

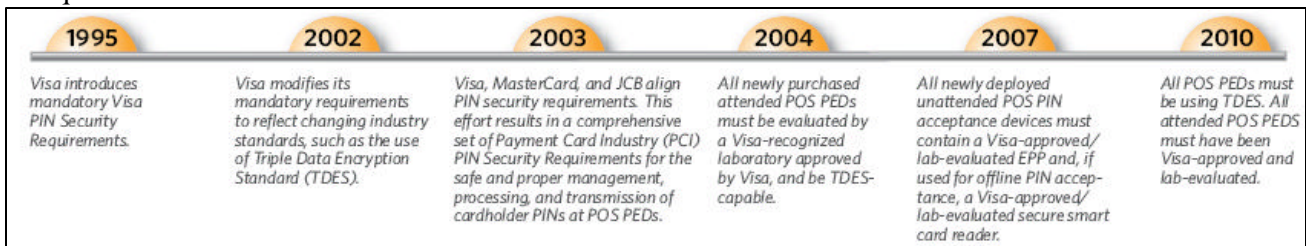


Security Standards Compliance Update

CHASE Paymentech™

PIN Entry Device Program Information Update

Several initiatives to improve PIN security and transaction protection are approaching a key deadline in July 2010. These include adoption of Triple-DES (TDES) encryption requirements and point-of-sale PIN entry device (POS PED) hardware certification. The diagram below shows the progression of these requirements:



Triple DES Requirements

Visa mandated TDES encryption to protect on-line PIN-based transactions. Effective July 1, 2010, all transactions originating at POS PEDs must be encrypting PINs using TDES encryption from the point of transaction to the issuer (end-to-end). Merchants should begin planning now to ensure compliance with this mandate by the July 2010 deadline.

POS PED Requirements

Visa has a July 31, 2010 deadline for merchant migration to POS PEDs listed on the PCI Security Standards Council (PCI SSC) web site. These POS PEDs are evaluated by independent laboratories and certified as Pre-PCI or PCI. The table below summarizes the POS PED categories and applicable dates:

PED Type	Description	PCISSC Listed	Certification Standard	Certification Expiration	End of Life
Vendor Attested	PEDs not certified by an independent laboratory as compliant with Visa's Cardholder Information Security Program (CISP) PED requirements	No	Visa CISP	N/A	Dec. 2007
Pre-PCI	PEDs certified by an accredited laboratory to meet the Visa CISP PED requirements prior to their adoption by the PCI Security Standards Council (PCI SSC)	Yes	Visa CISP	December 2007	TBD
PCI	PEDs certified by an accredited independent laboratory to meet the PCI Security Standards Council's PCI PED requirements	Yes	PCI PED v1.0	April 2014	-
		Yes	PCI PED v2.0	July 2017	-

Additional Information

PCI Security Standards Council

www.pcisecuritystandards.org

PCI SSC PIN PED Standard

https://www.pcisecuritystandards.org/security_standards/ped/index.shtml

Visa PIN Security Requirements

www.visa.com/pin

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www.chasepaymentech.com/datasecurity