



American National Standard for Financial Services

ANSI X9.112-201406

Wireless Management and Security

Part 2: ATM and POS



Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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Accredited Standards Committee X9, Incorporated
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Petroleum Convenience Alliance for Technology Standards (PCATS).....	Alan Thiemann
Petroleum Convenience Alliance for Technology Standards (PCATS).....	Linda Toth
Rosetta Technologies.....	Paul Malinowski
RSA, The Security Division of EMC.....	Steve Schmalz
SafeNet, Inc.	Chris Dunn
SafeNet, Inc.	Terry Fletcher
SafeNet, Inc.	Skip Norton
SafeNet, Inc.	Kuldeep Saini
SafeNet, Inc.	Amit Sinha
Surety, Inc.....	Dimitrios Andivahis
Symcor Inc.	Brian Salway
TECSEC Incorporated.....	Ed Scheidt
TECSEC Incorporated.....	Dr. Wai Tsang
TECSEC Incorporated.....	Jay Wack
Thales e-Security, Inc.....	Jose Diaz
Thales e-Security, Inc.....	Tim Fox
Thales e-Security, Inc.....	James Torjussen
The Clearing House.....	Henry Farrar
Trustwave.....	John Amaral
Trustwave.....	Tim Hollebeek
Trustwave.....	Patrick McGregor
Trustwave.....	Alexander Volynkin
U.S. Bank.....	Peter Skirvin
USDA Food and Nutrition Service.....	Erin McBride
USDA Food and Nutrition Service.....	Kathy Ottobre
Vantiv LLC.....	Dick Bloss
Vantiv LLC.....	Tom Humphrey
Vantiv LLC.....	Shahzad Khan
Vantiv LLC.....	Scott Mackelprang
Vantiv LLC.....	Patty Walters
Vantiv LLC.....	Bill Weingart
Vantiv LLC.....	James Zerfas
VeriFone, Inc.....	John Barrowman
VeriFone, Inc.....	LeAnn Brown
VeriFone, Inc.....	David Ezell
VeriFone, Inc.....	Dave Faoro
VeriFone, Inc.....	Chris Madden

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VeriFone, Inc.....	Doug Manchester
VeriFone, Inc.....	Brad McGuinness
VeriFone, Inc.....	Joachim Vance
VeriFone, Inc.....	Gary Zempich
VerifyValid	Richard Sweeney
VISA.....	Adam Clark
VISA.....	Hap Huynh
VISA.....	Chackan Lai
VISA.....	Stoddard Lambertson
VISA.....	John Sheets
VISA.....	Michael Stefanich
VISA.....	Johan ("Hans") Van Tilburg
VISA.....	Kim Wagner
Voltage Security, Inc.....	Luther Martin
Voltage Security, Inc.....	Terence Spies
Voltage Security, Inc.....	Richard Sweeney
Wells Fargo Bank	William Felts, IV
Wells Fargo Bank	Andrew Garner
Wells Fargo Bank	Jeff Jacoby
Wells Fargo Bank	Brian Keltner
Wells Fargo Bank	Eric Lengvenis
Wells Fargo Bank	David Naelon
Wells Fargo Bank	Brian Parks
Wells Fargo Bank	Doug Pelton
Wells Fargo Bank	Chuck Perry
Wells Fargo Bank	Marv Peterson
Wells Fargo Bank	Keith Ross
Wells Fargo Bank	Mike Rudolph
Wells Fargo Bank	Tony Stieber
Wells Fargo Bank	Mark Tiggas
Wincor Nixdorf Inc.....	Christoph Bruecher
Wincor Nixdorf Inc.....	Andrea Carozzi
Wincor Nixdorf Inc.....	Michael Nolte
Wincor Nixdorf Inc.....	Matthias Runowski

Wireless Management and Security – Part 2: ATM and POS

1 Scope

Wireless technologies have rapidly emerged as significant components of networks. The ease and speed of deployment, as well as inexpensive transmission rates, makes them ideal for deploying new systems. Whereas installations used to be delayed several months because of complicated landline connections, a wireless deployment can happen the same day an ATM or POS terminal is ordered. Greater wireless coverage, greater reliability, higher transfer speeds, and improved equipment quality has only increased the likelihood that ATMs with wireless are a preferred option. Data classification and risk assessments still need to be performed, however, to determine asset value and the risks introduced by transmission over wireless networks. The question is still how data is being secured. Numerous control methods must be used to protect sensitive data on wireless networks such as encrypting communication prior to transmission and decrypting it afterwards.

While wireless ATM and POS security requirements are based on “wired-devices” requirements, there are no such X9 or ISO standards, thus within the scope of this Standard the following topics are addressed:

- End-to-end encryption to protect transactional and operational information from unauthorized entities.
- Patches and modification management to protect systems from vulnerabilities.
- Configuration management to protect wireless systems from weaknesses.
- Physical and logical security controls to protect wireless access.
- Network segmentation to protect against attacks originating from wired and wireless environments.
- Monitoring controls to detect threats from higher risk environments.

Wireless technology, while potentially reducing the cost or complexity of a financial system implementation, may introduce additional fraud risks or enable other criminal activities. Use of appropriately secure wireless technology, methods and controls can help identify and mitigate these risks.

This Standard is applicable to radio frequency wireless technologies including IEEE 802.11, Global System for Mobile Communications (GSM), Code-Division Multiple Access (CDMA) General Packet Radio Services (GPRS) and Satellite. However non-radio frequency wireless technologies, such as infrared and lasers, are not in scope.

Note that data classification and risk assessments, regardless of whether data transmission is over wired or wireless environments, are part of general security policy and best practices.

- Part 1 of this Standard provides an overview of wireless radio frequency (RF) technology risks and general requirements applicable to all wireless implementations for the financial services industry.
- Part 2 of this Standard provides an interpretation of Part 1 technology and general requirements for automated teller machines (ATM) and point of sale (POS) terminals environments.