INTERNATIONAL STANDARD

**ISO
10202-1**

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

Part 1:
Card life cycle

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

Partie 1: Cycle de vie de la carte

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, govern- mental 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 Inter- national Standard requires approval by at least 75 % of the member bodies casting a vote.

International Standard ISO 10202-1 was prepared by Technical Commit- tee ISO/TC 68, *Banking and related financial services*.

ISO 10202 consists of the following parts, under the general title *Finan- cial 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 6: Cardholder verification*

Further parts of ISO 10202 will consist of part 4: *Security application modules*, and part 5: *Use of algorithms*.

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

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

Part 1:
Card life cycle

1 Scope

This part of ISO 10202 specifies the principles for the protection of the Integrated Circuits (ICs) in financial transaction cards from their manufacture and issue, through use to their termination.

It is applicable to any organization which is responsible for implementing security procedures for protecting the IC and the Integrated Circuit Cards (ICC) during their life cycle.

This part of ISO 10202 covers those features of the life cycle of the ICC which are additional to those addressed in International Standards relating to bank cards with magnetic stripes. This part of ISO 10202 covers the security techniques to be used by organizations involved in the IC and ICC manufacture, issue, use of the IC and termination processes.

NOTES

1 The risks addressed by these procedures and the measures to counteract these risks are provided in annex B. A description of security audit and security related data fields recorded in the IC is given in annex A.

2 Whenever the card issuer or application supplier is referred to in this part of ISO 10202 these terms encompass agents appointed by either.

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 3166:1988, *Codes for the representation of names of countries.*

ISO 7812:1987, *Identification cards — Numbering system and registration procedure for issuer identifiers.*

ISO 7813:1990, *Identification cards — Financial transaction cards.*

3 Definitions

For the purposes of this part of ISO 10202, the following definitions apply.

3.1 Application Data File (ADF): A file in the IC that supports one or more services.

3.2 application supplier: An entity which is responsible for an ADF after its allocation.

3.3 ADF personalizer: The entity which initially loads security and related operational parameters in the space allocated in the IC for an ADF.

3.4 ADF allocation: The secure provision of space in the IC for subsequent use by an application supplier.

3.5 Card Accepting Device (CAD): A device used to interface with the ICC during a session.

3.6 card issuer: The institution (or its agent) which issues the financial transaction ICC to the cardholder.