Acquirers
Terminal vendors
Terminal manufacturers

Visual Shield

Best Practice: Visual Shield - Ver F Draft
Type: Security
13 April 2021

In brief:
Privacy shielding is one of several means for reducing the risk that cardholder PINs are observed during PIN entry.
In addition to the provision of a shield:
• Cardholders need to be educated to protect their PIN, e.g., use their body and hands as additional shields when entering their PIN
• Merchants need education on the proper deployment of PIN entry devices, especially with respect to customer queues and in-store security cameras
• Cashiers need education on the proper use of PIN entry devices.

This Best Practice is based on the standards published by Payment Cards Industry (PCI) on PIN Transaction Security (PTS) Point of Interaction (POI) Modular Derived Test Requirements (DTR), version 6.0 2020.

Best practice F1:
A PIN pad must be equipped with a privacy shield in accordance with PCI PTS POI DTR Appendix A.

Exception: Handheld devices as defined in PCI PTS and operated in its intended manner, handheld by the cardholder when entering the PIN. For this exception, the Terminal Service Provider’s merchant guidance must state the intended manner of a handheld device without a privacy shield (handheld by the cardholder when entering the PIN).

If the Visual Screen Design Criteria is met by the Device’s Installed Environment, the Terminal Vendor must provide adequate techniques in the device documentation and include a matrix showing which techniques must be used to protect against specific observation corridors.

Action required:
Terminal Service Providers and terminal manufacturers are to make sure that their POS POI Terminals and merchant guidance comply with this best practice requirement.

References:
1. PCI PTS POI DTR v6 Appendix A. pp. 162-170

Version history

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