EMV Terminals - Expired CAP Key Removal Reminder

The EMV standard uses Public Key technology to perform certain functions related to offline authentication, some aspects of online transactions and offline PIN encryption. Each of the card brands publish sets of these keys for use with their EMV applications. Public keys are distributed to acquirers, merchants, and solution providers to load into their terminals.

On an annual basis, EMVCo reviews the keys and makes recommendations on the expected life span (on a rolling 10-year projection window) of the different key lengths. Once EMVCo determines a key length is beginning to approach a point where it may become vulnerable, they will set the key's expiration date. **When a key expires it <u>must be removed from the terminal within six months</u>.**

Outlined below are the active (production) CAP key lengths and their projected expiration dates:

- 1408-bit keys have an expiry date of 12/31/2024
- Visa 1984-bit keys expiration date updated to 12/31/32
- Mastercard 1984-bit keys expiration date updated to 12/31/31
- Amex 1984-bit keys expiration date updated to 12/31/30
- Discover 1984-bit keys expiration date updated to 12/31/30

 Note: Although expiration dates can change, they should not be stored on terminals.

In order to maintain compliance, merchants and their POS providers/ISV partners must ensure all expired keys are removed from devices. Failure to remove expired keys may result in non-compliance assessments per MID, per month, beginning in September 2023.

Please contact your Relationship Manager with any questions.