

**Date:** March 29, 2019  
**To:** All Clients  
**Subject:** Visa AFD PIN Encryption Requirement - Reminder  
**Product:** VISA PIN  
**Action:** Review and Take Necessary Action  
**Related PMB:** 1004 and 1017

### Visa AFD PIN Encryption Requirement - Reminder

As a reminder, Visa announced that effective **October 1, 2020**, automated fuel dispensers (AFDs) in the U.S. must use either Triple Data Encryption Standard (TDES) or Advanced Encryption Standard (AES) for PIN encryption.

Visa will consider AFDs that do not use TDES or AES with at least double-length key encryption by October 1, 2020 to be noncompliant, which may result in noncompliance assessments.

Clients are encouraged to develop plans now to meet the **October 1, 2020** deadline.

Please contact Heartland with any questions.