




As a bank executive, you know the importance of protecting sensitive customer data. Not only does it make sound business sense, but also EFT networks (NYCE, PULSE and STAR) and Bank regulators require it.

At least every two years, EFT network members are required to submit a Security Compliance Review (SCR) that assesses the organization's compliance with ANSI X9/TG-3 standards and network operating rules. This year is a mandatory review year and all EFT network members must complete an SCR by December 31, 2006.

This detailed and comprehensive security program is aimed at safeguarding consumer PIN and cryptographic systems used to protect the EFT payment system.

PKM has experienced, certified IT auditors who understand the complexity of ANSI X9/TG-3 standards; PIN and key management principles and techniques; and the details involved with performing Security Compliance Reviews.



Is your
ATM network
secure?

Security Compliance
Review for PIN and
Key Management
ANSI X9/TG-3



Your Security Compliance Review (SCR) deadline has come and gone. You filed your TG-3 and are off the hook for another two years, right? Not necessarily! If you experience changes in your ATM network you may have to provide an updated TG-3 review to the EFT networks outside the “even year” schedule. This report must be filed immediately after the triggering event, which can include any of the following material changes:

- ▲ Change in ATM Processor
- ▲ Change in Key loading responsibility (who loads the Key)
- ▲ Known or suspected Key compromise
- ▲ Change in Processor’s EFT application software
- ▲ Significant change in Key management procedures (with the exception of upgrade to TDEA)
- ▲ Introduction of new ATM services

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Has
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Is your ATM network in compliance? If you are an EFT network member, by the end of the year, you need to prove you are following TG-3 guidelines. These guidelines can be summarized as follows:

- Encryption Keys should be used only for a single designated purpose
- No one person should have knowledge of, or access to, all of the components of any Key (dual control/split knowledge)
- Encryption Keys should never exist in written (clear text) form except in physically secure devices (Temper Resistant Security Module - TRSM)
- Documented procedures should exist for the management of these control objectives.

How do you prove you are in compliance? Have a TG-3 certified auditor complete a TG-3 review. But, time is running out! You **MUST** complete this ATM Security Review by December 31, 2006.

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Is your
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PKM is a full-service consulting firm that specializes in providing accounting, auditing, tax and technology services to the financial services industry. The firm's Information Technology Assurance Services group focuses on providing technology assurance services to small and medium-sized financial institutions, financial service companies, and bank service corporations throughout the U.S.

Specializing in Information Technology General Control reviews, Management Information Systems reviews, SAS 70 reports and e-commerce/Internet banking reviews, PKM's experienced technology professionals provide clients with the expertise and skills necessary to comprehend current regulatory and technology environments while helping them maximize resources, enhance operating efficiency and improve the bottom line.

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