

ISO 9564-5:2025-10 (E)

Financial services - Personal identification number (PIN) management and security - Part 5: Methods for the generation, change, and verification of PINs

Contents		Page
Foreword		iv
Introduction		v
1	Scope	1
2	Normative references	1
3	Terms and definitions	1
4	Symbols and reference terms	3
5	Basic principles	3
5.1	General	3
5.2	PIN management methods	4
5.2.1	PIN offset method	4
5.2.2	PVV method	4
5.2.3	Stored encrypted reference PIN	5
5.2.4	Approved cryptographic algorithms	5
6	PIN generation	5
6.1	General	5
6.2	Random PIN generation method	5
6.3	Deterministic PIN generation method with PIN offset	6
6.3.1	Introduction	6
6.3.2	Method A	6
6.3.3	Method B	7
6.4	PIN offset calculation method	7
7	PIN change	8
7.1	Authentication	8
7.2	Forgotten PIN	8
8	Transaction PIN verification	8
8.1	General	8
8.2	PVV method	9
8.2.1	General	9
8.2.2	Forming the input data	9
8.2.3	Calculating the PIN check value (PVV)	11
8.3	Offset method	11
Annex A (informative) Worked examples		12
Annex B (informative) Mathematical support for calculations		15
Annex C (normative) Base conversion decimalization method		17
Annex D (normative) Scanning decimalization method		19
Bibliography		21