PIN Mailer Security Guide

Revision: 20 December 2025

PIN Mailer Security Accreditation Services

Smithers manages and operates the **UK PIN Mailer Security Scheme**, **providing independent evaluation and approval of PIN mailer products** and **printing solutions** used for the secure delivery of Personal Identification Numbers (PINs) to UK cardholders.

PIN mailers play a critical role in protecting cardholder security. The scheme sets out requirements to ensure mailers are **reasonably tamper evident** and robust against common forms of attack.

Background to the Scheme

UK Finance originally established the PIN Mailer Security Scheme to assure an appropriate level of security for PIN mailers distributed within the UK cards industry. The scheme is now **managed and operated by Smithers**, including responsibility for maintaining the security guide, assessment process, and approved listings.

PIN Mailer Security Requirements

To be approved under the scheme, PIN mailers must demonstrate effective tamper resistance and/or tamper evidence against a range of unskilled attacks.

In particular, mailers must be designed so that:

- Security features cannot be circumvented using equipment readily available in the home or publicly available at minimal cost (typically under £100).

- A degree of skill and practice is required to compromise the mailer, such that an untrained individual would take up to 20 minutes to develop and perfect an attack technique.

- Attacks are representative of those that might be attempted by a creative individual or small organisation with some specialist knowledge.

Product Approval

Products refer to the base stationery or element on which the PIN is applied.

- Suppliers must apply test PINs to agreed sample sets and submit them for laboratory evaluation

- Products are assessed on a one-off basis against a defined range of attack tests

- All tests must be fully passed for approval to be granted

- Each product must have a distinct product name and specify the intended printing process (e.g. labelling, impact, surface laser, surface inkjet)

- Product suppliers must confirm their continued requirement for approval annually

Printing Solutions Approval

Printing Solutions are assessed based on the security of mailers produced using approved products and production equipment.

- Approvals are linked to specific production equipment (printers and associated devices) and approved products

- Annual renewal is required

- A laboratory evaluation is required unless no printing has taken place during the year

- After five years of non-use, re-assessment may be required

- A grading scheme is used to qualify print service approvals

- Approval will not be granted where basic security requirements are not met (for example, if the PIN is clearly visible under low-angle daylight viewing)

Laboratory Evaluation of PIN Mailers

Approved laboratory:

Smithers
Olympus House, Cleeve Road, Leatherhead, Surrey KT22 7SA, UK
Contact: Dave Stone, Senior Consultant, dstone@smithers.com

Suppliers should contact Smithers in the first instance to request an evaluation. Smithers will manage the assessment process, including advising on sample preparation and required quantities. Evaluation services are provided on a commercial basis, with fees covering both testing and scheme administration.

Smithers will publish and maintain a list of approved products and services, which will be updated periodically.