# INTERNATIONAL STANDARD

## ISO/IEC 7813

Fourth edition
1995-08-15
**AMENDMENT 1**
1996-12-15

## Identification cards — Financial transaction cards

### AMENDMENT 1

*Cartes d'identification — Cartes de transactions financières*

*AMENDEMENT 1*

# Foreword

ISO (the International Organization for Standardization) and IEC (the International Electrotechnical Commission) form the specialized system for worldwide standardization. National bodies that are members of ISO or IEC participate in the development of International Standards through technical committees established by the respective organization to deal with particular fields of technical activity. ISO and IEC technical committees collaborate in fields of mutual interest. Other international organizations, governmental and non-governmental, in liaison with ISO and IEC, also take part in the work.

In the field of information technology, ISO and IEC have established a joint technical committee, ISO/IEC JTC 1. Draft International Standards adopted by the joint technical committee are circulated to national bodies for voting. Publication as an International Standard requires approval by at least 75 % of the national bodies casting a vote.

Amendment 1 to International Standard ISO/IEC 7813:1995 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Sub-committee SC 17, *Identification cards and related devices*.

# Identification cards — Financial transaction cards

# AMENDMENT 1

*Throughout the document, replace "IC" by "integrated circuit".*

*Page iii*

**Introduction**

*Replace the Introduction by the following:*

This International Standard addresses financial transaction cards, the structure and data content.

*Page 1*

**Clause 1**

*Delete the note in clause 1.*

*Page 1*

**Clause 3**

*Replace the list of normative references by the following:*

ISO 3166:1993, *Codes for the representation of names of countries.*

ISO 4217:1995, *Codes for the representation of currencies and funds.*

ISO 4909:1987, *Bank cards — Magnetic stripe data content for track 3.*

ISO/IEC 7810:1995, *Identification cards — Physical characteristics.*

ISO/IEC 7811-1:1995, *Identification cards — Recording technique — Part 1: Embossing.*

ISO/IEC 7811-2:1995, *Identification cards — Recording technique — Part 2: Magnetic stripe.*

ISO/IEC 7811-3:1995, *Identification cards — Recording technique — Part 3: Location of embossed characters on ID-1 cards.*

ISO/IEC 7811-4:1995, *Identification cards — Recording technique — Part 4: Location of read-only magnetic tracks — Tracks 1 and 2.*

ISO/IEC 7811-5:1995, *Identification cards — Recording technique — Part 5: Location of read-write magnetic track — Track 3.*

ISO/IEC 7812-1:1993, *Identification cards — Identification of issuers — Part 1: Numbering system.*

ISO/IEC 7812-2:1993, *Identification cards — Identification of issuers — Part 2: Application and registration procedures.*

ISO 7816-1:1987, *Identification cards — Integrated circuit(s) cards with contacts — Part 1: Physical characteristics.*

ISO 7816-2:1988, *Identification cards — Integrated circuit(s) cards with contacts — Part 2: Dimensions and location of the contacts.*

ISO/IEC 7816-3:1989, *Identification cards — Integrated circuit(s) cards with contacts — Part 3: Electronic signals and transmission protocols.*

ISO 9992-1:1990, *Financial transaction cards — Messages between the integrated circuit card and the card accepting device — Part 1: Concepts and structures.*

ISO/IEC 10373:1993, *Identification cards — Test methods.*

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**Clause 4**

*Replace the list of definitions by the following:*

**4.1 automated Teller Machine (ATM):** An unmanned electronic device that requires a personal identification number (PIN) to perform basic bank teller functions such as accepting deposits, cash withdrawals, account transfers, loan payments, and balance enquiries.

**4.2 financial transaction card:** A card used to identify the card issuer and cardholder to aid financial transactions and to provide input data for such transactions.

**4.3 goods and services:** A range of transactions that can be carried out at the Point of Sale, which excludes ATM functions such as cash disbursements.

*Pages 3-4*

**Clause 10**

*Replace the following subclauses:*

**10.1.2.1.** Character positions shall be as described in ISO/IEC 7811-2, table 4.

**10.1.2.6 Service code:** Each of the three digits stand alone, i.e. operate independently allowing judgements on their separate functions; terminals and other card accepting devices will act on each digit individually. See table 1.

**10.2.1** BCD (binary coded digits) are as described in ISO/IEC 7811-2, table 7.

**10.2.4 Service code:** Each of the three digits stand alone, i.e. operate independently allowing judgement on their separate functions; terminals and other card accepting devices will act on each digit individually. See table 1.

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**Table 1**

*Replace table 1 by the following:*

**Table 1 — Service code assignments**

| Values | Position 1 | | Position 2 | Position 3 | |
|---|---|---|---|---|---|
| | Interchange | Technology | Authorization processing | Range of services | PIN requirements |
| 0 | — | — | Normal[5] | No restrictions | PIN required |
| 1 | International[1] | — | — | No restrictions | — |
| 2 | International[1] | Integrated circuit cards[2] | By issuer[6] | Goods and services only[7] | — |
| 3 | — | — | — | ATM only[8] | PIN required |
| 4 | — | — | By issuer unless bilateral agreement applies[6] | Cash only | — |
| 5 | National[3] | — | — | Goods and services only[7] | PIN required |
| 6 | National[3] | Integrated circuit cards[2] | — | No restrictions | Prompt for PIN if PIN pad present[9] |
| 7 | Private[4] | — | — | Goods and services only[7] | Prompt for PIN if PIN pad present[9] |
| 8 | — | — | — | — | — |
| 9 | Test | — | — | — | — |

NOTE — All values undefined are reserved for future ISO use.

1) Position 1, Values 1 and 2 are available for international interchange.

2) Position 1, Values 2 and 6 are for integrated circuit cards with a chip and microprocessor.

3) Position 1, Values 5 and 6 are available for interchange only in the country of issue, although specific bilateral agreements may override this restriction.

4) Position 1, Value 7 is not available for general interchange, although specific bilateral agreements may override this restriction.

5) Position 2, Value 0 requires that transactions are authorized according to the requirements specified in the merchant agreement and/or the card scheme's established rules governing acceptance at the particular point of service.

6) Position 2, Values 2 and 4 require that transactions are processed on-line and approved by the issuer or the issuer's processing agent.

7) Position 3, Values 2, 5 and 7. See definition for Goods and services.

8) Position 3, Value 3. See definition for ATM.

9) Position 3, Values 6 and 7 require merchants to follow the rules in their merchant agreements and/or the card scheme's established rules if the PIN pad is inoperable, or in the case where the PIN prompt was given but the PIN was not supplied by the cardholder.

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