



CARD INDUSTRY NEWS

ANNUAL REVIEW OF PUBLIC KEYS



“All cards that contain a chip rely on public keys to authenticate the card as being genuine”

All credit and debit cards that contain a chip rely on public keys to authenticate the card as being valid and to perform offline enciphered PIN verification. These keys are reviewed annually to ensure they've not been compromised and still offer adequate protection to both you the merchant, and your customers.

This year's review has just taken place and to comply with this, the public keys listed below must be loaded into Point of Sale terminals with immediate effect:

- 1152 bit public key with an expiration date of no later than 31st December 2017
- 1408 bit public key with an expiration date of no later than 31st December 2024
- 1984 bit public key with an expiration date of no later than 31st December 2025

If you own your terminals or rent from a third party, you'll need to contact your supplier to request they update your terminal to meet the mandate. Failure to do so may lead to card acceptance problems and fines being imposed by the Card Schemes.

If you rent a terminal from us, you won't need to do anything as we'll automatically update it over the next few months so you comply with the mandate.

If you've got any queries regarding this change, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option 'for all other enquiries'.

*Lines are open between 9am - 6pm Monday to Friday, excluding public holidays. To help us continually improve on our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.

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