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**INDUSTRY STANDARD OF THE
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**China financial integrated circuit card specifications. Part 10:
Debit/credit card personalization guide
(English Translation)**

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Table of Contents

Foreword	3
1 Scope	6
2 Normative references	6
3 Symbols and abbreviations	7
4 Personalization process overview	9
4.1 Initialization	9
4.2 Data preparation	10
4.3 Personalization device processing	10
4.4 Debit/credit application processing	10
5 Initialization	11
6 Data preparation	13
6.1 Overview	13
6.2 Create personalization data	13
6.3 Recording format	15
6.4 China financial integrated circuit (IC) card data group	15
6.5 Rules that must be followed for personalization data	21
requirements	22
8 Security regulations	23
8.1 Security overview	23
8.2 Initialization security	23
8.3 Key definition	25
8.4 Management requirements	27
8.5 Security module	38
8.6 Risk audit	39
References	40

1 Scope

This part of JR/T 0025 describes the personalization command unique to

China financial IC card debit/credit application, the definition of a unique data grouping identifier (DGI), and the security-related requirements for personalization.

This part is intended for China financial integrated circuit (IC) card debit/credit cards issued

or accepted by banks, to provide guidance to data preparation system providers and personalization centers in defining the data preparation phase requirements. At the same time, it can also provide reference for the designer to design default files and record structure. This part can also be referred to when personalizing other applications.

2 Normative references

The following documents are essential to the application of this document. For the dated documents, only the versions with the dates indicated are applicable to this document; for the undated documents, only the latest version (including all the amendments) are applicable to this document.

JR/T 0025.5 China financial integrated circuit card specifications - Part 12.

Debit/credit application card specification

JR/T 0025.12 China financial integrated circuit card specifications - Part 12.

Contactless Integrated Circuit Card Payment Specification

JR/T 0025.17 China financial integrated circuit card specifications - Part 17.

Enhanced debit/credit application security specification

GM/T 0002 SM4 block cipher algorithm

GM/T 0003 Public key cryptographic algorithm SM2 based on elliptic curves

GM/T 0004 SM3 password hashing algorithm

GM/T AAAA SM2 password algorithm using specifications

ISO 9807 Banking and related financial services; requirements for message authentication (retail)

3 Symbols and abbreviations

The following symbols and abbreviations apply to this document.

ADA. Application Default Action

ATC. Application Transaction Counter

AuthC. Authorization Controls

BIN. Bank Identification Number

CA. Certificate Authority

CAM. Card Authentication Method

CBC. Cipher Block Chaining

CDA. Combined DDA/AC Generation
CDOL. Card Risk Management Data Object List
CID. Cryptographic Information Data
C-MAC. Command-Message Authentication Code
CVM. Cardholder Verification Method
DDA. Dynamic Data Authentication
DDOL. Dynamic Data Authentication Data Object List
DEK/TK. Data Encryption Key
DES. Data Encryption Standard
DGI. Data Grouping Identifier
EMV. Europay, MasterCard and Visa
ENC MDK. Master Data Encipherment Key
ENC UDK. Unique Data Encipherment Key
HSM. Hardware Security Module
IAC. Issuer Action Code
IC. Integrated Circuit
ICC. Integrated Circuit (s) Card
ISO. International Organization for Standardization
ISS. Issuer
KEK/TK. Key Exchange Key / Transport K...
GB/T 19584-2010 | GB/T 12406-2008 | JR/T 0025.12-2018 |