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**Financial services — Personal  
Identification Number (PIN)  
management and security —**

**Part 4:  
Requirements for PIN handling in  
eCommerce for Payment Transactions**

*Services financiers — Gestion et sécurité du numéro personnel  
d'identification (PIN) —*

*Partie 4: Exigences pour la manipulation PIN dans le commerce  
électronique pour les transactions de paiement*



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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.

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](http://www.iso.org/directives)).

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. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see [www.iso.org/patents](http://www.iso.org/patents)).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation on the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the WTO principles in the Technical Barriers to Trade (TBT) see the following URL: [Foreword - Supplementary information](#)

The committee responsible for this document is ISO/TC 68, *Financial services*, Subcommittee SC 2, *Financial Services, security*.

ISO 9564 consists of the following parts, under the general title *Financial services — Personal Identification Number (PIN) management and security*:

- *Part 1: Basic principles and requirements for PINs in card-based systems*
- *Part 2: Approved algorithms for PIN encipherment*
- *Part 4: Requirements for PIN handling in eCommerce for Payment Transactions*

## Introduction

The eCommerce environment is inherently high-risk. This is especially true for PIN-based transactions because if PIN security in this environment is deficient, there is a high probability, in some cases, that card and PIN data might be fraudulently captured and reused in the ATM, POS or eCommerce environments.

For conducting eCommerce transactions, cardholders use network access devices (NAD) of their choice. ISO 9564-1 prohibits PINs from being entered on NADs.

This part of ISO 9564 defines minimum security requirements and practices for acceptable devices used for the entry of the PINs in the eCommerce environment:

- devices that are compliant with ISO 9564-1 (i.e. PEDs);
- devices that are not compliant with ISO 9564-1 but are functionally secure devices for PIN entry (FSPED) for exclusive use with IC cards;
- devices that are not compliant with ISO 9564-1 but are IC cards with integrated keypad and display (ICCPED).

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# Financial services — Personal Identification Number (PIN) management and security —

## Part 4: Requirements for PIN handling in eCommerce for Payment Transactions

### 1 Scope

This part of ISO 9564 provides requirements for the use of personal identification numbers (PIN) in eCommerce. The PINs in scope are the same cardholder PINs used as a means of cardholder verification in card-based financial transactions; notably, automated teller machine (ATM) systems, point-of-sale (POS) terminals, automated fuel dispensers, and vending machines.

It is applicable to financial card-originated transactions requiring verification of the PIN and to those organizations responsible for implementing techniques for the management of the PIN in eCommerce.

The provisions of this part of ISO 9564 are not intended to cover

- passwords, passcodes, pass phrases and other shared secrets used for customer authentication in online banking, telephone banking, digital wallets, mobile payment, etc.,
- management of cardholder PINs for use as a means of cardholder verification in retail banking systems in, notably, automated teller machine (ATM) systems, point-of-sale (POS) terminals, automated fuel dispensers, vending machines, banking kiosks and PIN selection/change systems, which are covered in ISO 9564-1,
- card proxies such as mobile phones or key fobs,
- approved algorithms for PIN encipherment, which are covered in ISO 9564-2,
- the protection of the PIN against loss or intentional misuse by the customer or authorized employees of the issuer,
- privacy of non-PIN transaction data,
- protection of transaction messages against alteration or substitution, e.g. an online authorization response,
- protection against replay of the transaction,
- functionality of devices used for PIN entry which is related to issuer functions other than PIN entry,
- specific key management techniques, and
- access to, and storage of, card data other than the PIN by applications such as wallets.

### 2 Normative references

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