



PAN truncation – 12 “x’s” stand for greater security

PAN truncation – PAN = Primary Account Number (card number) and truncation (to shorten or cut off) – refers to the shortened displaying of card numbers. The implementation of PAN truncation provides cardholders and merchants alike with effective protection from losses resulting from the theft and misuse of card data.

What specifically does PAN truncation mean?

According to directives from the card organizations, for security reasons, only the last four digits of the card number may be shown on all cardholder and merchant receipts. The same procedure is recommended for merchant receipts, which can considerably reduce the extent of validation in compliance with PCI DSS. All other digits must be replaced with an “x” or the “#” hash sign. SIX uses the “x”, for example: “xxxx xxxx xxxx 1234.”

How does PAN truncation protect me from losses?

SIX has implemented PAN truncation in such a way that, following authorization, all card numbers are masked (truncated) on the receipt generated by the terminal. This prevents you from coming into contact with so-called plain text card data.

Why is PAN truncation necessary?

Thefts of insufficiently protected (credit) card data have increased. This has had some massive financial consequences both for the respective companies and the industry as a whole. In reaction, the leading card organizations (Visa, MasterCard, Discover (Diners Club), JCB, American Express) have introduced the PCI DSS security standard (Payment Card Industry Data Security Standard). In addition to adherence to the PCI DSS guidelines, the card organizations also require the implementation of PAN truncation.

What are the advantages of PAN truncation?

The abbreviated displaying of card number means that you as a merchant no longer come into contact with sensitive data. This enables you to meet an essential element of the PCI DSS guidelines. This means greater security both for you and your customers. Even if the abbreviated card data is stolen, it cannot be misused for card fraud.

How is PAN truncation activated?

The activation of PAN truncation takes place in different ways according to the terminal type.

Terminals that are newly sold or leased by SIX:

- Stand-alone terminals will be supplied with PAN truncation as a standard.
- Cash-till integrated terminals are normally supplied with PAN truncation. Please contact us if this causes any technical problems.

ep2 terminals previously sold or leased by SIX:

- Unattended terminals are to be automatically switched in accordance with the above information.
- Terminals integrated into cash registers are to be switched after we have informed you and your cash register supplier.

ep2 terminals previously sold or leased by SIX:

- We will automatically convert stand-alone terminals after informing you in advance.
- We convert cash-till integrated terminals after informing you and your cash till supplier.

How might PAN truncation affect connected systems?

PAN truncation might affect your cash-till system and your accounting system. The two systems must be capable of processing the PAN (card number) in alphanumeric form. If you are not aware of how your systems function in detail, you would be well advised to have this explained to you by your supplier or partner.

What does it cost to convert to PAN truncation?

Conversion to PAN truncation for stand-alone terminals from SIX is free of charge for you. Terminals integrated into cash tills and terminals from other manufacturers may be subject to costs by the terminal manufacturer or the cash till manufacturer or software producers.

What impact does PAN truncation have on daily routine?

PAN truncation primarily offers you greater security. It has only a minor effect upon your daily routine.

Since the complete card number will no longer be available to you in the future, this could impact individual procedures if they currently involve use of the complete card number.

When investigating erroneous transactions (charge-back) in the future you will no longer have the complete card number available. In this case, please contact our customer service per telephone at: 0848 83 2000.

For which credit and debit cards will PAN truncation be activated?

PAN truncation will be activated on all credit and debit cards processed by SIX Payment Services. This can include: Visa, Visa Electron, V PAY, MasterCard, Maestro, Diners Club, Discover, UnionPay and JCB.

Your local point of contact can be found at: www.six-payment-services.com/contact

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