

Do PANs need to be masked on cardholder statements sent by issuers to customers?

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PCI DSS Requirement 3 is not intended to apply to individual account statements sent by issuing banks to cardholders. Full PAN displays in individual account statements are not required to be masked or rendered unreadable. The reference to "paper reports" in Requirement 3 is intended to apply to back-office reports and other internal paper reports that are not intended for distribution to individual cardholders.

With that said, Issuers should strongly consider masking or truncating PAN on any account statements, whether in paper or electronic form, as the presence of full PAN in addition to other information listed on account statements (such as name, address, telephone number, etc.) could provide a malicious individual with enough information to masquerade as the cardholder.

Issuers with a legitimate business need to display full PAN on account statements can do so, but may wish to contact the payment brands directly to discuss possible alternatives. Contact details for the payment brands can be found in FAQ 1142 - How do I contact the payment card brands?

Note: The specific sub requirement number(s) and terminology may vary depending on the version of the standard being used.

Source: <https://www.pcisecuritystandards.org/faqs/1327/>