Project Proposal – Application Profile for Point-of-Sale Biometric Verification / Identification

M1 Document M1/02-0178

1. Source of the Proposed Project

   1.1. Title

   "Application Profile for Point-of-Sale Biometric Verification / Identification"

   1.2. Date Submitted

   August 21, 2002

   1.3. Proposers

   INCITS Technical Committee M1 (Biometrics)

2. Process Description for the Proposed Project

   2.1. Project Type

   D - this is a standard development project.

   2.2. Type of Document

   The project is expected to result in an ANSI/INCITS standard.

   2.3. Definitions of Concepts and Special Terms

   None

   2.4. Expected Relationship with Approved Reference Models, Architectures, etc.

   None

   2.5. Recommended INCITS Development Technical Committee

   INCITS Technical Committee M1 (Ad-Hoc Group on Application Profiles)

   2.6. Anticipated Frequency and Duration of Meetings

   It is anticipated that this project would require one-day meetings approximately four times annually.

   2.7. Target Data for Initial Public Review

   It is estimated that the draft document would be ready for submission to INCITS for Milestone 4 processing in July 2003.

   2.8. Estimated Useful Life of Standard

   There is no known limitation on the useful life of this proposed standard.

3. Business Case for Developing the Proposed Standard

3.1. Description

The proposed standard will describe an application profile for use of biometrics in point-of-sale situations. "Point-of-Sale" (abbreviated POS) describes a wide range of applications where payment (in cash or other form) is exchanged for some good or service. In particular, points-of-sale may be attended or unattended. This standard is intended to describe the specific method of use of biometrics including:

- biometric enrollment methods for POS;
- media types for containing biometric information for POS;
- scenarios of use in POS;
- strategies for securing biometric data in POS applications;
- any other areas necessary to standardize for POS.

3.2. Existing Practice and the Need for a Standard

Biometrics are currently beginning to be used in a number of point-of-sale situations, in relatively small deployments and pilot programs. Greater standardization of this application profile will encourage further adoption, will provide for commonality and interoperability, and will open new areas such as multi-brand loyalty programs and more flexible payment structures.

3.3. Implementation Impacts of the Proposed Standard

3.3.1. Development Costs

It is anticipated that this project would be placed in the M1 Ad-Hoc Group on Application Profiles. Whenever possible, AHGAP meetings will be co-located with M1 meetings. Technical editor labor is expected to be less than three man-months, and to be performed by one of the sponsored participants.

3.3.2. Impact on Existing or Potential Markets

Existing markets should be stimulated, and new markets potentially opened, because:

- Standardization will increase customer confidence in biometrics for POS;
- Standardization will allow greater leverage of effort on the part of vendors;
- Standardization should provide impetus to reduce the charges for biometric POS transactions (which are currently inappropriately high).

3.3.3. Costs and Methods for Conformity Assessment

Appropriate conformity methods will be defined during the project.

3.3.4. Return on Investment

There is no data on which to make an estimate.

3.4. Legal Considerations

3.4.1. Patent Assertions

There are no currently known relevant patents.

3.4.2. Dissemination of the Standard

Drafts of this standard will be distributed electronically. There may be distribution constraints as this document reaches different stages of development and processing within INCITS and ISO/IEC JTC1.

4. Related Standards Activities

4.1. Existing Standards

There are no known existing application profile standards.

Existing base standards which may be referred to in the proposed standard include:

- Common Biometric Exchange File Format (CBEFF), NISTIR 6529-2001
- ANSI/INCITS 358-2002 – Information Technology – BioAPI specification
- ANSI/X9 X9.84-2001 – Biometric Information Management and Security
- ANSI/NIST-ITL 1-2000, Standard Data Format for the Interchange of Fingerprint, Facial, & Scar Mark & Tattoo (SMT) Information
- ISO/IEC CD 7816-11.2 – Identification Cards – Integrated circuit(s) cards with contacts – Part 11: Personal verification through biometric methods in integrated circuit cards

4.2. Related Standards Activity

Related standards activities include: INCITS Technical Committees B10; Accredited Standards Committee X9; NIST/BC Biometric Interoperability, Performance and Assurance Working Group, the BioAPI Consortium, SIA (Security Industry Association) and NIST/ITL.

4.3. Recommendations for Close Liaison

INCITS Technical Committees B10
X9A (Electronic Retail Transactions)
X9F (Data and Information Security)
NIST/BC Biometrics WG
BioAPI Consortium
IBIA
ABA (American Bankers Association)
NACHA (National Automated Clearing House Association)