



Update on Visa's TDES Mandate Announcements

There Has Been Much Confusion in the Industry about Visa's TDES Mandate and the "Clarification" That Was Issued in April 2009

To review, there are three different mandates from Visa that must be met by US merchants by July 1, 2010.

The Deadline for Being TDES Compliant Has Not Changed for Attended POS PEDs (i.e., PIN Pads) or Unattended POS PEDs (i.e., AFDs) the mandates are:

- July 1, 2010 – "Never approved" devices which have never been certified to the Visa PED or later standards must be removed from service by this date. Acquirers can fine non compliant merchants and ISOs anytime after July 1
- All debit card PINs must be encrypted in TDES from the payment terminal
- All applications that "store, process, or transmit cardholder information" must be PA-DSS or PABP compliant.

Visa has received an increasing number of reports regarding POS PED thefts from merchant store locations. Evidence indicates that POS PEDs are being physically removed from their locations and replaced with modified devices designed to skim account and PIN data. Surveillance has shown that suspects in most of these cases were able to remove and install a POS PED in under one minute. Merchant locations targeted include supermarkets, drug stores, convenience stores, and department stores; however, any store may be affected by this scheme if older POS PEDs that are not tamper-evident or tamper-resistant are in use. Find out if you're compliant!

PCI Security Standards Council Web Resources

Main Page www.pcisecuritystandards.org

List of PCI PED approved devices

http://www.pcisecuritystandards.org/security_standards/ped/pedapprovallist.html

Self-Assessment Questionnaire www.pcisecuritystandards.org/saq/index.shtml

Additional Resources

Visa

<http://broadcast01p.visabroadcasts.com/doc/20090422091220/5163459b29ec9fcd6f98ceddad92d3d>