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**Financial services — Biometrics —  
Security framework**

*Services financiers — Biométrie — Cadre de sécurité*

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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.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of technical committees is to prepare International Standards. 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.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights.

ISO 19092 was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 2, *Security management and general banking operations*.

This first edition of ISO 19092 cancels and replaces ISO 19092-1:2006, of which it constitutes a minor revision, notably to remove references to the ISO 19092-2 project.

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## Introduction

This International Standard replaces ISO 19092-1:2006. When ISO 19092-1:2006 was published, it was expected that a second part of ISO 19092 (ISO 19092-2, *Financial services — Biometrics — Part 2: Message syntax and cryptographic requirements*) would subsequently be published. However, ISO 19092-2 was not completed due to a lack of consensus. As a result, ISO 19092-1:2006 has been updated into this International Standard, removing all references to ISO 19092-2 and incorporating some minor editorial corrections.

Business practice has changed with the introduction of computer-based technologies. The substitution of electronic transactions for their paper-based predecessors has reduced costs and improved efficiency. Trillions of dollars in funds and securities are transferred daily on systemically important payment systems and other financial systems by telephone, wire services and other electronic communication mechanisms. The high value or sheer volume of such transactions within an open environment exposes the financial community and its customers to potentially severe risks from accidental or deliberate alteration, substitution or destruction of data. Interconnected networks, and the increased number and sophistication of malicious adversaries compound this risk.

The inevitable advent of electronic communications across uncontrolled public networks, such as the Internet, is also increasing risk to the financial industry. The necessity to expand business operations into these environments has elevated the awareness for strong authentication and created the need for alternate forms of authentication. The financial community is responding to these needs.

Biometrics, the “something you are or are able to do” identity factor, has come of age, and includes such technologies as finger image, voice identification, eye scan and facial image. The cost of biometric technology has been decreasing while the reliability has been increasing, and both are now acceptable and viable for the financial industry.

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This International Standard describes adequate controls and proper procedures for using biometrics as an authentication mechanism for secure remote electronic access or local physical access controls for the financial industry.

Biometrics can be used for human authentication for physical and logical access. Logical access can include access to applications, services, or entitlements. This International Standard promotes the integration of biometrics into the financial industry, and the management of biometric information as part of the overall information security management programme of the organization. It positions biometric technology to strengthen public key infrastructure (PKI) for higher authentication by providing stronger methods as well as multi-factor authentication. In addition, this International Standard allows continuous reassurance that the entity about to generate a digital signature is, in fact, the person authorized to access the private key.

The success of a biometric system with the public is based on a number of factors, and these factors differ among the available biometric technologies:

- convenience and ease of use;
- level of apparent security;
- performance;
- non-invasiveness.

The authentication systems discussed in this International Standard are those for a closed user group in which the group members have agreed to use biometric identification or perform identification themselves. Such agreements might be explicit (e.g. service agreement) or implicit (e.g. entering a facility indicating a clear intent to conduct a transaction). Such systems that will be used to monitor an indefinite number of people are excluded from the scope of this International Standard.

The techniques specified in this International Standard are designed to maintain the integrity and confidentiality of biometric information and to provide authentication. However, this International Standard does not guarantee that a particular implementation is secure. It is the responsibility of the financial institution to put an overall process in place with the necessary controls to ensure that the process is securely implemented. Furthermore, the controls should include the application of appropriate audit tests in order to verify compliance with this International Standard.

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# Financial services — Biometrics — Security framework

## 1 Scope

This International Standard describes the security framework for using biometrics for authentication of individuals in financial services. It introduces the types of biometric technologies and addresses issues concerning their application. This International Standard also describes the architectures for implementation, specifies the minimum security requirements for effective management, and provides control objectives and recommendations suitable for use by a professional practitioner.

The following are within the scope of this International Standard:

- usage of biometrics for the authentication of employees and persons seeking financial services by:
  - verification of a claimed identity;
  - identification of an individual;
- validation of credentials presented at enrolment to support authentication as required by risk management;
- management of biometric information across its life cycle comprised of the enrolment, transmission and storage, verification, identification and termination processes;
- security of biometric information during its life cycle, encompassing data integrity, origin authentication and confidentiality;
- application of biometrics for logical and physical access control;
- surveillance to protect the financial institution and its customers;
- security of the physical hardware used throughout the biometric information life cycle.

The following are not within the scope of this International Standard:

- the individual's privacy rights and ownership of biometric information;
- specific techniques for data collection, signal processing and matching of biometric data, and the biometric matching decision-making process;
- usage of biometric technology for non-authentication convenience applications such as speech recognition, user interaction and anonymous access control.

This International Standard provides the mandatory means whereby biometric information may be encrypted for data confidentiality or other reasons.

Although this International Standard does not address specific requirements and limitations of business applications employing biometric technology, other standards may address these topics.

## 2 Conformance

A biometric authentication system may claim compliance to this International Standard if the implementation satisfies the management and security requirements identified in this International Standard.

A biometric authentication system that utilizes the cryptographic message requirements recommended in this International Standard and that has implemented appropriate policies, practices and operational procedures shall comply with this International Standard.

Compliance of many of the aspects of a biometric authentication system can be achieved by satisfying the management and security requirements specified in Clauses 9 and 10, and verified if the implementation and its associated policies, practices and operational procedures meet the validation control objectives identified in Clause 11. An organization can document compliance to many operational aspects of this International Standard using the biometric event journal specified in Annex A.

## 3 Normative references

The following referenced documents are indispensable for the application of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 10202-3, *Financial transaction cards — Security architecture of financial transaction systems using integrated circuit cards — Part 3: Cryptographic key relationships*

ISO/IEC 19790, *Information technology — Security techniques — Security requirements for cryptographic modules*

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## 4 Terms and definitions

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For the purposes of this document, the following terms and definitions apply.

### 4.1 adaptation

process of automatically updating or refreshing a reference template

### 4.2 attempt

submission of a biometric sample on the part of an individual for the purposes of enrolment, verification, or identification in a biometric system

NOTE An individual can be permitted several attempts to enrol, to verify, or to be identified.

### 4.3 binning

database partitioning based on information contained within (endogenous to) the biometric patterns

### 4.4 biometrics

measurable biological or behavioural characteristic, which reliably distinguishes one person from another, used to recognize the identity, or verify the claimed identity, of an enrollee

### 4.5 biometric authentication

process of confirming an individual's identity, either by verification or by identification

**4.6****biometric data**

extracted information taken from the biometric sample and used to generate either a reference template or a match template

**4.7****biometric identification**

one-to-many process of comparing a submitted biometric sample against some or all enrolled reference templates to determine an individual's identity

**4.8****Biometric Policy****BP**

named set of rules that indicate the applicability of a biometric template to some community or class of application having common security requirements

**4.9****Biometric Practice Statement****BPS**

statement of the practices which an organization follows during the biometric template life cycle (e.g. creation, management, and destruction), including business, legal, regulatory and technical matters

**4.10****biometric sample**

initial (raw) biometric data that is captured and processed

**4.11****biometric system**

automated system capable of capturing, extraction, matching and returning a decision (match/non-match)

**4.12****biometric verification**

process of comparing a match template against a specific reference template based on a claimed identity (e.g. user ID, account number)

**4.13****capture**

acquisition of a biometric sample

**4.14****claim of identity**

name or index of a claimed reference template or enrollee used by a biometric system for verification

**4.15****claimant**

person submitting a biometric sample for verification

**4.16****confidentiality**

property that information is not made available or disclosed to unauthorized individuals, entities, or processes

[ISO/TR 13569:2005, 3.15; ISO/IEC 13335-1:2004, 2.6]

**4.17****cryptographic exchange**

secure transport or storage of data or cryptographic materials under the protection of a cryptographic key

**4.18**  
**decision policy**

logic through which a biometric system provides match/no match decisions, inclusive of the following elements:

- the biometric system's matching threshold;
- the number of match attempts permitted per transaction;
- the number of reference templates enrolled per claimant;
- the number of distinct biometric samples (e.g. different fingerprints) enrolled per claimant;
- the number of biometric technologies (e.g. fingerprint, voice) in which the claimant is enrolled;
- the use of internal controls in the matching process to detect like or non-like biometric samples.

NOTE Serial, parallel, weighted or fusion decision models in biometric systems utilize more than one reference template in the match process for a given user (e.g. multiple-biometric systems as well as systems in which reference templates are created and stored from multiple fingerprints).

**4.19**  
**encryption**

reversible transformation of plain text (readable) by a cryptographic algorithm to produce cipher text (unreadable) to hide the information content of the plain text

**4.20**  
**enrolment**

process of collecting biometric samples from a person and the subsequent generation and storage of biometric reference templates associated with that person

NOTE See also **initial enrolment** (4.36) and **re-enrolment** (4.47).

**4.21**  
**Equal Error Rate**  
**EER**

probability or percentage of errors when the decision threshold of a system is set such that the false match rate is equal to the false non-match

NOTE Historically, this was referred to as "crossover rate".

**4.22**  
**extraction**  
**feature extraction**

process of converting raw biometric data into processed biometric data for use in template comparison or reference template creation

**4.23**  
**face biometrics**

biometric technology based on the distinctive characteristics of the face, inclusive of features in the visible spectrum, the infrared spectrum, or both

**4.24**  
**failure to acquire**

failure of a biometric system to capture a biometric sample, or to extract biometric data from a biometric sample, sufficient to generate a reference template or match template

**4.25**  
**failure to enrol**

failure of a biometric system to capture one or more biometric samples, or to extract data from one or more biometric samples, sufficient to generate a reference template

**4.26****False Acceptance Rate****FAR**

probability, in a one-to-one system, that a biometric system will incorrectly identify an individual, or will fail to reject an impostor

NOTE For a positive (verification) system, it can be estimated from the number of false acceptances divided by the number of impostor verification attempts.

**4.27****False Match Rate****FMR**

rate for incorrect positive matches by the matching algorithm for single template comparison attempts

NOTE For a biometric system that uses just one attempt to decide acceptance, FMR is the same as FAR. When multiple attempts are combined in some manner to decide acceptance, FAR is more meaningful at the system level than FMR.

**4.28****False Non-Match Rate****FNMR**

rate for incorrect negative matches by the matching algorithm for single template comparison attempts

NOTE For a biometric system that uses just one attempt to decide acceptance, FNMR is the same as **FRR** (4.29). When multiple attempts are combined in some manner to decide acceptance, FRR is more meaningful at the system level than FNMR.

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**4.29****False Rejection Rate****FRR**

probability that a biometric system will fail to identify a genuine enrollee

NOTE For a positive (verification) system, it can be estimated from the number of false rejects divided by the number of enrollee verification attempts.

**4.30****filtering**

partitioning a database through the use of exogenous information about the user not discernible from the biometric patterns, such as sex, age or race

**4.31****finger geometry**

biometric technology based on the distinctive characteristics of the shape and dimensions of one or more fingers

**4.32****fingerprint biometrics**

biometric technology (e.g. finger minutia or finger pattern matching) based on the distinctive characteristics of the friction ridges and valleys present on an individual's fingertips

**4.33****hand geometry****hand identification**

biometric technology based on the distinctive characteristics of the shape and dimensions of the hand

**4.34****impostor**

person who submits a biometric sample in either an intentional or inadvertent attempt to be authenticated as another person who is an enrollee

**4.35  
information security**

preservation of confidentiality, integrity and availability of information; in addition, other properties such as authenticity, accountability, non-repudiation and reliability can also be involved

[ISO/IEC 17799:2005, 2.5]

**4.36  
initial enrolment**

process of enrolling an individual's biometric data for the first time, such that the individual shall provide a means of authentication, such as a password or ID in order to establish or confirm an identity

NOTE See also **enrolment** (4.20) and **re-enrolment** (4.47).

**4.37  
integrity**

property of safeguarding the accuracy and completeness of assets

[ISO/IEC 13335-1:2004, 2.15]

**4.38  
iris biometrics**

biometric technology based on the distinctive characteristics of features found in the iris

**4.39  
match**

process of comparing a match template against a previously stored reference template and scoring the degree of similarity or correlation between the two

**4.40  
match template**

data, which represents the biometric measurement of a claimant, extracted from a claimant's biometric sample and used by a biometric system for comparison against one or more stored reference templates

**4.41  
multi-biometric authentication**

biometric authentication using two or more different biometric types

NOTE For example, finger biometrics with iris biometrics or voice biometrics with face biometrics.

**4.42  
multi-factor authentication**

authentication using two or more of the following factors:

- knowledge factor, "something an individual knows";
- possession factor, "something an individual has";
- biometric factor, "something an individual is or is able to do".

**4.43  
one-to-many**

biometric identification

**4.44  
one-to-one**

biometric verification

**4.45****palm biometrics**

biometric technology based on the distinctive characteristics of features found in the palm of the hand, inclusive of ridge/minutiae information and/or palm lines

**4.46****raw biometric data**

captured, unprocessed biometric data (e.g. fingerprint image or audio stream) from a sensor device, in digital form, suitable for subsequent processing to create a biometric sample or template

**4.47****re-enrolment**

process of enrolling an individual's biometric data where the same or other biometric data has been enrolled at least once

NOTE See also **enrolment** (4.20) and **initial enrolment** (4.36).

**4.48****reference template**

data, which represents the biometric measurement of an enrolee, extracted from an enrolee's biometric sample and typically stored and used by a biometric system for comparison against subsequently submitted match templates

**4.49****registration**

process in which a person proves his/her identity by presenting credentials to the biometric service provider before being allowed to enrol and is assigned an electronic identifier

**4.50****retinal biometrics**

biometric technology based on the distinctive characteristics of features found in the retina

**4.51****risk management**

coordinated activities to direct and control an organization with regard to risk

[ISO/IEC Guide 73:2002, 3.1.7]

**4.52****score**

numerical representation of the degree of similarity between two matched templates

NOTE The specific method by which a biometric score is generated, as well as the probability of its correctly indicating a true or false match, is generally propriety to each biometric vendor.

**4.53****signature verification biometrics**

biometric technology based on the distinctive characteristics of features found in the dynamics of a hand-written signature or other signed symbols

**4.54****single-factor authentication**

authentication using only one of the following factors:

- knowledge factor, "something an individual knows";
- possession factor, "something an individual has";
- biometric factor, "something an individual is".