



FAQ on X9's TG-3

Q: What is “TG-3”?

A: “TG-3” refers to the Financial Services technical publication developed by (the ANSI) Accredited Standards Committee X9 – Financial Services or ASC X9 organization entitled “PIN Security Compliance Guideline”. At the time of the original publication in 1997 this guideline was the third assigned by the ASC X9 committee, hence the reference “X9/TG3”. ASC X9 later reclassified the “Technical Guideline” documents in its jurisdiction as “Technical Reports” to be consistent with (ISO) International nomenclature, but a decision was made that this one document should retain its “TG3” reference for historical consistency and ease of continued use.

Note: The latest version of this document may be downloaded free of charge from <http://www.x9.org/standards/free/>

Q: Is ASC X9/TG3 an American National Standard of the American National Standards Institute (ANSI)?

A: No, X9/TG3 is a Technical Report and not an ANS X9 standard. X9/TG3 provides technical guidance without providing any additional requirements beyond those articulated in the referenced ANS standards including ANS X9.8-1, ANS X9.24-1, ANS X9.24-2 and others.

Note: The ASC X9 (Accredited Standards Committee X9 – Financial Services) organization is accredited by ANSI to develop and maintain American National Standards related to financial services and these standards are identified as “ANS X9.xxx” standards, but additionally this organization documents technical guidance (ASC X9/TG3 is one such document) and performs the Technical Advisory role in this area to the ISO (International Organization of Standardization) organization. See <http://www.x9.org> for additional information.

Q: Who assesses security compliance of participating institutions in the financial services?

A: ASC X9 (Accredited Standards Committee X9 – Financial Services), ANSI (American National Standards Institute), and ISO (International Organization of standardization), do not assess security compliance to the applicable industry standards maintained by these organizations.



The Accredited Standards Committee X9, Inc., is the only industry-wide forum that brings together bankers, securities professionals, manufacturers, regulators, associations, consultants and others in the financial services arena to address technical issues, find the best solutions, and codify them as nationally accepted standards. The American National Standards Institute officially accredited ASC X9 in 1984.



Q: Who assesses security compliance of participating institutions? Are there any special requirements for the organization being reviewed (e.g. training, certification etc)?

A: There is no TG-3 compliance regime administered by X9. The compliance regimes are administered by organizations such as payment networks that have adopted TG-3 as an aid to demonstrate compliance with the organizations rules and regulations.

Q: Are there any special requirements for the organization being reviewed (e.g. training, certification etc)?

A: Those under audit need to work directly with the organization requiring the TG-3 audit in order to determine what that organization's requirements are.

Q: Is the TG-3 a required audit for issuers and ATM owners?

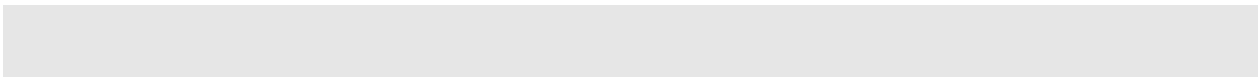
A: X9 has no audit requirements. You should work with your card processing network to determine what their rules might require vis-à-vis TG-3.

Q: If using a 3rd party card processor, is it the responsibility of the processor to complete the TG-3?

A: You should work with your card processing network to determine what their rules might require vis-à-vis TG-3.

Q: Is there a training/certification class I need to attend to be able to perform TG-3 audits?

A: You should speak to your card processing network to determine what approved courses they may be able to suggest for TG-3.



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