



**Banking and related financial services
— Key wrap using AES**

STANDARDS
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AS ISO 20038:2019

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Preface

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems.

The objective of this Standard is to define a method for packaging cryptographic keys for transport. This method can also be used for the storage of keys under an AES key. The method uses the block cipher AES as the wrapping cipher algorithm.

Other methods for wrapping keys are outside the scope of this document but can use the authenticated encryption algorithms specified in ISO/IEC 19772.

This Standard is identical with, and has been reproduced from, ISO 20038:2017, *Banking and related financial services — Key wrap using AES*.

As this document has been reproduced from an International Standard, a full point substitution for a comma when referring to a decimal marker.

Australian or Australian/New Zealand Standards that are identical adoptions of international normative references may be used interchangeably. Refer to the online catalogue for information on specific Standards.

The terms “normative” and “informative” are used in Standards to define the application of the appendices or annexes to which they apply. A “normative” appendix or annex is an integral part of a Standard, whereas an “informative” appendix or annex is only for information and guidance.

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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO shall not be held responsible for identifying any or all such patent rights. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see www.iso.org/patents).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation on the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT) see the following URL: www.iso.org/iso/foreword.html.

This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 2, *Financial Services, security*.

Introduction

The secure management of cryptographic keys requires that their values and usage constraints be protected for both confidentiality and integrity. This is especially true for keys used with the 64-bit block cipher triple data encryption algorithm (TDEA) and the 128-bit block cipher advanced encryption standard (AES) because these block ciphers allow the use of key sizes that are larger than the block size.

This document provides a method of wrapping cryptographic keys in order to provide confidentiality and integrity protection for the keys when being transmitted or stored. The mechanism is designed to use AES as the wrapping cipher.

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1 Scope

This document defines a method for packaging cryptographic keys for transport. This method can also be used for the storage of keys under an AES key. The method uses the block cipher AES as the wrapping cipher algorithm.

Other methods for wrapping keys are outside the scope of this document but can use the authenticated encryption algorithms specified in ISO/IEC 19772.

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 11568-2, *Financial services — Key management (retail) — Part 2: Symmetric ciphers, their key management and life cycle*

ISO/IEC 9797-1, *Information technology — Security techniques — Message Authentication Codes (MACs) — Part 1: Mechanisms using a block cipher*

ISO/IEC 10116, *Information technology — Security techniques — Modes of operation for an n-bit block cipher*

ANS X9 TR-31, *Interoperable Secure Key Exchange Key Block Specification for Symmetric Algorithms*

3 Terms and definitions

For the purposes of this document, the following terms and definitions apply.

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

- ISO Online browsing platform available at <http://www.iso.org/obp>
- IEC Electropedia: available at <http://www.electropedia.org/>

3.1

advanced encryption standard

AES

algorithm specified in ISO/IEC 18033-3

3.2

bit

binary digit

3.3

byte

sequence of 8 bits (3.2)

3.4

ciphertext

encrypted (enciphered) data