

## Reminder: Registration and Compliance Requirements for Encryption Support Organizations

The *Visa International Operating Regulations* specify that all Third Party Agents (TPAs) must register with Visa via their financial institution. TPAs, together with their Visa financial institution, must ensure that their operations do not increase risk exposure to the Visa, Plus and Interlink payment systems.

Certain TPAs (known as Encryption Support Organizations (ESOs)) perform services such as cryptographic key management, secure injection and loading of encryption keys into Plus ATMs or Interlink point-of-sale (POS) devices, and encrypting Personal Identification Number (PIN) pads. ESOs perform these functions in support of financial institutions, their ATM programs, and the deployment of POS PIN entry devices (POS PEDs) or PIN pads to merchants.

### U.S. List of Registered ESOs

The *U.S. List of Registered Independent Sales Organizations and Encryption Support Organizations*, first published in November 2009, includes the names, headquarter locations and web URLs for registered ESOs.

To date, the Visa agent registration program has registered over 300 member/ESO relationships. The *U.S. List of Registered Independent Sales Organizations and Encryption Support Organizations* encourages all payment system participants (acquirers, processors, vendors and merchants) to obtain information on ESOs, and helps ensure that all industry stakeholders have a better understanding of their business relationships.

### Compliance Requirements / Due Diligence

Protecting the security of PINs assigned to Visa-branded products (such as Visa, Plus, and Interlink cards) is of great importance to Visa and its member financial institutions. All entities within the worldwide payment system must comply with the *PCI PIN Security Requirements* located at [www.visa.com/cisp](http://www.visa.com/cisp), which define the standards under which PINs and cryptographic keys are securely managed and processed.

ESOs must fully comply with applicable PCI PIN security requirements. These risk standards apply to all issuing and acquiring agent operations and represent the minimum steps that agents must implement.

It is critical for Plus and Interlink ESOs to validate that secure cryptographic key management practices are in place and are in compliance with the *PCI PIN Security Requirements*. Within these requirements, the "Normative Annex B—Key Injection Facilities (KIF)" section provides a technical reference for requirements applying to a KIF. For assistance in performing due diligence, ESOs should refer to the *Visa Cryptographic Key Injection Facility: Auditor's Guide*, available at [www.visa.com/cisp](http://www.visa.com/cisp).

#### Related Documents

The following articles can be accessed through the *Visa Business News* archives at [Visa Online](#):

- "Visa Announces Updates to PIN Security and Key Management Compliance Validation Program," *Visa*

*Business News*, 18 November 2009

- "POS PIN Entry Device Vulnerabilities," *Visa Business News*, 23 September 2009
- "Update on Visa's Compliance Policy to Facilitate Triple Data Encryption Standard Usage," *Visa Business News*, 22 April 2009

To access the content below, please visit [www.visa.com/cisp](http://www.visa.com/cisp).

- Visa PIN Entry Device Frequently Asked Questions
- "Visa PIN Security Tools and Best Practices for Merchants" brochure
- "Payment Card Industry PIN Security Requirements" manual (includes Key Injection Facility Requirements)

Payment Card Industry PIN-Entry Device Approval List (available at [www.pcisecuritystandards.org/pin](http://www.pcisecuritystandards.org/pin)).

"Information Supplement: Skimming Prevention—Best Practices for Merchants," Payment Card Industry Security Standards Council, August 2009 (available at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)).

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#### For More Information

For more information, visit [www.visa.com/third-party-agent](http://www.visa.com/third-party-agent).

To ask specific questions about topics not covered in the online documentation, contact Visa via e-mail at [AgentRegistration@Visa.com](mailto:AgentRegistration@Visa.com).