab.

Visa PIN Security Program Guide is available from your regional Visa PIN Risk representative.

For more information on the Visa PIN Security Program, PIN program participant status or validation deadlines, email your regional Visa PIN Risk representative:

AP & CEMEA

Contact: pinsec@visa.com

Website: www.visa.com.sg/merchants/stayingsecureagents/pin_security.shtml

Canada and US

Contact: pinna@visa.com

Website: www.visa.com/pinsecurity

LAC

Contact: pinlac@visa.com

Website: www.visa.com/pinsecurity