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Financial services — Requirements for message authentication using symmetric techniques

Services financiers — Exigences pour l'authentification des messages utilisant des techniques symétriques

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Foreword

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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.

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ISO 16609 was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 2, *Financial services, security*.

This second edition cancels and replaces the first edition (ISO 16609:2004), which has been technically revised.

Introduction

A MAC (message authentication code) is a data field used to verify the authenticity of a message, generated by the sender of the message and transmitted together with it. The MAC enables an intended recipient to detect whether the message has been altered. While non-keyed message integrity methods, e.g. checksums, only protect against accidental alteration of the message, MACs additionally protect against deliberate alteration since the adversary would not have access to the key used to generate the MAC.

This International Standard has been prepared so that institutions involved in financial services activities wishing to implement message authentication can do so in a manner that is secure and facilitates interoperability between separate implementations.

This International Standard identifies ciphers, hash functions and algorithms from ISO 9797 (all parts) that are specifically approved for secure banking purposes.