

PCI Approval Status for Encrypting PIN Pads

Unlike POS PED devices which consist of a PIN Pad, card reader and Display, the Encrypting PIN Pad (EPP) is a standalone unit designed to permit the secure encryption of an entered PIN. As such the EPP needs to be connected to a card reader and display to allow the actual transaction to take place. As such you will most often find EPPs housed in ATMs and other unattended terminals such as: Fuel pumps, Ticketing machines and vending machines.

Since October 2005, MasterCard rules have clearly stated that all newly deployed ATMs must contain a PCI approved Encrypting PIN Pad. Currently MasterCard does not have a requirement relating to the other types of terminal in which an EPP is used, although in conjunction with Visa and JCB specific requirements for Unattended Terminals are being developed.

When considering what EPPs are currently available and used, there are essentially three iterations of EPP in the market place

- EPPs never approved
- Epps approved to Visa EPP Requirements, (known as Pre-PCI EPPs)
- EPPs approved to PCI EPP Requirements

To understand what this means in terms of when a terminal can be sold, how long it can be used in the field and when it must be removed the table below applies

In looking at the impact of this table and what it means in practise. The biggest issue is the expiry of the Pre-PCI, (VISA-EPP) approval. After 31st December, Banks and Merchants must only deploy PCI Approved EPPs. Therefore it is essential that any new or current orders for Pre-PCI EPPs are fulfilled as quickly as possible to allow for deployment ahead of the 31st December deadline.

For ATMs already deployed containing either a Pre-PCI EPP, or an EPP never approved, then these can continue to be used as normal. If the EPP should fail, then it is permitted to replace that terminal with a like for like replacement. However if the ATM is removed from service, it cannot be redeployed or refurbished unless it has a PCI approved EPP installed.

It is important for distributors and companies who refurbish ATMs to understand that after 31st December 2007 they will not be permitted to sell on ATMs containing Pre-PCI EPPs or EPPs never approved..

Product	Valid from	Approved Until	What does this mean	Sunset date	What does this mean
Never Approved	N/A	N/A	These are old terminals that were introduced before evaluations were performed to ensure terminal security. You are not allowed to purchase these terminals, or refurbish or, repair them with a view to redeploying them	No Current sunset date	Merchants can continue to use EPPs which have never been approved. However it is strongly recommended that they are replaced with PCI Approved EPPs.
Visa EPP (Pre-PCI)	2002	31 st Dec 2007 Note: some EPPs have an approval until July 2008	Vendors can continue to sell Pre-PCI approved products until approval lapses. After this date vendors cannot sell new, or refurbished products. Vendors can replace a failed product with a direct replacement.	No current sunset date	Merchants can continue to use Pre-PCI Approved products in their merchant locations until such time that a sunset date is agreed.
PCI EPP V1.0	Released March 2005 Mandate 1 st Oct 2005	30 th Apr 2014	Vendors can continue to sell PCI V1.0 approved products until 30 th April 2014. After this date vendors cannot sell new or refurbished products.	No current sunset date	Merchants can continue to use PCI V1.0 Approved products in their merchant locations until such time that a sunset date is agreed.
PCI EPP V2.0	Released 1 st May 2007 Mandate 1 st May 2008	30 th Apr 2017 (provisional)	Vendors can continue to sell PCI V2.0 approved products until 30 th April 2017. After this date vendors cannot sell new or refurbished products.	No current sunset date	Merchants can continue to use PCI V2.0 Approved products in their merchant locations until such time that a sunset date is agreed.
PCI EPP V3.0 (Proposed)	Released 1 st May 2010 Mandate 1 st May 2011	30 th Apr 2020 (provisional)	Vendors can continue to sell PCI V3.0 approved products until 30 th April 2020. After this date vendors cannot sell new or refurbished products.	No current sunset date	Merchants can continue to use PCI V3.0 Approved products in their merchant locations until such time that a sunset date is agreed.

Any Bank (or Merchant) who wishes to continue to deploy ATMs containing Pre-PCI EPPs or EPPs never approved after 31st December 2007 must formally request in writing for a waiver to do so. The waiver request must indicate

- Number of ATMs involved
- Deployment location
- Clear date when they will switch to PCI Approved EPPs

However given the number of fraudulent attacks against ATMs, MasterCard are keen to raise the level of security and protection for the card holder. Therefore any waiver request will considered against this situation, and granted in only exceptional circumstances.



A complete list of PCI Approved EPPs can be found on MasterCard online under Member Publications, Security & Risk Services, PIN Terminal & Wlan, PED & EPP. Alternatively the list can also be found on Visa.com/PIN

If you have any question or require further information please contact Jeremy King at the address below

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