

Requirements and Testing Procedures		Guidance
3.4 Access to displays of full PAN and ability to copy PAN is restricted.		
Defined Approach Requirements 3.4.1 PAN is masked when displayed (the BIN and last four digits are the maximum number of digits to be displayed), such that only personnel with a legitimate business need can see more than the BIN and last four digits of the PAN.	Defined Approach Testing Procedures 3.4.1.a Examine documented policies and procedures for masking the display of PANs to verify: <ul style="list-style-type: none"> • A list of roles that need access to more than the BIN and last four digits of the PAN (includes full PAN) is documented, together with a legitimate business need for each role to have such access. • PAN is masked when displayed such that only personnel with a legitimate business need can see more than the BIN and last four digits of the PAN. • All roles not specifically authorized to see the full PAN must only see masked PANs. 	Purpose The display of full PAN on computer screens, payment card receipts, paper reports, etc. can result in this data being obtained by unauthorized individuals and used fraudulently. Ensuring that the full PAN is displayed only for those with a legitimate business need minimizes the risk of unauthorized persons gaining access to PAN data.
Customized Approach Objective PAN displays are restricted to the minimum number of digits necessary to meet a defined business need.		Good Practice Applying access controls according to defined roles is one way to limit access to viewing full PAN to only those individuals with a defined business need. The masking approach should always display only the number of digits needed to perform a specific business function. For example, if only the last four digits are needed to perform a business function, PAN should be masked to only show the last four digits. As another example, if a function needs to view to the bank identification number (BIN) for routing purposes, unmask only the BIN digits for that function.
Applicability Notes This requirement does not supersede stricter requirements in place for displays of cardholder data—for example, legal or payment brand requirements for point-of-sale (POS) receipts. This requirement relates to protection of PAN where it is displayed on screens, paper receipts, printouts, etc., and is not to be confused with Requirement 3.5.1 for protection of PAN when stored, processed, or transmitted.	3.4.1.b Examine system configurations to verify that full PAN is only displayed for roles with a documented business need, and that PAN is masked for all other requests. 3.4.1.c Examine displays of PAN (for example, on screen, on paper receipts) to verify that PANs are masked when displayed, and that only those with a legitimate business need are able to see more than the BIN and/or last four digits of the PAN.	Definitions Masking is not synonymous with truncation and these terms cannot be used interchangeably. Masking refers to the concealment of certain digits during display or printing, even when the entire PAN is stored on a system. This is different from truncation, in which the truncated digits are removed and cannot be retrieved within the system. Masked PAN could be “unmasked”, but there is no “un-truncation” without recreating the PAN from another source.
		Further Information For more information about masking and truncation, see PCI SSC’s FAQs on these topics.