



DPC: 25/30501179 DC

BSI Group Headquarters

389 Chiswick High Road London W4 4AL

Tel: +44 (0)20 8996 9000

Fax: +44 (0)20 8996 7400

www.bsigroup.com

Date: 17 July 2025
Origin: International**Latest date for receipt of comments: 09 September 2025**

Project No. 2024/02811

Responsible committee: IST/12 Financial services

Interested committees:

Title: Draft BS ISO 25186 Financial services - Methods for the generation, change, and verification of card security codes.

Please notify admin.start@bsigroup.com if you are aware of any keywords that might assist in clarifying or identifying the standard or of the content of this standard:

- i) has any issues related to 3rd party IPR, patent or copyright
- ii) affects other national standard(s)
- iii) requires additional national guidance or information

WARNING: THIS IS A DRAFT AND MUST NOT BE REGARDED OR USED AS A BRITISH STANDARD. THIS DRAFT IS NOT CURRENT BEYOND 09 September 2025This draft is issued to allow comments from interested parties; all comments will be given consideration prior to publication. No acknowledgement will normally be sent. **See overleaf for information on the submission of comments.**

No copying is allowed, in any form, without prior written permission from BSI except as permitted under the Copyright, Designs and Patent Act 1988 or for circulation within a nominating organization for briefing purposes. Electronic circulation is limited to dissemination by e-mail within such an organization by committee members.

Further copies of this draft may be purchased from BSI Shop <http://shop.bsigroup.com> or from BSI Customer Services, Tel: +44(0) 20 8996 9001 or email cservices@bsigroup.com. British, International and foreign standards are also available from BSI Customer Services.Information on the co-operating organizations represented on the committees referenced above may be obtained from <https://standardsdevelopment.bsigroup.com/>.E-mail: admin.start@bsigroup.com

Introduction

This draft standard is based on national and international discussions. Your comments on this draft are invited and will assist in the preparation of the consequent standard.

For international standards, comments will be reviewed by the relevant UK national committee before sending the consensus UK vote and comments to the international committee, which will then decide appropriate action. If the international standard is approved, it is usual for the text to be published as a British Standard.

For national standards, comments will be reviewed by the relevant UK national committee and the resulting standards published as a British Standard.

UK Vote

Please indicate whether you consider the UK should submit a negative (with supporting technical reasons) or positive vote on this draft. Please indicate if you are aware of any reason why this draft standard should not be published as a British Standard.

Submission of Comments

- **Annotated drafts are not acceptable and will be rejected.**
- All comments should be submitted online at <https://standardsdevelopment.bsigroup.com/>. You will need to register in order to comment.

Template for comments and secretariat observations

Date: xx/xx/20xx	Document: ISO/DIS xxxx
------------------	------------------------

1	2	(3)	4	5	(6)	7
MB	Clause No./ Subclause No./Annex (e.g. 3.1)	Paragraph/ Figure/Table/Note	Type of comment	Comment (justification for change) by the MB	Proposed change by the MB	Secretariat observations on each comment submitted
	3.1	Definition 1	ed	Definition is ambiguous and needs clarifying.	Amend to read '...so that the mains connector to which no connection...'	
	6.4	Paragraph 2	te	The use of the UV photometer as an alternative cannot be supported as serious problems have been encountered in its use in the UK.	Delete reference to UV photometer.	

ISO/DIS 25186:2025(en)

ISO/TC 68/SC 2/WG 13

Date: 2025-05-22

Secretariat: BSI

**Financial services — Methods for the Generation, Change and Verification of Card Security
Codes**

© ISO 2025

All rights reserved. Unless otherwise specified, or required in the context of its implementation, no part of this publication may be reproduced or utilized otherwise in any form or by any means, electronic or mechanical, including photocopying, or posting on the internet or an intranet, without prior written permission. Permission can be requested from either ISO at the address below or ISO's member body in the country of the requester.

ISO copyright office

CP 401 • Ch. de Blandonnet 8

CH-1214 Vernier, Geneva

Phone: +41 22 749 01 11

Email: copyright@iso.org

Website: www.iso.org

Published in Switzerland

Contents

Foreword	iv
Introduction	v
1 Scope	1
2 Normative references	1
3 Terms and definitions	1
4 Generation and Verification of Card Security Code (CSC).....	4
4.1 CSC Algorithm	4
4.2 Generation	4
4.3 Verification	5
4.4 Time Varying Parameter	5
5 Requirements for the MAC algorithm and key size	5
Annex A (informative) Worked Examples.....	6
A.1 CSC calculation	6
A.1.1 Worked Example 1.....	6
A.1.2 Worked Example 2.....	7
A.1.3 Worked Example 3.....	8
A.1.4 Worked Example 4.....	9