



CARD INDUSTRY NEWS

ACTION REQUIRED BY 30TH JUNE 2018

EXPIRED PUBLIC KEY MUST BE REMOVED FROM CARD TERMINALS

All credit and debit cards that contain a chip rely on public keys to authenticate them as being valid and to perform offline enciphered PIN verification. These keys have a limited lifespan and the 1152 bit public key expired on **31st December 2017**.

Under Card Scheme (Mastercard and Visa) Rules, only valid, non-expired public keys can be loaded onto card terminals. As the 1152 bit public key has now expired, it must be removed from terminals as soon as possible, and by **30th June 2018** at the latest. Keeping your public keys up to date is good practice and reduces the risk of your business being subject to fraud and data breaches.

What Do I Need To Do?

If you own your own terminals or rent them from a third party, you'll need to contact your supplier and request that they make the necessary change for you on or before **30th June 2018**.

If you rent your terminals from us, you don't need to worry about making this change, we'll automatically update them and remove the public key so you meet the Card Schemes' requirement and deadline.

If you have any queries regarding this, 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 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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