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Identification cards — Identification of issuers —

Part 1: Numbering system

Cartes d'identification — Identification des émetteurs —

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Partie 1: Système de numérotation
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ISO/IEC FDIS 7812-1

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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.

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ISO/IEC 7812-1 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 7812-1:2006), 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 1: Numbering system

1 Scope

This part of ISO/IEC 7812 specifies a numbering system for the identification of the card issuers, the format of the issuer identification number (IIN) and the primary account number (PAN).

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 3166-1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country codes*

ISO/IEC 7812-2, *Identification cards — Identification of issuers — Part 2: Application and registration procedures*
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ISO 8583-1, *Financial transaction card originated messages — Interchange message specifications — Part 1: Messages, data elements and code values*

3 Terms and definitions

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

3.1 card

form factor (physical or virtual) provided by an issuer

NOTE For this standard, this definition is not limited to ISO/IEC 7810 ID-1 card.

3.2 cardholder

customer associated with the primary account number

3.3 card issuer

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

3.4 individual account identification

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

- 3.5 interchange**
exchange of transaction data between two or more entities
- 3.6 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
- 3.7 major industry identifier**
MII
first digit of the IIN that identifies the major industry of the card issuer
- 3.8 primary account number**
PAN
number consisting of a maximum of 19 digits that identifies the card issuer and the cardholder

NOTE See 4.1 and Figure 1.

- 3.9 registration authority**
RA
organization appointed by the ISO Council, responsible for assigning IINs and maintaining the *ISO Register of Card*

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Issuer Identification Numbers

- 3.10 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 this part of ISO/IEC 7812

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4 Numbering system

4.1 PAN format

The PAN of a card (see 3.8) is made up of three main components:

- 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.

See Figure 1 for number format.

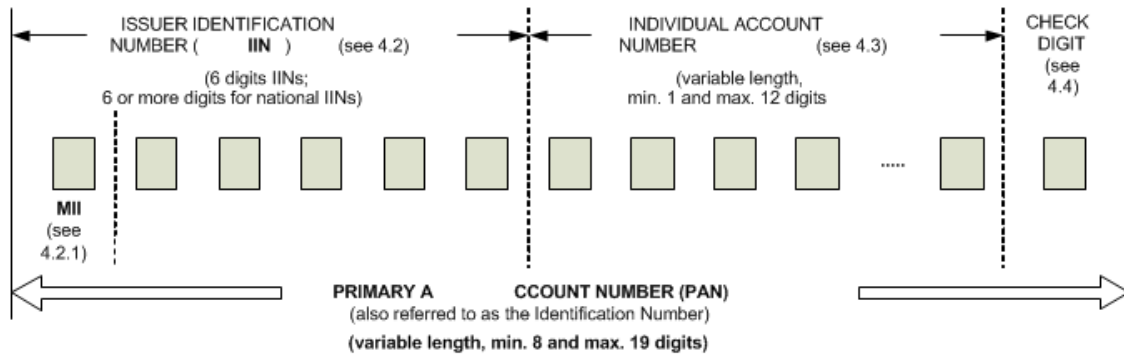


Figure 1 — Composition of the Primary Account Number

4.2 IIN

All IINs issued in accordance with this part of ISO/IEC 7812 shall be applied for and registered as specified in ISO/IEC 7812-2.

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

NOTE National standards bodies developing national numbering systems should consider an IIN greater than six digits (See Annex A, A.5).

4.2.1 MII

Single-digit MIIs are assigned using the applicant's description of their main area of business on the application form (see Annex B of ISO/IEC 7812-2). The MII does not in any way reflect or limit the application (such as debit, credit, stored value, etc) for card use.

There are ten single-digit MIIs:

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

New industry assignments shall be approved by the RMG.