



## PCI PED Frequently Asked Questions

### Q: What is the difference between PCI, Visa PED, and PCI PED?

**A:** PCI (Payment Card Industry) is a general term that describes standards for systems, policies and procedures that resulted from the collaboration between Visa, MasterCard, and JCB security programs.

- Non-approved devices (pre 2004) were never tested for security
- Visa PED approval (2003 – 2006) describes the first set of unified standards for PIN security
- PCI PED approval (2006+): PCI PED stands for Payment Card Industry PIN Entry Device. This is today's security standard and the one that overrides all previous PED standards.

### Q: What is PCI PED?

**A:** PCI PED is a targeted program specifically intended to enforce hardware security of devices that accept consumer PINs and house secret encryption keys of the acquirer, including how the PED is produced, controlled, transported, stored and used throughout its life cycle. The PCI PED standard will be updated every three years to accommodate changing security realities.

The card brands mandated that, as of December 31, 2007, acquirers and merchants only deploy PCI PED approved devices. Furthermore, they set July 1, 2010, as the date by which unapproved devices must be *removed* from service. No such replacement date has been set for Pre-PCI devices, although they cannot be installed except as replacement for existing in-place PIN pads.

### Q: What benefits does PCI PED approval bring to me and my customers?

**A:** As criminal activity has become more sophisticated, the payment security standards must remain one step ahead. PCI PED enforces the latest security standards to ensure that by becoming compliant now you are doing your part in protecting your merchants from a security breach. In addition you are also avoiding costly fees and fines from your acquirer. Why take any risks when you can upgrade now and be rest assured that you and your merchants are secure?

### Q: What action should I be taking today?

**A:** Upgrade your merchants to a PCI PED compliant device or enhance an existing non compliant payment device with a PINpad 1000SE. VeriFone has provided a chart which lists the most common non-compliant devices and the recommended VeriFone replacement. Take advantage of the many tools we've made available to you and educate your merchants about the urgency and importance of PCI PED today.

### Q: What is the most important thing I need to know regarding PCI PED?

**A:** The deadline to remove non PCI PED approved devices is July 1, 2010. After this date you and your merchants could get fined for not being compliant in addition to being more vulnerable to a security breach.

### Q: What are the key dates I need to be aware of?

**A:** July 1, 2010: After this date all non PCI PED compliant devices must be removed from the market

August 1, 2012: After this date Visa will start fining acquirers for supporting non-compliant merchants. While acquirers have some time until they will be held accountable by Visa, they are able to charge their merchants with fees and fines anytime after the July 1, 2010 deadline.

The full announcement by Visa can be seen at <http://broadcast01p.visabroadcasts.com/doc/20090422091220/5163459b29ec9fcd6f98ceddad92d3d>

**Q: What VeriFone products have PCI PED approval?**

**A:** The V<sup>x</sup> solutions family of product, NURIT 8400, 8000S and the world's best selling PINpad 1000SE are all PCI PED approved. For a complete listing visit [www.verifone.com/pciped](http://www.verifone.com/pciped)

**Q: Where can I find out more about the latest PCI PED Standards?**

**A:** We have developed a number of resources for you that can be found at [www.verifone.com/pciped](http://www.verifone.com/pciped). We've taken all the work out of researching PCI PED and posted what you need to know to educate your merchants.

**Q: Are there tools available to help me educate my merchants?**

**A:** Many of the materials at [www.verifone.com/pciped](http://www.verifone.com/pciped) are designed to educate you so you can be knowledgeable when you speak to your customers.

Starting in September 2009 we'll launch phase 2 of our PCI PED program and its focus is to educate merchants and provide them with materials that are precise and easy to understand. These merchant specific flyers and other materials will be available at [www.verifone.com/pciped](http://www.verifone.com/pciped) after September 1, 2009.

**Q: How do I know which products are no longer PCI PED compliant?**

**A:** There is an official PCI PED approved website managed by the PCI Security Standards Council which lists all approved devices. If a device is not listed, you can assume that it is not PCI PED compliant. The link to the website is [https://www.pcisecuritystandards.org/security\\_standards/ped/pedapprovallist.html](https://www.pcisecuritystandards.org/security_standards/ped/pedapprovallist.html)

**Q: Which PCI PED VeriFone products are compatible with non-compliant products?**

**A:** You can refer to the chart below to see a list of most common non PCI PED products and the recommended VeriFone replacement. Don't forget many times you can make a non-compliant device compliant simply by adding the PINpad 1000SE.

PCI PED COMPLIANCE CHART			
MANUFACTURER	NON PCI PED APPROVED DEVICES*	COMPARABLE PCI PED APPROVED REPLACEMENT DEVICES*	HIGHER FUNCTIONING PCI PED APPROVED DEVICES
<b>Exadigm</b>	XD1000	V <sup>x</sup> 570	V <sup>x</sup> 570 (Ethernet) or V <sup>x</sup> 610 (CDMA)
<b>Hypercom</b>	T7Plus	V <sup>x</sup> 510	V <sup>x</sup> 570
	Artema	V <sup>x</sup> 510 GPRS	V <sup>x</sup> 610 or V <sup>x</sup> 670
	S9	PP1000SE	PP1000SE
<b>Ingenico</b>	Elite 712	V <sup>x</sup> 510	V <sup>x</sup> 510 or V <sup>x</sup> 570
	Elite 710	V <sup>x</sup> 510LE	V <sup>x</sup> 510 or V <sup>x</sup> 570
<b>VeriFone</b>	Omni 3730LE	V <sup>x</sup> 510LE	V <sup>x</sup> 510 Ethernet
	Omni 3730	V <sup>x</sup> 510	V <sup>x</sup> 510 Ethernet
	Omni 3740	V <sup>x</sup> 510	V <sup>x</sup> 510 Ethernet
	Omni 3750	V <sup>x</sup> 570	V <sup>x</sup> 570
	NURIT 8320	V <sup>x</sup> 510	NURIT 8400
	NURIT 2085+	V <sup>x</sup> 510	V <sup>x</sup> 570
<b>Way Systems</b>	MTT1556	V <sup>x</sup> 670	V <sup>x</sup> 670

For most, adding a PP1000SE will make the solution compliant.  
\*Check part numbers to ensure compliance.