



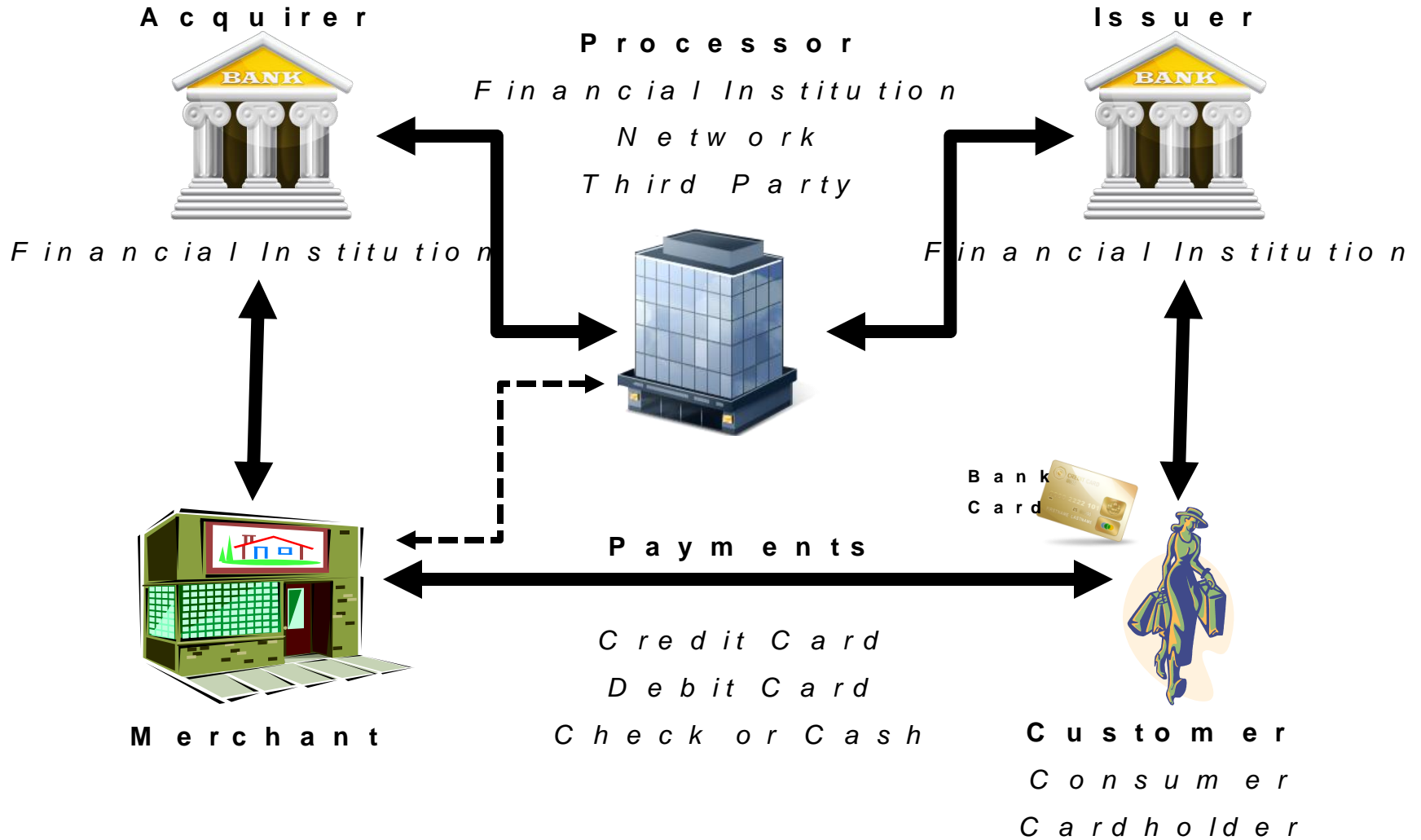
**I T U - T Q 1 0 / 1 7**  
**I d e n t i t y S u m m i t**  
**G e n e v a**  
**D e c e m b e r 1 0 , 2 0 1 0**

**I S O T C 6 8 F i n a n c i a l S e r v i c e s -**  
**I d e n t i t y a n d A u t h e n t i c a t i o n**

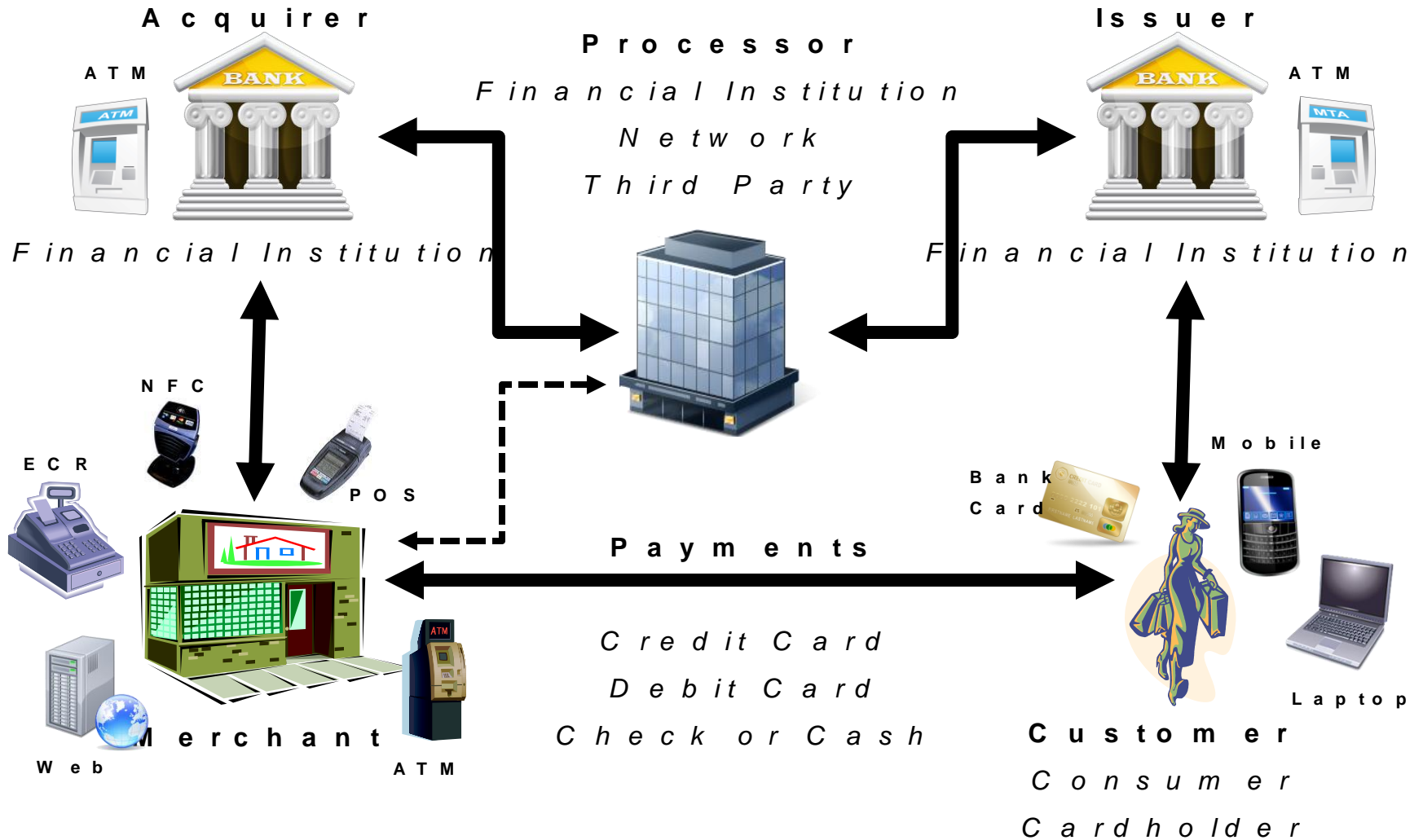
J e f f S t a p l e t o n

V P , G l o b a l I n f o r m a t i o n S e c u r i t y

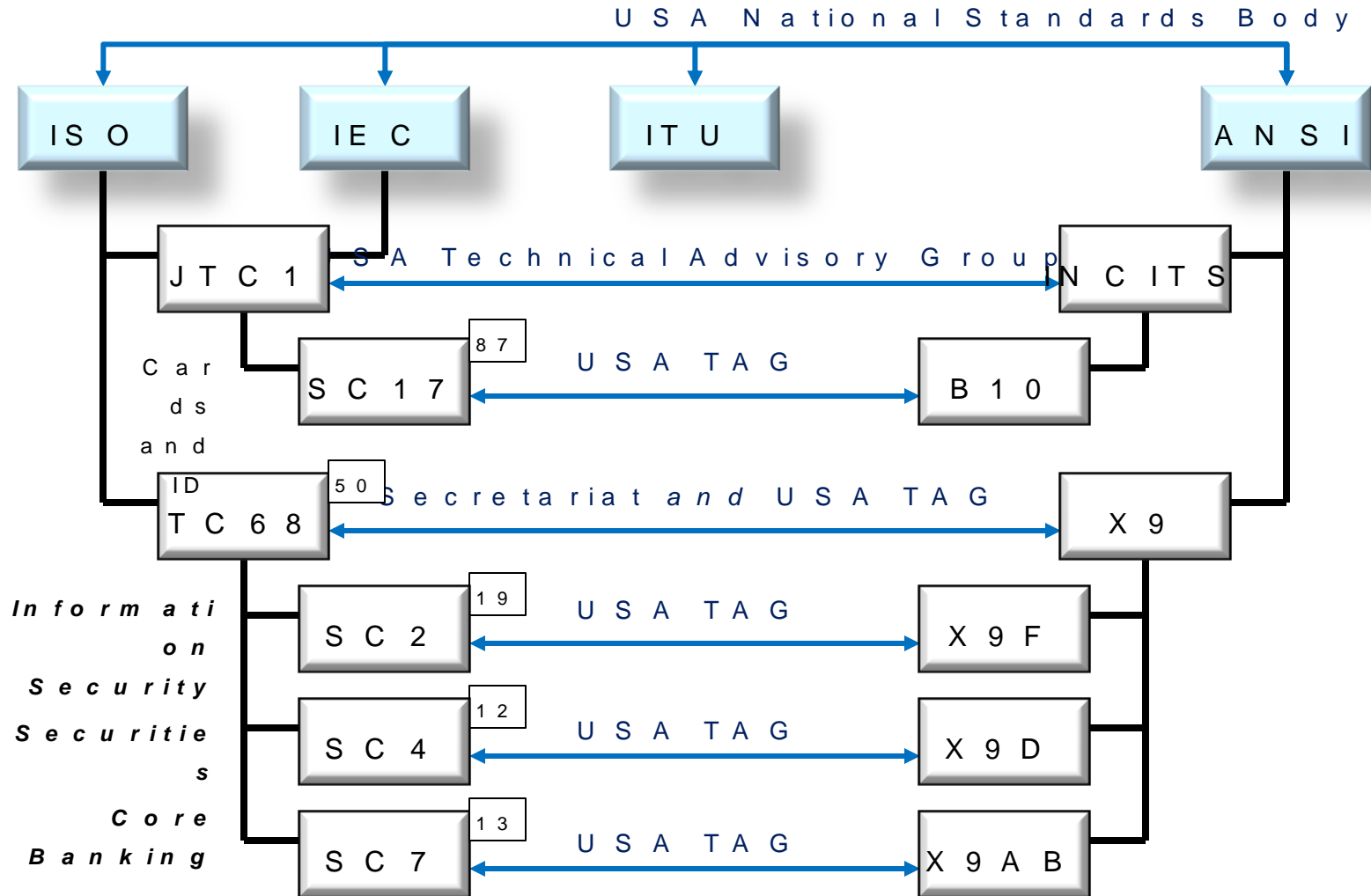
# Financial Services Model



# Financial Services Model and More



# ISO and ANSI Organizations



# Identification Related Standards

## • Customer Identification

- **SC 17**: ISO /IEC 7812-1:2006 Identification cards -- Identification of issuers -- Part 1: Numbering system

- Primary Account Number (PAN) and Issuer Institution Number (IIN)

## • Banking Identification

- **SC 7**: ISO 8583-2:1998 Financial transaction card originated messages -- Interchange message specifications -- Part 2: Application and registration procedures for Institution Identification Codes (IIC)

- ~~**SC 7**: ISO 9362:2009 Banking -- Banking telecommunication messages -- Business identifier code (BIC)~~

- **SC 7**: ISO 13616-1:2007 Financial services - International bank account number (IBAN) -- Part 1: Structure of the IBAN

# Authentication Related Standards

## • Customer Authentication

- SC 2 : ISO 9564 Banking -- Personal Identification Number (PIN) management and security - Parts 1-4
- SC 17 : ISO /IEC 7816 Identification cards -- Integrated circuit cards - Parts 1-16
- SC 2 : ISO 19092:2008 Financial services -- Biometrics -- Security framework

## • Bank Authentication

- SC 2 : ISO 15782 Certificate management for financial services
- SC 2 : ISO 21188:2006 Public key infrastructure for financial services -- Practices and policy framework

## • Merchant Authentication

- IETF : RFC 5746 Transport Layer Security (TLS) Renegotiation Indication Extension (v1.3)

# ANSI and ISO Standardization

ANSI and ISO Published Standards	
ANSI X9.8 PIN Management and Security	← Personal Identification Number (PIN) management
ANSI X9.84:2010 Biometric Information Management and Security	→ ISO 19092:2008 Financial services -- Biometrics --
ANSI X9.57 Certificate Management	→ ISO 15782 Certificate management for financial services
ANSI X9.79 PKI - Part 1: Policy and Practices Framework	→ ISO 15958:2006 Public key infrastructure -- Practices and policy framework

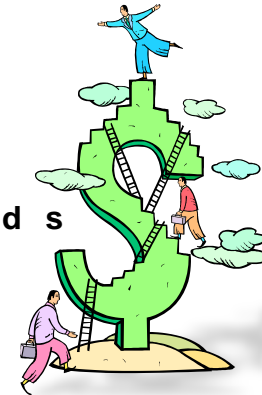
ANSI and ISO Work Items	
ANSI X9.117 Secure Remote Access - Mutual Authentication (bilateral)	→
ANSI X9.122 Secure Consumer Authentication for Internet Retail (WIP)	→
X9F4 ← TC 68 / SC 2 ← JTC 1 / SC 27	← ISO / IEC CD 29115 Information technology -- Security techniques -- Entity authentication assurance framework

Questions ?

# Summary

- **S y n o p s i s**

- F i n a n c i a l S e r v i c e s M o d e l
- I S O a n d A N S I O r g a n i z a t i o n s
- I d e n t i f i c a t i o n R e l a t e d S t a n d a r d s
- A u t h e n t i c a t i o n R e l a t e d S t a n d a r d s
- A N S I a n d I S O S t a n d a r d i z a t i o n



- I S O m e m b e r s h a v e a n a t i o n a l s t a n d a r d s b o d y ( e . g . , A N S I ) a n d “ s h a d o w ” g r o u p s ( e . g . , T A G ) t h a t c o o r d i n a t e t h e d e v e l o p m e n t o f s t a n d a r d s .

**Q u e s t i o n s ?**