



Accredited Standards Committee X9

X9's Mission: To create and maintain US and International standards that improve payments and securities transactions, protect financial data and facilitate exchange of financial information.

X9 Membership Categories and Benefits

Category A—Board of Directors/Consensus Body: \$10,250 (FY26)

Overview: Category “A” members become members of the X9 Board of Directors (“X9 Board”), once they are approved by the X9 Board. Category “A” members may take a leadership role within any X9 group. These roles include, where applicable, chair, vice chair and convenor of the X9 Board, X9 Consensus Body, X9 subcommittees, ISO TAGs and ISO groups. The major benefits are:

Description of Domestic Benefits for a Category “A” Member:

- Be a member of the X9 Board – Oversee the business issues of X9;
- Join the X9 Consensus Body – manage most U.S. standards activities;
- Vote on the approval of American National Standards developed by X9;
- Have a voice in setting the direction of work for X9;
- Start a new work item to begin work on a standard;
- Be a sponsor for a new work item (each NWI requires 5 sponsors);
- Join any X9 subcommittee and vote on any of their ballots;
- Join any work group under any X9 subcommittee;
- Join any X9 study group; and
- Take any leadership role in any X9 group.

Description of International Benefits:

- Membership on any U.S. TAGs administered by X9;
- The ability to provide subject matter experts and to represent the U.S. internationally on ISO technical committees, subcommittees, or work group associated with U.S. TAGs administered by X9 (currently TC68 and TC321, see below for details); and
- Vote to establish the United States’ position on ISO international ballots issued to the U.S. TAGs administered by X9.

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General Benefits:

- Direct and anticipate the needs of the financial industry and provides leadership in the development of financial industry standards both domestically and internationally;
- May serve on and/or lead any X9 Board reporting management committee;
- Develop unique peer-to-peer technical-based relationships and provide your company or organization with up to the minute standards status and information;
- Access to all items on the X9 website member workspace;
- Free access to entire X9 collection of standards (value is over \$5,900.00) and access to receive discounts on certain ISO and other selected standard collections;
- Work with other standards bodies, organizations and associations that X9 has a liaison relationship with, an MOU agreement with or a membership with;
- Work on issues related to the PCI PINs standards through X9's unique close relationship with PCI; and
- In certain cases, and with prior approval, attend industry conferences representing X9.

Category B—Subcommittee Voting Privileges: \$6,100 (FY26)

Overview: Category “B” members can join only one X9 subcommittee (see list below). Members have voting privileges on the subcommittee and ability to participate in all working groups within that subcommittee.

Description of Benefits for a Category “B” Member:

- Participation on only one of X9's five X9 subcommittees and to all working groups reporting to the selected subcommittee;
- Voting privileges on all ballots for the selected X9 subcommittee;
- Access to information on international work performed under the selected subcommittee. May not act to represent the U.S. on international efforts;
- Join any study group;
- Free access to entire X9 collection of standards (value is over \$5,900.00) and access to receive discounts on certain ISO and other selected standard collections;
- Access to the X9 website member workspace for the selected X9 subcommittee and its working groups; and
- Develop unique peer-to-peer technical-based relationships and provide your company or organization with up to the minute standards status and information.

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Category C—Small Firm & Limited Voting: \$3,150 (FY26)

Description: A category “C” member has the same privileges and benefits as a category “B” member but at a lower cost. To qualify as a category “C” member, a company must have a gross revenue of less than \$1 million and can employ no more than 100 persons. A letter confirming these requirements must be provided by a CPA or other financial person in organization.

Description of Benefits for a Category “C” Member:

- Same as the benefits for a category “B” member. See above.

Category E—One (1) National Working Group: \$1,630 (FY26)

Overview: Category “E” members can join a single domestic X9 work group as a non-voting member.

Description of Benefits for a Category “E” Member:

- Participation on a single X9 domestic work group;
- No voting privileges;
- Access to the X9 website member workspace for the selected X9 working group;
- Access to X9 standards under review or being developed in their selected working group and discounts on ISO and other selected standard collections;
- Can provide opinions and information to their selected working group; and
- Develop unique peer-to-peer technical-based relationships and provide your company or organization with up to the minute standards status and information.

Current X9 Subcommittees:

1. X9A – Electronic and Emerging Payments
2. X9B – Financial Services Operations
3. X9C – Corporate Banking (includes faster payments)
4. X9D – Securities (e.g., stocks and bonds)
5. X9F – Data & Information Security

Note: These subcommittees together have over 15 working groups.

Current U.S. TAGs Administer by X9:

1. ISO TC68 – International Financial Services (home of ISO 20022 & 8583 messaging std.)
2. ISO TC321 – Transaction assurance in E-commerce

Subject Matter Expert to ISO:

1. A Category “A” member can be a subject matter expert to any of our ISO groups.

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Current Groups that Liaison or have Agreements with X9:

1. ISO TC307 – Blockchain and distributed ledger technologies (thru INCITS)
2. PCI Security Standards Council – PCI PINS
3. Object Management Group (OMG) – FIGI
4. AFINIS – Banking APIs
5. Faster Payment Council - facilitate a world-class payment system for the U.S.
6. ISO 20022 RMG – Supervise the registration process for 20022

X9 Study Groups:

1. All Things ISO 20022
2. Quantum Computing Risks to the Financial Industry
3. Public Key Infrastructure (PKI) for the Financial Industry
4. Cryptographic Algorithm Sunrise/Sunset
5. Artificial Intelligence (AI)

Industry Forums:

1. ISO 20022 Market Practice Industry Forum
2. Financial Terms Harmonization Industry Forum
3. USDA EBT Card Industry Forum
4. Legal Orders Exchange Industry Forum
5. PKI Industry Forum
6. Check Fraud Industry Forum