



## Impact Note: PIN on Glass

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The financial services industry is on the verge of experiencing a revolutionary change in retail point of sale (POS) card acceptance with the upcoming release of new Payment Card Industry regulations governing “PIN on glass.” Enablement of a software solution for PIN entry instead of needing to use hardware holds the potential for massively boosting retail card purchases among millions of merchants who currently do not accept payment cards. It will enable non-POS terminal vendors to enter the market to serve merchants with new, leading-edge technology solutions. Hardware terminal manufacturers will need to react to the growing merchant demand for software-based solutions. Acquirers and card networks will need to adjust to an expanding base of new, first-time card-accepting merchants. Financial institutions issuing cards can expect a rise in PIN-based transactions and volume, concurrent with reductions in POS counterfeit card fraud.

This paper highlights the potential opportunity and challenges the industry will face with the upcoming introduction of a radically new software solution for PIN entry. This solution has undergone a successful trial in the UK and Australia for the past 18 months and is about to be released for worldwide adoption. Also covered in this document are recommendations for issuers, acquirers, card networks, and others who may serve the merchant community for card acceptance.

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