

## DUKPT (“Duck-Putt”)

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DUKPT stands for “Derived Unique Key Per Transaction” and is an advanced encryption standard for electronic payments, particularly Debit transactions. Prior to DUKPT, every PIN Pad had a “key” for coding and decoding transaction information – but with DUKPT, each individual **transaction** gets its own unique encryption/decryption key. DUKPT is kind of like changing the locks on your door every time you leave, making it tougher to break in.

Encryption – including DUKPT – is performed by the payments hardware, so the PIN Pad is the critical item. So, how does this affect you?

Well, the first thing is that the big payment networks demanding that the hardware and applications that access them use DUKPT in the future. Interlink and Star, for example, have issued statements requiring DUKPT by January 1, 2004. This means that all PIN Pads must support DUKPT, and that terminals and/or applications that will not support DUKPT must be replaced by that date.

Concord has issued a mandate requiring DUKPT on any new applications or changes to applications starting January 1, 2002. Also, Concord will not allow new installations of non-DUKPT systems after January 1, 2003. As of January 1, 2004 no non-DUKPT installations will be supported.

The following PIN Pads support DUKPT:

- Ingenico/IVI/Checkmate PoSPad
- Hypercom ICE 6000
- Verifone Everest
- Verifone 490 – some of the most recent 490 terminals have the DUKPT feature, but will need to have the key recharged at the bank or network provider. Some 490s can be upgraded with DUKPT capability, and this will require Verifone to upgrade the unit. Other 490s cannot be upgraded to handle DUKPT. To ascertain the status of a particular 490 unit, you need to check with Verifone by model and serial number.
- Others: contact the manufacturer with the model and serial number.

Some older applications do not support the newer DUKPT terminals, or they do not support the special synch request required by DUKPT. The legacy PayPath and NTN systems, for example, cannot operate in a DUKPT environment, and therefore cannot be operated after 2003. These products are already formally in their end-of-life, but DUKPT has put a hard de-install date on these applications.

To Your Success,

**Tony**

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