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Financial services — Key-management-related data element — Application and usage of ISO 8583-1 data elements for encryption

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CP 401 • Ch. de Blandonnet 8
CH-1214 Vernier, Geneva
Phone: +41 22 749 01 11
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Email: copyright@iso.org
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Foreword

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The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular, the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

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This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 2, *Financial services, security*.

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This third edition cancels and replaces the second edition (ISO 13492:2007), which has been technically revised.

The main changes compared to the previous edition are as follows:

— introduction of the support of the AES encryption algorithm, resulting in a complete restructuring and editing of the previous edition.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

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Introduction

This document describes the structure and contents of a data element related to key management which can be conveyed in electronically transmitted messages within the financial services environment to support the secure management of cryptographic keys, where the financial services environment involves the communications between a card-accepting device and an acquirer, and between an acquirer and a card issuer. Key management of keys used in an Integrated Circuit Card (ICC) and the related data elements are not covered in this document. Key management procedures for the secure management of the cryptographic keys within the financial services environment are described in ISO 11568. Security-related data, such as Personal Identification Number (PIN) data and MACs, are described in ISO 9564 and ISO 16609, respectively.

This document provides key management information, including that related to the use and application of ISO 8583-1, i.e. the interchange messages used in processing card transactions, which are referenced in ISO 8583-1. However, the data elements assigned in ISO 8583-1 were built to accommodate earlier encryption technologies (e.g. data encryption standard, triple data encryption standard) and they are not long enough to accommodate the advanced encryption standard (AES) and/or other encryption methods for encrypting sensitive payment card data, which require longer data fields. Accordingly, in order to facilitate the use of AES for key management purposes related to ISO 8583-1, it has been proposed to expand the relevant data element fields in ISO 8583-1.

Although ISO 8583-1 is the most recent standard, in practice, many card processing parties still use older documents, either ISO 8583:1987 or ISO 8583:1993. Both of these documents have been withdrawn and replaced by the ISO 8583 series.

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This document accommodates data encryption algorithm (DEA), triple data encryption algorithm (TDEA) and AES as encryption technologies. For DEA and TDEA, fields 52, 53 and 96 are used. For AES, depending on the key management and data encryption processes, fields 110, 111 or 50 can be used.

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This document provides compatibility with the existing ISO standard on bank card originated messages (ISO 8583-1).

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Financial services — Key-management-related data element — Application and usage of ISO 8583-1 data elements for encryption

1 Scope

This document describes a data element related to key management which can be transmitted either in transaction messages to convey information about cryptographic keys used to secure the current transaction, or in cryptographic service messages to convey information about cryptographic keys to be used to secure future transactions.

This document addresses the requirements for the use of the data element related to key management within ISO 8583-1, using the following two ISO 8583-1 data elements for DEA and TDEA:

— security related control information (data element 53);

— key management data (data element 96).

The data element related to key management for DEA and TDEA is constructed from the concatenation of two ISO 8583-1 message elements, data element 53 — security related control information, and data element 96 — key management data. It conveys information about the associated transaction's cryptographic key(s) and is divided into subfields including a control field, a key-set identifier and additional optional information. For AES implementations, the data elements are summarized in one field.

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This document is applicable to either symmetric or asymmetric cipher systems.

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2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements 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 8583-1,*Financial transaction card originated messages — Interchange message specifications — Part 1: Messages, data elements and code values*

ISO/IEC 8825-1, *Information technology — ASN.1 encoding rules: Specification of Basic Encoding Rules (BER), Canonical Encoding Rules (CER) and Distinguished Encoding Rules (DER) — Part 1*

3 Terms and definitions

For the purposes of this document, the terms and definitions given in ISO 8583-1 and the following apply.

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

— ISO Online browsing platform: available at https://www.iso.org/obp

— IEC Electropedia: available at http://www.electropedia.org/

3.1
asymmetric cipher
cipher in which the encipherment key and the decipherment key are different and it is computationally infeasible to deduce the (private) decipherment key from the (public) encipherment key

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3.2
cipher
pair of operations that effect transformations between plaintext and ciphertext under the control of a parameter called a key

Note 1 to entry: The encipherment operation transforms data (plaintext) into an unintelligible form (ciphertext). The decipherment operation restores the original text.

3.3
cryptographic algorithm
set of rules for the transformation of data using a cryptographic key

EXAMPLE The transformation of plaintext to ciphertext and vice versa (i.e. a cipher); generation of keying material; digital signature computation or validation.

3.4
cryptographic key
key
parameter that determines the operation of a cryptographic algorithm

3.5
cryptographic service message
message for transporting cryptographic keys or related information used to control a keying relationship

3.6
derived unique key per transaction
DUKPT
key management method which uses a unique key for each transaction and prevents the disclosure of any past key used by the transaction-originating secure cryptographic device (SCD)

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Note 1 to entry: The receiving SCD can derive the unique transaction keys from a base derivation key using only non-secret data transmitted as part of each transaction.

3.7
symmetric cipher
cryptographic algorithm using the same secret cryptographic key for both encipherment and decipherment

3.8
transaction message
message used to convey information related to a financial transaction

4 Abbreviated terms

AES advanced encryption standard

BCD binary coded decimal

CBC cipher block chaining

DEA data encryption algorithm

ECB electronic code book

ECIES elliptic curve integrated encryption scheme

IIN issuer identification number

MAC message authentication code

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PIN personal identification number

RSA The Rivest, Shamir and Adleman public key cryptosystem

SCD secure cryptographic device

TDEA triple data encryption algorithm

TLV tag length value

UKPT unique key per transaction

5 Data representation

Data fields described in this document are represented as shown in Table 1.

Table 1 — Data representation

Abbreviation	Definition
a	The alphabetic data element contains a single character per byte. The permitted characters are alphabetic only (a to z and A to Z, uppercase and lowercase).
an	The alphanumeric data element contains a single character per byte. The permitted characters are alphabetic (a to z and A to Z, uppercase and lowercase) and numeric (0 to 9).
ans	The alphanumeric special data element contains a single character per byte.
ansb	The alphanumeric special data element consists of binary.
b	The data element consists of either unsigned binary numbers or bit combinations that are defined elsewhere in the specification. EXAMPLE A field defined as "b 2" has a length of two bytes such that a value of 19 is stored as Hex '00 13'.
LL	The length of variable data element follows, 01 to 99. This length format is specific to bitmap usage.
LLL	The length of variable data element follows, 001 to 999. This length format is specific to bitmap usage.
LLLL	The length of variable data element follows, 0001 to 9999. This length format is specific to bitmap usage.
n	Numeric data elements. The permitted values are numeric only (0 to 9). In the case of tag length value (TLV) structure, numeric values have to be implemented in binary coded decimal (BCD), which consists of two numeric digits (having values in the range Hex '0'–'9') per byte. These digits are right justified and padded with leading hexadecimal zeroes. Other specifications sometimes refer to this data format as BCD or unsigned packed. EXAMPLE A field defined as "n 12" has a length of six bytes such that a value of 12345 is stored as Hex '00 00 00 01 23 45'. For bitmap structure it is up to the implementer to use either standard numeric or BCD.

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6 Requirements for key-management-related data element

6.1 Introduction

The data element related to key management for DEA and TDEA is constructed from the concatenation of two ISO 8583-1 message elements, data element 53 — security related control information, and data element 96 — key management data. It conveys information about the associated transaction's cryptographic key(s) and is divided into subfields including a control field, a key-set identifier and additional optional information.

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The structure for all these fields will utilize data set, TLV or bitmap structure, (referred to as composite data element in ISO 8583-1:2003, 5.4.4).

Regardless of algorithm used, the control field identifies the key management scheme and associated structure of the remainder of the data element. The use of key-set identifiers provides a standardized way to uniquely identify the institution and key-set for a given operation. For key management messages, the key-set identifier specifies the key-set that will be affected by the current operation (e.g. load key-set 2 with key contained in data element 96). For financial transaction messages containing encrypted data, the key-set identifier specifies the key-set that was used.

Key-management-related information that does not change from one transaction to the next need not be conveyed with every transaction. Rather, it may be implicitly known, or it may be installed concurrent with, and stored in association with, the corresponding key. Examples of information that need not be explicitly identified in the key-management-related data element include the following:

— key management technique used for the transaction's keys [e.g. static key, unique key per transaction (UKPT)];

— format of enciphered or authenticated data (e.g. PIN block format);

— encipherment algorithm used;

— number of different keys used with the transaction and the purpose of each such key.

Table 2 describes usages of the fields relevant for key management and data encryption.

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Table 2 — Field usage

Field	Data element name	Usage
50 (see ISO 8583-1)	Encryption data	Includes PIN encryption Data, MAC security related information, sensitive encryption data and key management encryption data.
52	PIN data	Is not used if field 110, 111, or 50 is used instead.
53	Security related control information	Is not used if field 110, 111, or 50 is used instead.
64	MAC	Contains the MAC value. Security related control information will be within new proposed field 110, 111 or 50. The length would be maintained to 8 bytes even for AES encryption as the 16 bytes length will be truncated to the leftmost 8 bytes.
96	Key management data	Is not used if field 110, 111, or 50 is used instead.
110[a]	Encryption data	Includes PIN encryption data, MAC security related information, sensitive encryption data and key management encryption data.
111[a]	Encryption data	Includes PIN encryption data, MAC security related information, sensitive encryption data and key management encryption data.
128	MAC	Contains the MAC value. Security related control information will be within new proposed field 110, 111 or 50. The length would be maintained to 8 bytes even for AES encryption as the 16 bytes length will be truncated to the leftmost 8 bytes.

[a] Format for Field 110 (see ISO 8583:1987) and Field 111 (see ISO 8583:1993) has been changed from LLLVAR...999 to LLLLVAR...ansb 9999.

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6.2 Data element structure

6.2.1 Data element structure for field 53 and 96

The key-management-related data element has two possible forms, as illustrated in Figure 1:

— Form 1, for example key change [see Figure 1 a)];

— Form 2, for example key selection [see Figure 1 b)].

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LL	Data element 53
	Security related control information

LLL	Data element 96
	Key management data

a) Form 1

LL	Data element 53
	Security related control information

b) Form 2

Figure 1 — Possible forms of data element structure

In the construction in Figure 1 a), data element 53 is used to convey control information for the key data contained in data element 96.

In the construction in Figure 1 b), data element 53 is used to convey selection information regarding the keys used to protect the current financial transaction message (of which this data element forms a part).

When data element 53 is used to indicate which of the possible key-sets are to be used or affected by the key management message, this section applies. As an option, this field may also include information concerning the algorithm and mode of operation used in the encryption of the associated Key Management Data field. The defined values for these subfields are shown in Tables 3 and 4.

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The construction of this data element is dependent upon the key management scheme in which the data element is used. Two formats are illustrated:

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— in Table 3, format A as used for fixed and master/session key;

— in Table 4, format B for derived unique key per transaction (DUKPT) key management scheme, as defined in ANSI X9.24-3.

Table 3 — Data element 53 — Structure format A

Length bytes	**Field name**	**Description**	**Encoding**	**Required**
1	Control	Control identifies the key management scheme and associated structure of the remainder of the data element as defined in 7.1.	b 1	Mandatory
4	Key-set identifier	Key-set identifier is as defined in 7.2.	n 8	Mandatory
1	Algorithm	Algorithm selects the encryption algorithm used to encipher the keys contained in the associated key management data element as defined in 7.3.	n 2	Optional
2	Key length	Key length of the enciphered key is as defined in 7.4.	n 4	Optional
1	Protection	Protection is a mechanism used to provide key confidentiality and integrity as defined in 7.5.	n 2	Optional
2	Reserved national	Reserved for national use.	n 4	Optional
1	Reserved private	Reserved for private use.	n 2	Optional

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