American National Standard for Financial Services

ANSI X9.119-2013

Retail Financial Services —

Requirements for Protection of Sensitive Payment Card Data —

Part 1: Using Encryption Methods

Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

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Contents

Page

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Introduction

Suggestions for the improvement or revision of this Standard are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., Financial Industry Standards, 275 West Street, Suite 107, Annapolis, MD 21401 USA.

This Standard was processed and approved for submittal to ANSI by the Accredited Standards Committee on Financial Services, X9. Committee approval of the Standard does not necessarily imply that all the committee members voted for its approval.

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At the time this standard was approved, the X9F6-1 X9.119 Protection of Sensitive Payment Card Data working group which developed this standard had the following active members:

Scott Spiker, Chairman and Sarah McCrary, Project Editor

Organization Represented	*Representative*

Retail Financial Services — Requirements for Protection of Sensitive Payment Card Data — Part 1: Using Encryption Methods

1 Scope

This part of X9.119 defines minimum security requirements when employing encryption methods to protect sensitive payment card data. For the purpose of this standard “protection” refers to maintaining the secrecy of the data from unauthorized disclosure. It applies to protection of the data from the point of encryption to the point of decryption, wherever those points may be in a given system.

Additional parts may be created to address alternative methods for protecting sensitive payment card data.

The following are outside the scope of the standard:

- Methods of cardholder authentication, such as Personal Identification Number (PIN)
- Physical or logical security requirements for protecting the sensitive payment card data at the point of entry prior to entering a Secure Cryptographic Device (SCD).