

Australian Standard™

**Identification cards—Financial
transaction cards**



This Australian Standard was prepared by Committee IT-005, Financial Transaction Systems. It was approved on behalf of the Council of Standards Australia on 31 March 2006.

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Australian Association of Permanent Building Societies
Australian Bankers Association
Australian Electrical and Electronic Manufacturers Association
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Credit Card Industry
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**Identification cards—Financial
transaction cards**

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PREFACE

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems to supersede AS 3524—1988.

This Standard is identical with, and has been reproduced from ISO/IEC 7813:2001, *Identification cards—Financial transaction cards*.

The objective of this Standard is to align the format and layout of Australian financial transaction cards with international standards. This document covers the layout of Tracks 1 & 2 and Service Code assignments.

As this Standard is reproduced from an international standard, the following applies:

- (a) Its number appears on the cover and title page while the international standard number appears only on the cover.
- (b) In the source text ‘this International Standard’ should read ‘this Australian Standard’.
- (c) A full point substitutes for a comma when referring to a decimal marker.

References to International Standards should be replaced by references to Australian or Australian/New Zealand Standards, as follows:

<i>Reference to International Standard</i>		<i>Australian Standard</i>	
ISO/IEC		AS	
7811	Identification cards—Recording technique	3522	Identification cards—Recording technique
7811-6	Part 6: Magnetic stipe—High coercivity	3522.6	Part 6: Magnetic stipe—High coercivity
14443	Identification cards—Contactless integrated circuit(s) cards—Proximity cards	14443	Identification cards—Contactless integrated circuit(s) cards—Proximity cards
14443-1	Part 1: Physical characteristics	14443.1	Part 1: Physical characteristics
14443-2	Part 2: Radio frequency power and signal interface	14443.2	Part 2: Radio frequency power and signal interface
14443-3	Part 3: Initialization and anticollision	14443.3	Part 3: Initialization and anticollision
14443-4	Part 4: Transmission protocol	14443.4	Part 4: Transmission protocol
15693	Identification cards—Contactless integrated circuit(s) cards—Vicinity cards	15693	Identification cards—Contactless integrated circuit(s) cards—Vicinity cards
15693-1	Part 1: Physical characteristics	15693.1	Part 1: Physical characteristics
15693-2	Part 2: Air interface and initialization	15693.2	Part 2: Air interface and initialization
15693-3	Part 3: Anticollision and transmission protocol	15693.3	Part 3: Anticollision and transmission protocol

Only international references that have been adopted as Australian Standards have been listed.

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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.

AUSTRALIAN STANDARD

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.

3 Normative references

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.*