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Identification cards — Identification of issuers —

Part 2: Application and registration procedures

Cartes d'identification — Identification des émetteurs —

Partie 2: Procédures de demande et d'enregistrement

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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. In the field of information technology, ISO and IEC have established a joint technical committee, ISO/IEC JTC 1.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of the joint technical committee is to prepare International Standards. 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 document may be the subject of patent rights. ISO and IEC shall not be held responsible for identifying any or all such patent rights.

ISO/IEC 7812-2 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Subcommittee SC 17, *Cards and personal identification*.

This fourth edition cancels and replaces the third edition (ISO/IEC 7812-2:2007), which has been technically revised.

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*

Introduction

This part of ISO/IEC 7812 is one of a series of International Standards describing the parameters for card issuers for operation within an interchange environment. Card issuers not operating in an interchange environment are encouraged to contact their sponsoring authorities for a number assigned by that national standards body. Use of a national IIN will avoid conflicts if the cards are unintentionally used in an interchange environment.

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Identification cards — Identification of issuers —

Part 2: Application and registration procedures

1 Scope

This part of ISO/IEC 7812 specifies the application and registration procedures for Issuer Identification Numbers (IINs) issued in accordance with ISO/IEC 7812-1.

2 Normative references

The following referenced documents are indispensable for the application of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

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

3 Terms and definitions

For the purposes of this document, the terms and definitions given in ISO/IEC 7812-1 and the following apply.

3.1

administrative blockholder

body/business entity that is assigned a block of IINs for re-assignment to card issuers within its specific geographic or industry sector area of jurisdiction

NOTE Upon assignment of the IIN to the card issuers, ownership of the IIN is transferred to the individual issuer. IINs no longer in use by the card issuers are returned to the Registration Authority. These IINs are assigned in accordance with the procedures established herein and under legal agreement with the Registration Authority.

3.2

block of IINs

reservation in the *ISO Register of Card Issuer Identification Numbers* of a series of two or more IINs for assignment by an administrative or card scheme blockholder

3.3

card acceptor

party accepting the card for the purpose of presenting transaction data to an acquirer

3.4

card scheme blockholder

body/business entity representing a group of card issuers, and who provides an interchange environment to facilitate the issuance and acceptance of the cards of that group

NOTE The core service provided by the card scheme blockholder is a governing set of rules and policies and may also include additional services such as authorization services. Ownership of the IINs within the block is retained by the

card scheme, and IINs no longer in use by the card issuers are returned to the card scheme. Interchange among the card scheme members is governed by a set of operating procedures.

3.5 sponsoring authority
body authorized by the Sub-Committee responsible for administering an ISO numbering system, (in this case ISO/IEC JTC 1/SC 17) to receive, process and approve applications for IINs submitted in accordance with ISO/IEC 7812-1 and ISO/IEC 7812-2.

4 Application and registration procedures

4.1 Application procedure for assignment of a single IIN

An applicant shall apply to its national standards body, or its national body's designated Sponsoring Authority for the assignment of a single IIN using the form shown in Annex B. In the absence of a national standards body, or designated Sponsoring Authority, the application should be sent to the secretariat of the ISO/IEC technical body responsible for this International Standard. Application forms are also available, on request from the Registration Authority, the secretariat of the Registration Management Group (RMG) and the secretariat of ISO/IEC JTC 1/SC 17. The national standards body or the secretariat of ISO/IEC JTC 1/SC 17 then acts as the "Sponsoring Authority" (see Clause 7) with respect to the application.

4.2 Application procedure for approval to become an authorized blockholder

4.2.1 Types of blockholders

There are two types of blockholders, administrative blockholders and card scheme blockholders.

Administrative blockholders (see 3.1) are assigned a block of IINs, following approval by the RMG, for re-assignment to card issuers that fall within their specific industry or geographic area of jurisdiction. Once assigned, the IIN belongs to the card issuers unless it specifically agrees to relinquish the IIN because it is no longer used by them. The Registration Authority fee applies to each IIN assigned from the block.

Card scheme blockholders (see 3.4) represent a group of card issuers. These blockholders are assigned a block of IINs, following approval by the RMG, for assignment to the members of that particular card scheme. If a card issuer relinquishes membership of that scheme the IIN reverts back to the blockholder and use of it by the organization must cease. The Registration Authority fee applies to each IIN assigned from the block.

4.2.2 Application procedure

Where the applicant is applying for a block of IINs either as an administrative blockholder (see 3.1), or as a card scheme blockholder (see 3.4), the applicant shall complete a Blockholder Application Form (see Annex F) and provide the following supplementary information as justification:

- a) whether the application is to become an administrative blockholder or a card scheme blockholder;
- b) the reason why card issuers must receive IINs from a blockholder, rather than each card issuer applying individually to the Registration Authority for an IIN;
- c) description of the nature of the service that the applicant's organization is planning to or currently provides;
- d) whether the proposed blockholder will act as an agent for issuers legally associated with it, but each issuer is a separate corporate legal entity;

- e) details of any future proposed plans, including where relevant the following:
 - 1) number of IINs requested in block;
 - 2) estimated number of cards issuers by country;
 - 3) timing plans (i.e. estimated date for allocation of all IINs in the proposed block);
- f) whether card acceptors can access all the card issuers in the card scheme, through an acquiring link;
- g) whether the service provided to the issuers extends beyond networking, i.e. communications switching, and if so in what way;
- h) any common aspects of services offered by card issuers within a proposed card scheme.

The RMG may request additional information where further clarification is needed.

4.3 Criteria for approval and rejection of applications

4.3.1 Criteria for approval of an application for a single IIN

Applications for a single IIN shall meet all the criteria for approval below and shall not comply with any of the criteria for rejection in 4.3.2.

The criteria for approval are:

- a) the applicant applying for a single IIN shall not already have an IIN assigned to it in its own right (outside of any card scheme);
- b) the IIN shall be for immediate use, preferably within 12 months of the date of assignment of the IIN;
- c) the cards being issued shall be for use within an interchange environment (see ISO/IEC 7812-1);
- d) the applicant shall be a single corporate entity operating under a specific legislative regulation.

Where cards are for use solely within the country of issue and/or there is no interchange, card issuers shall contact their national standards body for information on the availability of a national numbering system (see ISO/IEC 7812-1).

4.3.2 Criteria for rejection of an application for a single IIN

An application for a single IIN shall be rejected by the Sponsoring Authority or the RMG when any one of the following conditions exist:

- a) the applicant is not a card issuer;
- b) the applicant has previously been assigned an IIN in its own right (outside of its membership of any card scheme) that it is still using;
- c) the cards issued by the applicant will not be used in an interchange environment;
- d) the IIN will be used to identify or differentiate between products, services, or technologies (i.e. including but not limited to integrated circuit cards), or solely to facilitate routing, or to identify geographic locations;
- e) the IIN will be used to identify or differentiate between branches or subsidiaries within the applicant's organization (i.e. these branches or subsidiaries are not separate corporate entities);

- f) the applicant has requested a specific IIN or the reservation of a specific IIN that is outside the scope of this part of ISO/IEC 7812;
- g) no cards will be issued for immediate use, e.g. within 12 months from the date of issue of an IIN. Where special circumstances exist, the Sponsoring Authority may approve an application for assignment of a specific IIN and forward the application to the Registration Authority for assignment of the IIN. All such requests shall be reported by the Sponsoring Authority to the RMG.

4.3.3 Criteria for approval as an authorized blockholder

Applications to become an administrative or card scheme blockholder shall be approved only by the RMG, following sponsorship by a Sponsoring Authority.

Requests to become a blockholder shall meet all the criteria for approval below and shall not comply with any of the criteria for rejection in 4.3.4.

The criteria for approval are:

- a) the applicant has provided adequate supplementary information as justification to become an administrative or card scheme blockholder (see 4.2);
- b) the applicant shall request a block size that accommodates only a single IIN for each entity that it currently represents or may reasonably expect to represent in the future;
- c) the applicant agrees to assign a single IIN from the block to each card issuer and not to assign IINs to differentiate between products, services, technologies or geographic locations;
- d) the applicant agrees to forward requests for a second or a block of additional IINs to the RMG for their decision;
- e) the applicant shall agree to sign a legal agreement with the Registration Authority (see letter of agreement on block assignments, Annex C) and shall accept the responsibilities enumerated in the letter of agreement.

4.3.4 Criteria for rejection of an application to become an authorized blockholder

An application to become an administrative or card scheme blockholder shall be rejected by the Sponsoring Authority or the RMG where any one of the following conditions exist:

- a) the applicant does not meet the criteria for approval as a blockholder in 4.3.3;
- b) the organizations represented by the applicant (i.e. the card issuers) will not issue cards for use in an interchange environment;
- c) the organizations represented by the applicant (i.e. the card issuers) will use the IINs to identify or differentiate between products, services, or technologies (i.e. including but not limited to integrated circuit cards);
- d) for first time blockholders, the blockholder will not be in a position to assign any IINs from the reserved block within 12 months from the date of issue of the block of IINs;
- e) for card scheme blockholders only, the services provided is not compliant to 3.4.

5 Exception and Appeals process

5.1 Appeal bodies

Where an application has been rejected by a Sponsoring Authority, the applicant may appeal to the secretariat of the RMG (see Clause 8).

- a) Where an application's appeal has been rejected by the RMG, or failed to be approved in the exception request, the applicant may appeal to ISO/IEC JTC 1/SC 17 through the SC17 Secretariat.
- b) Applicants may also submit for appeal, applications that have been rejected by ISO/IEC JTC 1/SC 17, to the ISO Central Secretariat.
- c) The applicant may appeal for one of the following reasons:
 - 1) clarification of the application shows that it is within the current standard requirements.
 - 2) the legal, standard, or network requirements can be proven to warrant an individual exception to the standard.

Appeal against rejection of an application shall be lodged with the appropriate body within 90 days of the date of the letter of rejection.

5.2 Information to be provided by the Applicant in Appeal

Where an application for either a single IIN or to become an authorized blockholder has been rejected, the following information shall be provided by the applicant to the relevant appeal body in support of the appeal:

- a) statement of which rejection clause (see 4.3.2 or 4.3.4) is disputed and why the applicant believes that the rejected application fulfils the criteria for acceptance or justifies exception to the standard (see 4.3.1 or 4.3.3).
- b) adequate supplementary information as justification for the approval of the request as submitted under the appeal.
- c) statement of special circumstances whereby a specific requirement of the rejected application can be met, but such requirement is outside the current procedures and criteria for acceptance outlined in this part of ISO/IEC 7812.

6 Responsibilities

6.1 Responsibilities of card issuing applicants

The responsibilities of card issuing applicants are:

- a) forward to its national standards body, or designated Sponsoring Authority, a completed application form, (see Annex B) together with the requisite fee. In the absence of a national standards body, or designated Sponsoring Authority, the application shall be sent to the secretariat of the ISO/IEC technical body responsible for this International Standard;
- b) retain the completed application form containing the IIN assigned to the applicant by the Registration Authority;
- c) issue cards using the IIN assigned by the Registration Authority within a reasonable timeframe (defined as within 12 months of the date of assignment of the IIN);

- d) fully comply with the numbering system as contained in ISO/IEC 7812-1 and ISO/IEC 7812-2;
- e) inform the Registration Authority of any change to the details provided on the original application form.

6.2 Responsibilities of authorized blockholders

Applicants meeting the criteria in 4.3.3 and approved to become an administrative or card scheme blockholder shall enter into a written legal agreement with the Registration Authority (see Annex C). The responsibilities of blockholders are:

- a) process applications for IINs from within its area of responsibility within 30 days of receipt of the application;
- b) approve applications that meet the criteria in 4.3.1;
- c) assign a single IIN, within 30 days of receipt of the request, from the reserved block to each card issuer whose application fulfils the criteria for acceptance in 4.3.1;
- d) inform its constituents in writing, within 30 days of receipt of the application, as to the disposition of their application;
- e) inform the Registration Authority in writing and make fee payment for each IIN assignment; and to notify the Registration Authority regarding changes to the information as originally supplied. This information shall be provided either when such changes arise or as stipulated in the written agreement with the Registration Authority. The Registration Authority shall stipulate the format for supplying the information (see 10.3.3);
- f) where an application has been rejected, to inform the applicant in writing, within 30 days of receipt of the application, of the rejection and of the appeal process (see Clause 5);
- g) verify that the *ISO Register of Card Issuer Identification Numbers* (see 9.2) contains accurate information regarding IINs issued from within its block;
- h) establish and maintain records relative to the request for or assignment of an IIN including notification of the assignment to the Registration Authority. Records of IIN issuance shall be permanently maintained and available for reference by the RMG. Requests for an IIN that have been denied, shall be maintained for a minimum period of 90 days where no appeal is initiated; or when an appeal is initiated, until that process is complete. In the event that the blockholder's organization relinquishes the management of the block, or the block is terminated by action of the RMG, all records shall be transferred to the Registration Authority.

7 Sponsoring Authorities

7.1 Eligibility to become a Sponsoring Authority

The following bodies may act as Sponsoring Authorities in processing applications for IINs:

- a) any national member body of ISO (or agent appointed to act for its national member body);
- b) ISO/IEC JTC 1/SC 17; and
- c) any group within ISO/IEC JTC 1/SC 17 appointed for purposes concerning the identification card numbering system.

A document entitled 'Guidance for Sponsoring Authorities' (Annex D) is available to assist Sponsoring Authorities in assessing the eligibility of applications and to assist in the procedures for dealing with applications. This document is also available from the Registration Authority, the secretariat of the RMG and the secretariat of ISO/IEC JTC 1/SC 17.