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Financial transaction cards — Security architecture of financial transaction systems using integrated circuit cards —

Part 6:

Cardholder verification

*Cartes de transactions financières — Architecture de sécurité des
systèmes de transactions financières utilisant des cartes à circuit
intégré —*

Partie 6: Vérification du porteur de carte



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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

International Standard ISO 10202-6 was prepared by Technical Committee ISO/TC 68, *Banking and related financial services*, Subcommittee SC 6, *Financial transaction cards, related media and operations*.

ISO 10202 consists of the following parts, under the general title *Financial transaction cards — Security architecture of financial transaction systems using integrated circuit cards*:

- Part 1: Card life cycle
- Part 2: Transaction process
- Part 3: Cryptographic key relationships
- Part 4: Secure application modules
- Part 5: Use of algorithms
- Part 6: Cardholder verification
- Part 7: Key management
- Part 8: General principles and overview

Annex A forms an integral part of this part of ISO 10202. Annexes B and C are for information only.

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Financial transaction cards — Security architecture of financial transaction systems using integrated circuit cards —

Part 6: Cardholder verification

1 Scope

This part of ISO 10202 specifies the requirements for the security of cardholder verification when a discrete Cardholder Identification Value (CIV), for example a Personal Identification Number (PIN), is used in conjunction with an Integrated Circuit Card (ICC), which may or may not contain magnetic stripes. The purpose of cardholder verification is to determine that the card presenter is the cardholder. ISO 9564-1 applies, except for the clauses of this part of ISO 10202 which cover those aspects specific to the use of an ICC.

The provisions of this part of ISO 10202 are not intended to protect against the use of bogus Card Accepting Devices (CADs).

It is applicable to any organisation which is responsible for implementing secure procedures for the use of CIVs in conjunction with an ICC.

This part of ISO 10202 covers the security associated with the matching of something a cardholder possesses — an ICC — and something a cardholder knows, namely a CIV such as a PIN. It also addresses relevant security requirements of an ICC and CAD, where each can have an integrated circuit (IC) only or jointly magnetic stripe and IC capability. The emphasis is on an IC-only system.

NOTE 1 The term IC refers to an IC embedded in an ICC

1) To be published

Cardholder verification may be performed either at the Common Data File (CDF) or Application Data File (ADF) level.

NOTE 2 The terms 'card issuer' and 'application supplier' encompass their respective agents

2 Normative references

The following standards contain provisions which, through reference in this text, constitute provisions of this part of ISO 10202. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this part of ISO 10202 are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Members of IEC and ISO maintain registers of currently valid International Standards.

ISO 9564-1:1991, *Banking — Personal Identification Number management and security — Part 1: PIN protection principles and techniques*.

ISO 10202-2:—¹⁾, *Financial transaction cards — Security architecture of financial transaction systems using integrated circuit cards — Part 2. Transaction process*.

ISO 10202-5:—¹⁾, *Financial transaction cards — Security architecture of financial transaction systems using integrated circuit cards — Part 5. Use of algorithms*