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Lifecycle of a Secure Payment Device: Post Manufacturing Stage

Executive Summary

To ensure that payment devices are secure, security processes must be in place for the full lifecycle of the device, from manufacture to retirement. The SPVA's *Lifecycle of a Secure Payment Device: Post-Manufacturing Stage* document covers the security standards for the post-manufacturing stage, which lasts from the moment the payment device has been produced to the moment the payment device is loaded with the customer keys. The post-manufacturing stage involves a number of stakeholders, including payment device vendors and manufacturers, logistics companies and key injection providers responsible for the initial loading of the payment device, acquirers, and security audit firms.

In order to use proven methods that industry professional should be familiar with, the requirements defined in this document are built upon existing PCI, ISO, and ANSI standards. The standards are designed to meet the security objectives of confidentiality, integrity, accountability, authenticity, and non-repudiation.

This document defines the SPVA's guidelines for the post-manufacturing stage of a payment device:

- **Secure storage and transport** – The payment device must be stored and transported in a manner that meets requirements for security and accountability.
- **Transfer of accountability** – Documented processes must be in place to ensure that accountability for the device is properly transferred from the manufacturer to the entity performing the initial key load.
- **Authentication** – The payment device must have a secure mechanism authenticating the identity of the device.
- **Key management** – Documented processes must be in place to ensure the data and materials used in the key loading process meet industry key management requirements.
- **Incident response** – Documented processes must be in place to identify and respond to any security incidents.
- **Outsourcing** – When any process of the post-manufacturing stage is outsourced, the outsourcing organization must ensure that the vendor meets the security requirements of that process.
- **Auditing** – Audits must be performed at planned intervals to ensure that the security requirements are met.

Conforming to these requirements ensures the security of the payment device through the post-manufacturing stage; however, this stage is just one part of the full security lifecycle of the payment device.