
**Identification cards — Financial transaction
cards**

Cartes d'identification — Cartes de transactions financières

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Printed in Switzerland

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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.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 3.

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.

Attention is drawn to the possibility that some of the elements of this International Standard may be the subject of patent rights. ISO and IEC shall not be held responsible for identifying any or all such patent rights.

International Standard ISO/IEC 7813 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Subcommittee SC 17, *Identification cards and related devices*.

This fifth edition cancels and replaces the fourth edition (ISO/IEC 7813:1995), which has been technically revised.

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Introduction

This International Standard is one of a series of standards describing the parameters for identification cards and the use of such cards for international interchange.

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

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Identification cards — Financial transaction cards

1 Scope

This International Standard specifies the physical characteristics, data structure and data content of ID-1 type cards used in financial transactions. It takes into consideration both human and machine aspects and states minimum requirements of conformity. It references layout, recording techniques, numbering systems, registration procedures, but not security requirements.

ISO/IEC 10373 specifies the test procedures used to check cards against the parameters specified in this International Standard.

2 Conformance

A financial transaction card is in conformance with this International Standard if it meets all mandatory requirements specified herein.

A prerequisite for conformance with this International Standard is conformance with ISO 4909, ISO/IEC 7810, ISO/IEC 7811, ISO/IEC 7812, ISO/IEC 7816 (parts 1 to 6), ISO 9992, ISO/IEC 10536, ISO/IEC 14443 and ISO/IEC 15693, where appropriate.

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3 Normative references

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The following normative documents contain provisions which, through reference in this text, constitute provisions of this International Standard. For dated references, subsequent amendments to, or revisions of, any of these publications do not apply. However, parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the normative documents indicated below. For undated references, the latest edition of the normative document referred to applies. Members of ISO and IEC maintain registers of currently valid International Standards.

ISO 4909:2000, *Bank cards — Magnetic stripe data content for track 3.*

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

ISO/IEC 7811 (all parts), *Identification cards — Recording technique.*

ISO/IEC 7812 (all parts), *Identification cards — Identification of issuers.*

ISO/IEC 7816 (parts 1 - 6), *Identification cards — Integrated circuit(s) cards with contacts.*

ISO 9992 (all parts), *Financial transaction cards — Messages between the integrated circuit card and the card accepting device.*

ISO/IEC 10373: (all parts), *Identification cards — Test methods.*

ISO/IEC 10536 (all parts), *Identification cards — Contactless integrated circuit(s) cards.*

ISO/IEC 14443 (all parts), *Identification cards — Contactless integrated circuit(s) cards — Proximity cards.*

ISO/IEC 15693 (all parts), *Identification cards — Contactless integrated circuit(s) cards — Vicinity cards.*

4 Terms and definitions

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

4.1 automated teller machine ATM

unattended electronic device that requires a customer verification method such as a card and personal identification number (PIN) to perform basic bank teller functions such as accepting deposits, cash withdrawal, account transfers, loan payments and balance enquiries

4.2 cash disbursement

action of withdrawing cash with a financial transaction card, either as a cash withdrawal at an ATM, a cash advance or as a cashback transaction at the Point Of Sale

4.3 financial transaction card

card which contains issuer and cardholder information used to facilitate financial transactions by providing the necessary data for processing such transactions

4.4 goods and services

range of financial transactions excluding cash disbursements

4.5 personal identification number PIN

code or password the cardholder possesses for verification of identity

4.6 PIN pad

device on which the cardholder inputs their personal identification number

4.7 service code

three digit numeric value used to indicate the issuer's transaction acceptance parameters for the card

5 Abbreviated terms

For the purposes of this International Standard, the following abbreviations apply.

IIN	Issuer Identification Number
PAN	Primary Account Number
PIN	Personal Identification Number

6 Physical characteristics

The physical characteristics shall conform to those specified for card type ID-1 as defined in ISO/IEC 7810.

7 Embossed characters

The requirements for embossed characters shall be as specified in ISO/IEC 7811.

The embossed characters shall be on the front of the card, which is on the opposite side of the card from that with the magnetic stripe, (when present).

7.1 Embossing of expiration date

When this field is embossed, it shall be in the format of the two digit representation of the month (MM) followed by the last two digits of the Year (YY). Separator character(s) shall be used to segregate the fields, for example MM/YY or MM-YY.

8 Magnetic stripe

If present, the High Coercivity or Low Coercivity magnetic stripe shall be located on the back of the card as specified in the appropriate part of ISO/IEC 7811.

If present, the High Coercivity or Low Coercivity magnetic media and encoding techniques shall be as specified in the appropriate part of ISO/IEC 7811.

9 Integrated circuit with contacts

An integrated circuit card shall conform to ISO/IEC 7810 and ISO/IEC 7816, parts 1 to 6.

10 Integrated circuit without contacts

An integrated circuit card without contacts shall conform to ISO/IEC 7810 and ISO/IEC 10536, ISO/IEC 14443 or ISO/IEC 15693 as applicable.

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11 Magnetic stripe structure and information content

11.1 Track 1 structure and information content

11.1.1 Structure A

Reserved for proprietary use of card issuer.