



Payment Security & Compliance Conference



P2PE Devices - What You *Really* Need to Know!

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slido.com #Flywire2025



Topics

- Introduction to P2PE - Key points
- Why it matters in HE
- What's the difference between P2PE and E2EE
- What is the PIM?
- How does the PIM link to the SAQ?
- Issues with the PIM
- How to check it's a validated solution
- Expired devices/components
- Scenario 1: Valid solution, expired device
- Scenario 2: Expired solution, expired device
- Mitigation
- Final thoughts

Introduction to P2PE — Key points



**Prevents clear-text
cardholder data**



**Encrypts data at the
point of interaction**



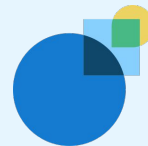
**Keeps data encrypted
in transit**



**Ideal for complex
environments**



**Current PCI-validated
solution**



**Reduces
PCI DSS scope**



Why it matters in higher education

- **Multiple payment touchpoints**
- **Decentralised environments**
- **High risk of scope creep**
- **Reduces scope in complicated networks**
- **Reputation & compliance**

What's the difference between P2PE and E2EE?



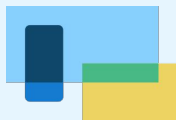
Validation
SSC scrutiny



Scope reduction
SAQ P2PE (21) vs. SAQ B-IP (50)



Encryption
P2PE current minimum level



Device requirements



PIM



Chain of custody

PIM

P2PE Instruction Manual

- The solution name & number
- Software/application details
- Chain of custody
- Inventory & monitoring
- Installation & connection instructions
- Tamper & modification guidance



Payment Card Industry (PCI)
Point-to-Point Encryption

P2PE Instruction Manual (PIM) Template

For Use with P2PE Version 3.0

December 2019

Eligibility: *How does the PIM link to the SAQ?*

Part 2h. Eligibility to Complete SAQ P2PE

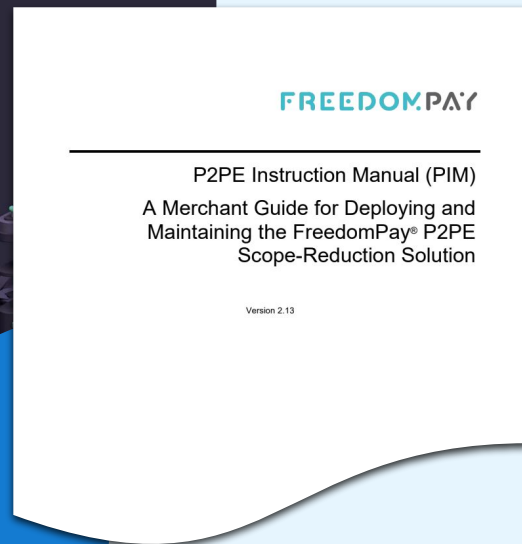
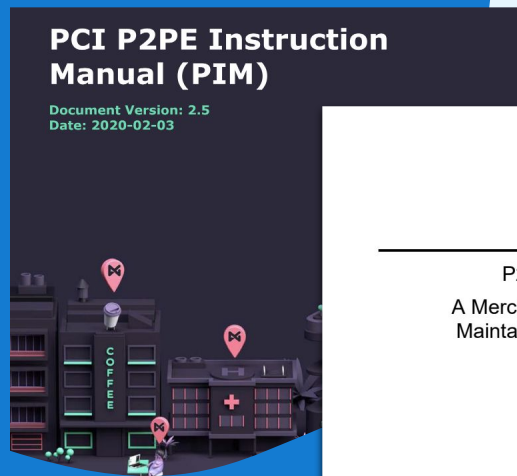
Merchant certifies eligibility to complete this Self-Assessment Questionnaire because, for this payment channel:

<input type="checkbox"/>	All payment processing is via a validated PCI-listed P2PE solution (per Part 2e above).
<input type="checkbox"/>	The only systems in the merchant environment that store, process, or transmit account data are the payment terminals from a validated PCI-listed P2PE solution.
<input type="checkbox"/>	The merchant does not otherwise receive, transmit, or store account data electronically.
<input type="checkbox"/>	Any account data the merchant might retain is on paper (for example, printed reports or receipts), and these documents are not received electronically.
<input type="checkbox"/>	The merchant has implemented all controls in the <i>P2PE Instruction Manual (PIM)</i> provided by the P2PE Solution Provider.

Note: P2PE solutions on the PCI list of Point-to-Point Solutions with Expired Validations are no longer considered “validated” per the P2PE Program Guide. Merchants using an expired P2PE solution should check with their acquirer or individual payment brands about acceptability of this SAQ.

Issues with the PIM

- No PIM
- Out of date PIM
- Not following PIM



How to check if it is a validated solution?

PCI Point-to-Point
Encryption (P2PE)[®]
Solutions




Approved PTS Devices



Expired devices/ components

- PCI SSC Expired Devices
- Red/Amber on the PCI Validated P2PE solutions list can we still use it?
- Talk to your Acquirer
- Have a mitigation plan

Point-to-Point Encryption Solutions WITH EXPIRED VALIDATIONS



For information regarding the PCI P2PE program, please click [here](#) for our document library.

P2PE Solutions with Expired Validation - These are P2PE Products whose validation approval has expired as described in the P2PE Program Guide. For specific information regarding payment brand usage requirements for expired P2PE Solutions, P2PE Components, or P2PE Applications, please contact the payment brands.

Click [here](#) to return to the list of validated P2PE Solutions.

Click [here](#) for more information about the listings

Filter by
P2PE Version ▼ EXPORT LIST

Results: 27 Page: 1 2

Solution Name: PAYware Merchant P2PE				
Reference #: 2016-00154.012 Solution Details	P2PE v1.1 HW/HW	Foregenix Ltd.	UK, Ireland	18 Apr 2017 EXPIRED
Worldline SA/NV				
Solution Name: WL TACC P2PE Payment Solution				



Scenario 1

As part of the annual audit and inventory management we note the device has expired. *Can we still use it?*

Solution Provider: Network Merchants LLC

P2PE Solution: NMI P2PE Solution

SSC Reference: 2024-01028.005

POI Device: Ingenico iUC150B

Version: 4.x

Approval Number: 4-30172

Approval Expiry: 30 Apr 2024

Scenario 1: P2PE Solution

Company	P2PE Standard Version	P2PE Assessor Company	Annual Revalidation Date ⓘ	Reassessment Date ⓘ
Network Merchants, LLC (NMI)				
Solution Name: NMI P2PE Solution				
Reference #: 2024-01028.005	P2PE v3.1	Foregenix Ltd.	3 Jan 2026	3 Jan 2028
PTS POI Device Key Loading Supported: Local Key Injection				
Key Types Supported: Symmetric Asymmetric				
Keys				
⚠ Open Solution Details				
<p>Dates in orange represent a P2PE Product that has not been Annually Revalidated in accordance with P2PE Program Requirements (up to 90 days overdue).</p> <p>Dates in red represent a P2PE Product that has not been Annually Revalidated in accordance with P2PE Program Requirements (more than 90 days overdue).</p> <p>Validated P2PE Products that have not been Annually Revalidated in accordance with P2PE Program Requirements within 180 days of their Annual Revalidation date or Reassessment date, as applicable, will be transferred to the P2PE Expired Listings.</p> <p>① Annually at year 1 and 2, based on the date of the P2PE Product's Acceptance, the P2PE Vendor is required to submit an updated P2PE Attestation of Validation for their Validated P2PE Product. Refer to the P2PE Program Guide for further information.</p> <p>② Validated P2PE Products require a Full Assessment every three years based on the date of the P2PE Product's Acceptance. Refer to the P2PE Program Guide for further information.</p> <p>⚠ Indicates the P2PE Product is using a dependency (P2PE Component, P2PE Application, and/or PTS POI Device) that is not in accordance with applicable P2PE Program Requirements (e.g., Annual Revalidation, Reassessment, device expiry, etc.). Click on the Listing "Details" to find the dependency, or dependencies, that are flagged with this icon. Refer to the P2PE Program Guide for more information.</p>				

Scenario 1: *PTS POI Device*

Ingenico, iUR250, iUR250P (4-30083) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2021
Ingenico, iUR250, iUR250P (4-30250) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2024
Ingenico, iUC150B (4-30172) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2024
Ingenico, iUP250LE (4-30251) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2024
Ingenico, Lane/5000 (4-20286) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2024

Scenario 1: *PTS POI Device Expiry*

Company	Approval Number ⓘ	Product Type	Version ⓘ	Expiry Date ⓘ	PIN Support ⓘ	PIN Encryption Key Management ⓘ	SRED Key Management ⓘ	Prompt Control ⓘ	PIN Entry Technology ⓘ	Functions Provided ⓘ	Additional Information ⓘ
Ingenico											
iUC150B											
Hardware #: iUC15x-01Txxxxx	4-30172	OEM	4.x	30 Apr 2024	N/A	TDES: N/A		N/A	N/A	CTLS,SRED	
Firmware #: 820168 v01.xx											
Applic #: 820365 v02.xx											
Approved Components ⓘ:						AES: N/A					

Scenario 1: SSC: Search FAQs

Search FAQs

P2PE

SEARCH →

Page: << < 1 2 > >>

Article number	FAQ Title	Date Updated ↓
1358	Which version of the P2PE Standard should be used for a P2PE assessment?	May 2024
1166	Which PCI PTS point-of-interaction (POI) devices can be used in a validated P2PE solution?	May 2024
1163	Is a "P2PE Assessor" required for a merchant's PCI DSS assessment if the merchant uses a Council-listed P2PE solution?	May 2024
1246	Can a QSA that is not also a P2PE Assessor validate an encryption solution meets P2PE Requirements?	May 2024
1469	How do PCI PTS-approved HSM expiry dates affect a PCI-listed P2PE Solution or Component?	May 2024
1434	How do PCI PTS-approved POI device expiry dates affect a PCI-listed P2PE solution?	May 2024
1457	Are Mobile Payments on COTS (MPoC) solutions, Software-based PIN Entry on COTS (SPoC)™ solutions, or Contactless Payments on COTS (CPoC™) solutions eligible for a P2PE Solution approval?	Apr 2024

Scenario 1: SSC: FAQ 1434

How do PCI PTS-approved POI device expiry dates affect a PCI-listed P2PE solution?

For details regarding PTS-approved POI device expiry in regard to the PCI P2PE Standard and Program, refer to the current P2PE Technical FAQs found in the [PCI SSC Document Library](#).

May 2024

Article Number: 1434

Scenario 1: SSC Document Library

SUBMIT

CLEAR




Filter by:

P2PE

All Documents

☐ Show Archived Documents

Results: 28

Document Title	Date of Publication	
Standard		
P2PE Standard	v3.1 - Sept. 2021	
P2PE Summary of Changes	v3.1 - Sept. 2021	
P2PE v3.x Technical FAQs	Dec. 2024	
Program Documents		

Scenario 1: SSC: P2PE Technical FAQs



Payment Card Industry (PCI) Point-to-Point Encryption (P2PE)[®]

Technical FAQs for use with PCI P2PE v3.x

December 04 2024



Q9: Aug 2020 (Updated Oct 2024) - How do PCI-approved PTS POI device expiry dates affect a Validated P2PE Product?

- A** Validated P2PE Solutions, P2PE Applications, and applicable P2PE Components are allowed to reassess their existing Validated P2PE Product with expired PTS POI devices for up to, but not exceeding, 5 years past the PTS POI device expiry dates (as listed on the PCI Approved PTS Devices list) for the PTS POI device types used in the P2PE Product.

PTS POI devices used in a Validated P2PE Product exceeding 5 years past the PTS POI expiry date will no longer be considered valid. A Validated P2PE Product will be delisted if all of its associated PTS POI device types have exceeded the 5-year window (as shown in the table below). In order to understand the impact of Validated P2PE Solutions (or other applicable P2PE Product) that are using expired PTS POI devices on PCI DSS compliance, please contact the individual payment brands (see [How do I contact the payment card brands?](#)).

Each PCI-approved PTS POI device is associated with an expiry date relative to the major version of the PCI PTS POI Standard and Program it was evaluated and approved against. Each PTS POI device approval listing indicates its expiry date. The Approved PTS Device list with associated expiry dates can be found here: https://www.pcisecuritystandards.org/assessors_and_solutions/pin_transaction_devices

For quick reference, the following table provides the current PTS POI device expiry dates and the corresponding Reassessment window for P2PE Products using these devices:

PCI PTS POI version	PTS POI Expiry Date	P2PE Reassessment End-date for Expired PTS POI Devices ¹
1.x	Expired 2014	N/A – v1.x devices are not P2PE eligible
2.x	Expired APR 2017	29April2022
3.x	Expired 30April2021	29April2026
4.x	Expired 30April2024	29April2029
5.x	30April2026	29April2031
6.x ^{2,3}	30April2031	29April2036

- ¹ There may be regional variations – please check with the respective payment brands to determine any variances in the dates shown above.
- ² PCI PTS POI v6+ approvals have additional considerations for firmware expiry. Refer to the FAQ herein regarding how PTS POI device v6+ firmware expiry affects P2PE assessments and listings.
- ³ The PTS POI v6 expiry date was extended from 30April2030 to 30April2031

Please note that P2PE Solutions (and applicable P2PE Components) undergoing an initial assessment must use non-expired (i.e., not exceeding the PTS POI expiry date), eligible PCI PTS POI devices. Please refer to the PCI P2PE Standard and Program Guide in our document library for further details. For further information regarding P2PE Applications and expired PTS POI devices, also refer to C4 in Domain 2 in this document.

Scenario 2

While conducting fieldwork, I discovered an old backup payment device stored in a locked drawer in Finance. *Can we and should we be using this device?*



Manufacturer:

Verifone

Device:

VX820

Solution:

PAYware Merchant
P2PE



Scenario 2 red flags

- 🚩 **Physical security**
- 🚩 **Tamper detection**
- 🚩 **Device inventory**
- 🚩 **Staff awareness & training**
- 🚩 **Secure communication channels**
- 🚩 **P2PE compliance**

Scenario 2:

P2PE Solutions with Expired Validation



PCI Point-to-Point Encryption (P2PE)[®] Solutions



This listing is a resource for merchants and acquirers to use in selecting a Validated Point-to-Point Encryption (P2PE) Solution.

P2PE Solutions with an Expired Validation - These are P2PE Solutions whose validation approval has expired as described in the P2PE Program Guide. Please contact the payment brands for information regarding the use of expired P2PE Products. P2PE Solutions with an expired validation are listed separately [here](#).

P2PE Solutions and the PIM - Each PCI-listed P2PE Solution has an associated P2PE Instruction Manual (PIM) that is provided by the Solution Provider. The PIM provides merchants pertinent guidance to effectively and securely manage their encryption environments and devices within their purview. E.g., regarding PCI-approved PTS POI devices - secure installation, details of all P2PE Applications and other software present, monitoring for signs of tampering, and appropriate incident response procedures for security incidents.

P2PE Program - For information regarding the PCI P2PE program, please [click here](#) for our document library.

P2PE Component and P2PE Application Listings - Click here for [P2PE Application Listings](#) or here for the [P2PE Component Listings](#).


Scenario 2:

SSC: P2PE Solution

Company	P2PE Standard Version	P2PE Assessor Company	Annual Revalidation Date ⓘ	Reassessment Date ⓘ
Verifone, Inc.				
Solution Name: PAYware Merchant P2PE				
Reference #: 2016-00154.012 Open Solution Details	P2PE v1.1 HW/HW	Foregenix Ltd.	18 Apr 2017 EXPIRED	--

Scenario 2:

SSC: PTS Application

P2PE Applications Supported	Reassessment Date
Verifone Integrated Payment Application (VIPA), v4.0.5.6 (2015-00154.006)	30 Apr 2018 EXPIRED
PCI-Approved PTS POI Devices Supported	PTS Approval Expiry Date
Verifone, Inc., Vx680 (4-20146)  + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2017
Verifone, Inc., Vx680, Vx680-E1 (4-30053) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2021
Verifone, Inc., Vx820 (4-40054) + Show: Hardware, Firmware and PTS Applications supported	30 Apr 2021



DO NOT WORRY

WE HAVE A PLAN

Mitigation

- ✓ Risk assess
- ✓ Do you still need it?
- ✓ Annual review



Final thoughts

1. P2PE is a strategic investment
2. PIM is critical
3. Reduces PCI DSS scope
4. Protects institutional reputation
5. Requires commitment
6. Simplifies operations & compliance

Thank you

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