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**Identification cards — Identification of  
issuers —**

**Part 1:  
Numbering system**

*Cartes d'identification — Identification des émetteurs —  
Partie 1: Système de numérotation*  
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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 part of ISO/IEC 7812 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 7812-1 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Subcommittee SC 17, *Identification cards and related devices*.

This second edition cancels and replaces the first edition (ISO/IEC 7812-1:1993), which has been technically revised. Note that the previous edition of ISO/IEC 7812-1, published in 1993, was a first edition but "third edition" was indicated by error on its cover page and in the foreword.

ISO/IEC 7812 consists of the following parts, under the general title *Identification cards — Identification of issuers*:

- *Part 1: Numbering system*
- *Part 2: Application and registration procedures*

Annex B forms a normative part of this part of ISO/IEC 7812. Annex A is for information only.

## Introduction

This part of ISO/IEC 7812 is one of a series of standards describing the parameters for identification cards and the use of such cards for international and/or inter-industry interchange.

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# Identification cards — Identification of issuers —

## Part 1: Numbering system

### 1 Scope

This part of ISO/IEC 7812 specifies a numbering system for the identification of issuers of identification cards used in international and/or inter-industry interchange.

### 2 Normative references

The following normative documents contain provisions which, through reference in this text, constitute provisions of this part of ISO/IEC 7812. For dated references, subsequent amendments to, or revisions of, any of these publications do not apply. However, parties to agreements based on this part of ISO/IEC 7812 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 3166-1:1997, *Codes for the representation of names of countries and their subdivisions — Part 1: Country codes*.

[ISO/IEC 7812-1:2000](https://standards.iteh.ai/catalog/standards/sist/395083c3-fb0c-476b-983b-49c71c7cc82d/iso-iec-7812-1-2000)

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

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

ISO/IEC 7812-2:2000, *Identification cards — Identification of issuers — Part 2: Application and registration procedures*.

ISO 8583:1993, *Financial transaction card originated messages — Interchange message specifications*.

International Telecommunication Union Recommendation (CCITT) Recommendation E.118, *The international telecommunication charge card*.

### 3 Terms and definitions

For the purposes of this part of ISO/IEC 7812, the following terms and definitions apply.

#### 3.1

##### **card issuer**

institution (or its agent) that issues the identification card to the cardholder

#### 3.2

##### **cardholder**

customer associated with the Primary Account Number (PAN)

#### 3.3

##### **individual account identification**

number assigned by the card issuing institution for the purpose of identifying an individual account

**3.4  
interchange**

exchange of (card originated/activated) transaction data between two or more different entities/institutions based on an agreement between the participants

**3.5  
Issuer Identification Number (IIN)**

number that identifies the major industry and the card issuer and that forms the first part of the Primary Account Number (PAN)

**3.6  
Major Industry Identifier (MII)**  
major industry of the card issuer

**3.7  
Primary Account Number (PAN)**

number containing a maximum of 19 digits which serves to identify the card issuer and the card holder

NOTE It consists of the IIN, the individual account identification provided by the issuer and a check digit derived by using the Luhn Formula (see annex B).

See Figure 1.

**3.8  
Registration Authority**

qualified organization which is appointed by the ISO Council and is responsible for assigning IINs and maintaining the *ISO Register of Card Issuer Identification Numbers*

**3.9  
Registration Management Group (RMG)**

group established by ISO/IEC JTC 1/SC 17 to act on its behalf in managing the registration and assignment of IINs under ISO/IEC 7812-1

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**4 Numbering system**

**4.1 General**

The PAN on an identification card, (the maximum length of which is defined in ISO/IEC 7811-3), is made up of three main components. These are:

- a) the IIN (see 4.2);
- b) the individual account identification (see 4.3); and
- c) a check digit (see 4.4).

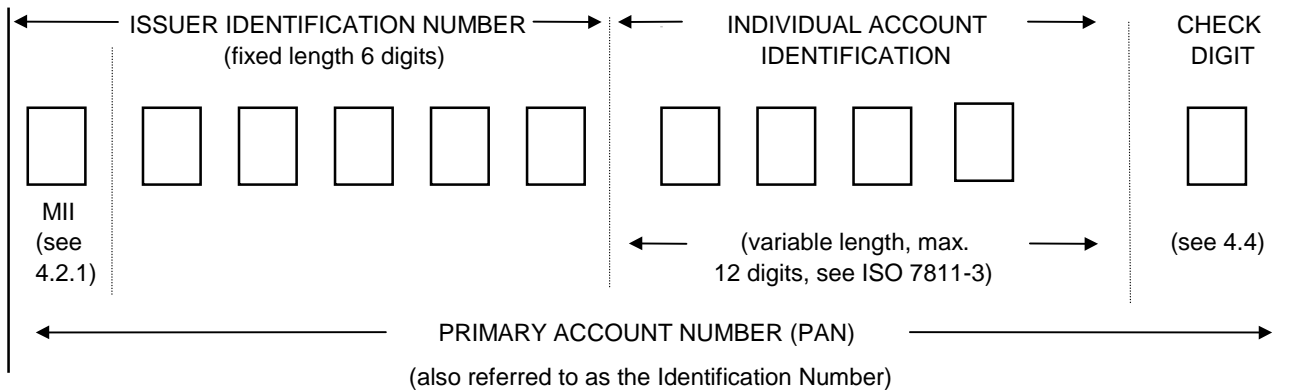
(See Figure 1 for number format.)

This part of ISO/IEC 7812 is concerned primarily with the first of these components, the IIN.

**4.2 IIN**

All Issuer Identification Numbers (IINs) issued in accordance with this part of ISO/IEC 7812 shall be applied for and registered as described in ISO/IEC 7812-2.

Applicants whose applications fulfil the criteria for approval described in ISO/IEC 7812-2 will be assigned an IIN or, in the case of a block assignment, a block of IINs.



**Figure 1 — Composition of the Primary Account Number on identification cards**

#### 4.2.1 MII

There are ten single-digit MIIs as follows:

- 0 - for assignment by ISO/TC 68 and for other future industry assignments
- 1 - airlines
- 2 - airlines and other future industry assignments
- 3 - travel and entertainment
- 4 - banking/financial
- 5 - banking/financial
- 6 - merchandizing and banking
- 7 - petroleum
- 8 - health care, telecommunications and other future industry assignments
- 9 - for assignment by national standards bodies

New industry assignments shall be approved by the RMG.

The MII does not in any way reflect or limit the application in which the card is usable. Single digit MIIs are assigned using the applicant's description of their main area of business on the application form (see annex A of ISO/IEC 7812-2).

#### 4.2.2 Numbers beginning with "00"

Ten thousand numbers in the range "00" have been allocated to ISO/TC 68 for assignment to institutions other than card issuers in order to accommodate requirements in ISO 8583. Applicants applying for IINs commencing with "00" shall refer to ISO 8583 where application procedures and an application form are provided.

#### 4.2.3 Numbers beginning with "80"

IINs beginning with "80" are for use by health care institutions. These IINs are managed by individual national registration authorities. Each national registration authority shall register with the ISO/IEC 7812 Registration Authority so that they can be identified in the *ISO Register of Card Issuer Identification Numbers*. The format of the entry for the national registration authorities shall be "80[CCC]" where "80" denotes health care and "CCC" is the three digit country code in accordance with ISO/IEC 3166. Enquiries for details of national health care registration authorities may be made to the ISO/IEC 7812 Registration Authority.

#### 4.2.4 Numbers beginning with "89"

IINs beginning with "89" are for use by telecommunications administrations and recognized private operating agencies in accordance with International Telecommunication Union Recommendation E.118. These IINs are maintained by the International Telecommunication Union and applicants applying for IINs for use on telecommunications cards shall apply for an IIN commencing with "89". Enquiries for IINs starting with "89" shall be made to the International Telecommunication Union, Place des Nations, 1211 Geneva 20, Switzerland, telephone + 41 227 305 221, fax + 41 227 337 256.

#### **4.2.5 Major Industry Identifier 9 (MII 9)**

MII 9 has been assigned to national standards bodies for national use; it shall be presented as the primary or first digit followed by the three digit numeric country code as specified in ISO 3166.

NOTE In the interest of international conformity, national standards bodies are advised to assign numbers in accordance with the recommendations given in annex A.

#### **4.3 Individual account identification**

The individual account identification number (see Figure 1) shall be assigned by the card issuing institution. It immediately follows the IIN and is variable in length with a maximum of 12 digits (see ISO 7811-3).

#### **4.4 Check digit**

The individual account identification (see 4.3) shall be followed by a check digit. This digit shall be calculated on all the preceding digits of the PAN (see Figure 1) and shall be computed according to the Luhn formula for modulus 10 check digit (see annex B).

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## Annex A (informative)

### National numbering systems for identification cards

#### A.1 Introduction

Major Industry Identifier 9, (MII 9) has been assigned for use by national standards bodies in order to establish national numbering systems for identification cards.

#### A.2 Role of the Registration Management Group (RMG)

The RMG (see 3.9) acting on behalf of the ISO technical body responsible for this International Standard shall, on request, provide advice and counsel to any national standards body on the establishment and operation of a national numbering system.

#### A.3 Contact with the RMG

National standards bodies that intend to set up national numbering systems for identification cards are asked to supply the RMG with details of the national procedures for the assignment of numbers, the method used to identify issuers, and the name of the organization administering the system. The RMG believes that this information may be helpful to countries that are considering the establishment of a national numbering system.

#### A.4 Operation of national numbering systems

National standards bodies are advised to establish rules by means of national standards or other methods for identifying card issuers and individual cardholders (or accounts) in a national numbering system (see 4.2.5). They are also advised to make arrangements for the administration of the system, for application and assignment of issuer identifiers and the maintenance of a register of assigned IINs (copies of national standards or other systems should be supplied to the Secretariat of the RMG [see ISO/IEC 7812-2] at no cost). To this end, national standards bodies may wish to appoint a responsible organization to act as their agent in the administration and maintenance of the system within their countries.

**NOTE** Where no national standards body exists, or if the national standards body is unable to establish a national numbering system, card issuers in that country may apply to the secretariat of the ISO technical body responsible for ISO/IEC 7812 for assistance.

#### A.5 National schemes using IINs greater than 6 digits

In order to allow for more than 100 card issuers to participate in national numbering schemes (i.e. 9CCC00 - 9CCC99, where "CCC" is the three digit numeric country code in accordance with ISO 3166), national standards bodies developing national numbering systems shall consider using an IIN greater than six digits. An IIN of eight digits, for example would allow for 10 000 card issuers to participate in the national numbering scheme.

**NOTE** Card issuers should be advised that certain systems may only be capable of handling six digits.