

Indian Standard

BANKING — PERSONAL IDENTIFICATION NUMBER (PIN) MANAGEMENT AND SECURITY

PART 1 BASIC PRINCIPLES AND REQUIREMENTS FOR ONLINE PIN HANDLING IN ATM AND POS SYSTEMS

(*First Revision*)

1 Scope

This part of ISO 9564 specifies the basic principles and techniques which provide the minimum security measures required for effective international PIN management. These measures are applicable to those institutions responsible for implementing techniques for the management and protection of PIN. This part of ISO 9564 also specifies PIN protection techniques applicable to financial transaction-card-originated transactions in an online environment and a standard means of interchanging PIN data. These techniques are applicable to those institutions responsible for implementing techniques for the management and protection of the PIN at Automated Teller Machines (ATM) and acquirer sponsored Point-of-Sale (POS) terminals.

The provisions of this part of ISO 9564 are not intended to cover.

- a) PIN management and security in the offline PIN environment, which is covered in ISO 9564-3;
- b) PIN management and security in the electronic commerce environments, which is to be covered in a subsequent part of ISO 9564;
- c) the protection of the PIN against loss or intentional misuse by the customer or authorized employees of the issuer;
- d) privacy of non-PIN transaction data;
- e) protection of transaction messages against alteration or substitution, e.g. an authorization response to a PIN verification;
- f) protection against replay of the PIN or transaction;
- g) specific key management techniques.

2 Normative references

The following normative documents contain provisions which, through reference in this text, constitute provisions of this part of ISO 9564. For dated references, subsequent amendments to, or revisions of, any of these publications do not apply. However, parties to agreements based on this part of ISO 9564 are encouraged to investigate the possibility of applying the most recent editions of the normative documents

indicated below. For undated references, the latest edition of the normative document referred to applies. Members of ISO and IEC maintain registers of currently valid International Standards.

ISO 9564-2:1991, *Banking — Personal Identification Number (PIN) management and security — Part 2: Approved algorithm(s) for PIN encipherment*

ISO 11568 (all parts), *Banking — Key management (retail)*

ISO 13491 (all parts), *Banking -Secure photographic devices (retail)*

ISO/IEC 7812 (all parts), */identification cards — /identification of issuers*

ISO/IEC 7813:2001, */identification cards — Financial transaction cards*

ISO/IEC 7816 (all parts), */dentit7cation cards — Integrated circuit(s) cards with*