

ISO 13133:2026-09 (E)

Financial services - Security reference model for digital currency hardware wallet (SRM-DCHW)

Contents	Page
Foreword	v
Introduction	vi
1 Scope	1
2 Normative references	1
3 Terms and definitions	1
4 Abbreviated terms	5
5 Taxonomy	7
6 Reference model of a DCHW system	8
6.1 General	8
6.2 DC life cycle	8
6.2.1 General	8
6.2.2 DC states	9
6.2.3 DC state changes	9
6.3 DCHW life cycle	10
6.3.1 General	10
6.3.2 DCHW states	10
6.3.3 DCHW state changes	10
6.4 Participants of a DCHW system	11
6.4.1 General	11
6.4.2 Issuing entities	11
6.4.3 Intermediaries	11
6.4.4 End users	11
6.4.5 TSPs	11
6.5 Conceptual model of a DCHW system	12
6.5.1 General	12
6.5.2 Issuing entity components	12
6.5.3 Intermediary components	13
6.5.4 DCHW components	13
6.5.5 Acceptance device components	13
6.6 TOE of a DCHW	14
6.6.1 General	14
6.6.2 Mobile devices	15
6.6.3 ICCs	15
6.7 TOE environment of a DCHW	15
7 Considerations for the design of a security framework	15
8 Security problem definition	16
8.1 General	16
8.2 Assets to be protected	16
8.2.1 User data	16
8.2.2 TSF hardware and software	17
8.2.3 TSF data	17
8.3 Threat actors	17

8.4	Threats	17
8.4.1	Threats to DC	17
8.4.2	Transaction threats	18
8.4.3	Cryptography threats	18
8.4.4	Communication threats	18
8.4.5	Authentication threats	19
8.4.6	User privacy threats	19
8.4.7	Hardware and software threats	19
8.4.8	Risk management threats	20
8.4.9	Emergency response threats	20
8.4.10	Monitoring threats	20
8.4.11	Threats to supply chain security	21
8.5	Organizational security policies	21
8.6	Assumptions	22
9	Security objectives	22
9.1	General	22
9.2	Security objectives for the TOE	22
9.2.1	DC security objectives	22
9.2.2	Transaction security objectives	23
9.2.3	Cryptography security objectives	24
9.2.4	Communication security objectives	25
9.2.5	Authentication security objectives	26
9.2.6	Privacy security objectives	26
9.2.7	Hardware and software security objectives	27
9.2.8	Risk management security objectives	28
9.2.9	Emergency response security objectives	28
9.2.10	Monitoring security objectives	28
9.2.11	Supply chain security objectives	29
Annex A (informative)	Example models for secure implementation of DCHW on mobile devices	30
Annex B (informative)	Examples of tiered DCHWs	33
Bibliography		34