

**Draft Indian Standard**

**BANKING - PERSONAL IDENTIFICATION NUMBER MANAGEMENT AND  
SECURITY – PART 4 - GUIDELINES FOR PIN HANDLING IN OPEN NETWORKS**

**ICS No. 35.240.40**

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**NATIONAL FOREWORD**

This draft Indian Standard (Part 4) which is identical with ISO/TR 9564-4:2005 'Banking - Personal Identification Number management and security - Part 4: Guidelines for PIN handling in open networks' issued by the International Organization for Standardization (ISO), and subject to its finalization, is to be adopted by the Bureau of Indian Standards on the recommendation of the Banking and Financial Services Sectional Committee (MSD 7), and approval of the Management and Systems Division Council.

The text of the International Standard has been approved as suitable for publication as an Indian Standard without deviations. Certain conventions are, however, not identical to those used in Indian Standards. Attention is particularly drawn to the following:

- a) Wherever the words 'International Standard' appear referring to this standard, they should be read as 'Indian Standard'.
- b) Comma ( , ) has been used as a decimal marker while in Indian Standards, the current practice is to use a point ( . ) as the decimal marker.

In the adopted standard, normative reference appears to certain International Standards for which Indian Standards also exist. The corresponding Indian Standards which are to be substituted in their place are listed below along with their degree of equivalence for the editions indicated:

<i>International Standard</i>	<i>Corresponding Indian Standard</i>	<i>Degree of Equivalence</i>
ISO 7811-1:1995 Identification cards - Recording Techniques Part 1 Embossing	IS 14147(Part 1):2003 Identification cards - Recording Techniques Part 1 Embossing	Identical
ISO 7811-2:1995 Identification cards - Recording technique: Part 2 Magnetic stripe	IS 14147(Part 2):2003 Identification cards - Recording technique: Part 2 Magnetic stripe	Identical
ISO 7811-3:1985 Identification cards - Recording technique: Part 3 Location of embossed characters on ID-1 cards	IS 14147(Part 3):1994 Identification cards - Recording technique: Part 3 Location of embossed characters on ID-1 cards	Identical
ISO 7811-4:1985 Identification cards - Recording technique: Part 4 Location of read-only Magnetic track - Track 1 & 2	IS 14147(Part 4):1994 Identification cards - Recording technique: Part 4 Location of read-only Magnetic track - Track 1 & 2	Identical

<i>International Standard</i>	<i>Corresponding Indian Standard</i>	<i>Degree of Equivalence</i>
ISO 7812-1:2000 Identification cards -Identification of issuers - Part 1 Numbering system	IS 14173(Part 1):2003 Identification cards -Identification of issuers - Part 1 Numbering system (First revision)	Identical
ISO/IEC 7812-2:2000 Identification cards -Identification of issuers - Part 2 Application and Registration Procedures	IS 14173(Part 2):2003 Identification cards -Identification of issuers - Part 2 Application and Registration Procedures (First revision )	Identical
ISO 7813-1990 Identification cards - Financial transaction cards	IS 14174:1994 1990 Identification cards - Financial transaction cards	Identical
ISO 7816-1:1998 Identification cards - Integrated circuit(s) - Cards with contacts: Part 1 Physical characteristics	IS 14202(Part 1):2003 Identification cards - Integrated circuit(s) - Cards with contacts: Part 1 Physical characteristics (First revision)	Identical

The technical committee responsible for the preparation of this standard has reviewed the provisions of the following referred standards and has decided that they are acceptable for use in conjunction with this standard:

ISO 7810:2003	Identification cards - Physical characteristics
ISO/IEC 7813:2001	Identification cards -Financial transaction cards
ISO 13491-1:1998	Banking – Secure cryptographic devices (retail) – Part 1: Concepts, requirements and evaluation methods

The earlier version of ISO 7813 has been adopted as the following Indian Standard:

IS 14172:1994 /ISO 7810:1985	Identification cards - Physical characteristics
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The earlier version of ISO 7813 has been adopted as the following Indian Standard:

IS 14174:1994 /ISO 7813:1990	Identification cards -Financial transaction cards
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The parts 1 and 2 of ISO 9564 have been adopted as following Indian Standards:

IS 15042(Part 1):2006 / ISO 9564-1:2002	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)
IS 15042(Part 2):2001 /ISO 9564-2:1991	Banking - Personal Identification Number (PIN) management and security: Part 2 Approved algorithm(s) for PIN encipherment

The following part of ISO 9564 is also under consideration for adoption as an Indian Standard:

ISO 9564-3:2003	Banking - Personal Identification Number (PIN) management and security- Part 3: Requirements for offline PIN handling in ATM and POS systems
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