

Australian Standard<sup>®</sup>

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**IDENTIFICATION CARDS—  
FINANCIAL TRANSACTION  
CARDS**

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This Australian Standard was prepared by Committee IS/1, Information Processing Systems. It was approved on behalf of the Council of the Standards Association of Australia on 17 December 1987 and published on 5 February 1988.

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## PREFACE

This Standard was prepared by the Association's Committee on Information Processing Systems. It has been reproduced from International Standard ISO 7813—1987 drawn up by ISO/TC 97, Information Processing Systems.

Additional recommendations which are not a part of the requirements of this Standard but which have been added for the guidance of users are set out in Annex A. These additional recommendations do not appear in the International Standard ISO 7813—1987.

This Standard (AS 3524), together with all the parts of the AS 3522<sup>2</sup> series and, in addition, AS 3521<sup>1</sup>, AS 3523<sup>3</sup> and AS 3525<sup>4</sup>, supersedes the following Standards:

AS 2623.1, Credit Cards—Part 1—1983: Specifications, Numbering System and Registration Procedure.

AS 2623.2, Credit Cards—Part 2—1983: Magnetic Stripe Encoding for Tracks 1, 2 and 3.

AS 2623.3, Credit Cards—Part 3—1983: Magnetic Stripe Data Content for Track 3.

Numeric values in the SI system in this Standard may have been rounded during conversion from imperial measurements, and are therefore consistent with, but not exactly equal to, the values in the original design which were given using the imperial system. In use, the two should be neither intermixed nor reconverted. However, following the practice in the International Standard, imperial values are given parentheses.

For the purpose of this Australian Standard, the text of the International Standard used herein should be modified as follows:

- (a) *Terminology*: The words 'Australian Standard' should replace the words 'International Standard' wherever they appear.
- (b) *Decimal comma*: The decimal point should replace the decimal comma wherever it appears.
- (c) *Cross-references*: The references to International Standards should be replaced by references to Australian Standards as follows:

<i>Reference to International Standard</i>	<i>Appropriate Australian Standard</i>
ISO 3166, Codes for the representation of names of countries	AS 2632, Codes for the representation of names of countries
ISO 4909, Bank cards—Magnetic stripe data content for track 3	AS 3525, Bank cards—Magnetic stripe data content for track 3
ISO 7810, Identification cards—Physical characteristics	AS 3521, Identification cards—Physical characteristics
ISO 7811, Identification cards—Recording techniques	AS 3522, Identification cards—Recording technique
Part 1: Embossing	AS 3522.1: Embossing
Part 2: Magnetic stripe	AS 3522.2: Magnetic stripe
Part 3: Location of embossed characters on ID-1 cards	AS 3522.3: Location of embossed characters on ID-1 cards
Part 4: Location of read-only magnetic tracks—Tracks 1 and 2	AS 3522.4: Location of read-only magnetic tracks—Tracks 1 and 2
Part 5: Location of read-write magnetic track—Track 3	AS 3522.5: Location of read-write magnetic track—Track 3
ISO 7812, Identification cards—Numbering system and registration procedure for issuer identifiers	AS 3523, Identification cards—Numbering system and registration procedure for issuer identifiers

<sup>1</sup>AS 3521, Identification Cards—Physical Characteristics

<sup>2</sup>AS 3522, Identification Cards—Recording Technique

<sup>3</sup>AS 3523, Identification Cards—Numbering System and Registration Procedure for Issuer Identifiers

<sup>4</sup>AS 3525, Bank Cards—Magnetic Stripe Data Content for Track 3

# Identification cards — Financial transaction cards

## 0 Introduction

This International Standard is one of a series of standards describing the parameters for identification cards as defined in clause 3 below and the use of such cards for international interchange.

## 1 Scope and field of application

This International Standard specifies directly or by reference the requirements for cards used in financial transactions. It takes into consideration both human and machine aspects and states minimum requirements for conformity. It contains physical characteristics, layout, recording techniques, numbering system, registration procedures, but not security requirements.

## 2 References

ISO 554, *Standard atmospheres for conditioning and/or testing — Specifications.*

ISO 3166, *Codes for the representation of names of countries.*

ISO 4217, *Codes for the representation of currencies and funds.*

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

ISO 7810, *Identification cards — Physical characteristics.*

ISO 7811, *Identification cards — Recording technique —*

*Part 1: Embossing.*

*Part 2: Magnetic stripe.*

*Part 3: Location of embossed characters on ID-1 cards.*

*Part 4: Location of read-only magnetic tracks — Tracks 1 and 2.*

*Part 5: Location of read-write magnetic track — Track 3.*

ISO 7812, *Identification cards — Numbering system and registration procedure for issuer identifiers.*

## 3 Definitions

For the purpose of this International Standard, the definition of "identification card" given in ISO 7810 and the following definition apply.

**financial transaction card:** A card used to identify the card issuer and the card holder to facilitate the financial transaction and to provide input data for such a transaction.

## 4 Physical characteristics

**4.1** The physical characteristics of financial transaction cards shall conform to ISO 7810.

**4.2** Flammability: A method of test for this requirement is under study and will be included in this International Standard when agreement is reached on it.

## 5 Dimensions (see the figure)

### 5.1 Unembossed cards

The nominal dimensions shall conform to those specified for card type ID-1 in ISO 7810. The following dimensions and tolerances apply to cards under the standard test atmosphere of 20°C (68°F) and 65 % relative humidity (see ISO 554).

#### 5.1.1 Card height and width

All points on the edges of the card in the finished state, except for the rounded corners, shall fall between two concentric, similarly aligned, rectangles which are dimensioned as follows:

- outer rectangle: width 85,72 mm (3.375 in)  
height 54,03 mm (2.127 in)
- inner rectangle: width 85,47 mm (3.365 in)  
height 53,92 mm (2.123 in)