

Australian Standard[®]

**BANK CARDS—
MAGNETIC STRIPE DATA
CONTENT FOR TRACK 3**

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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CONTENT FOR TRACK 3**

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PREFACE

This Standard was prepared by the Association's Committee on Information Processing Systems and supersedes AS 2623.3—1983, Credit Cards—Part 3: Magnetic Stripe Data Content for Track 3. It has been reproduced from International Standard ISO 4909—1987 drawn up by ISO/TC 68, Banking and Related Financial Services.

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) *Cross-references*: The references to International Standards should be replaced by references to Australian Standards as follows, as appropriate:

<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 4217, Codes for the representation of currencies and funds	No Australian equivalent
ISO 7810, Identification cards—Physical characteristics	AS 3521, Identification cards—Physical characteristics
ISO 7811, Identification cards—Recording technique	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
ISO 7813, Identification cards—Financial transaction cards	AS 3524, Identification cards—Financial transaction cards

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Bank cards — Magnetic stripe data content for track 3

0 Introduction

This International Standard recognizes the need for formats of track 3 which can be used independently of, or in conjunction with, track 2 as defined in ISO 7813. This approach is intended to permit the greatest degree of flexibility within the financial community in facilitating international interchange.

1 Scope and field of application

This International Standard establishes specifications for those cards issued by or acceptable to the banking industry and is intended to permit interchange based on the use of magnetic stripe encoded information. It specifies the data content and physical location of read/write information on track 3 and is to be used in conjunction with the relevant parts of those documents quoted in clause 2.

Using track 3 in conjunction with track 2 is a mode of operation in both on-line and off-line interchange environments. This mode of operation requires that the original encoded data on track 2 be read; the data on track 3 be read; and, if update is required, all the data on track 3 be rewritten.

Independent use of track 3 is an alternative mode of operation permitting both on-line interchange and off-line interchange based on mutual agreement between interested parties. It requires reading only of the data on track 3 and, if update is required, the rewriting of all the data on track 3.

2 References

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

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

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*.

ISO 7813, *Identification cards — Financial transaction cards*.

3 Definitions

For the purpose of this International Standard the following definitions apply.

3.1 bank card: A financial transaction card generally used to identify parties to a financial transaction, and to provide input data for a transaction.

3.2 cycle period: A fixed or predetermined period of time qualifying the validity of certain transactions.

3.3 PAN (primary account number): The assigned number that identifies the card issuer and card holder. This number is composed of an issuer identification, individual account identification, and an accompanying check digit, as specified in ISO 7812, and supplemented by the annex to this International Standard.

Any number embossed on the account number line shall conform to ISO 7811-3.

NOTES

1 The PAN is equivalent to the identification number as defined in ISO 7812.

2 When the major industry identifier 59 is used, the PAN, followed by the numeric country code, may be embossed, left-adjusted in the uppermost line in the name and address area on the card and it shall be preceded by the printed letters MAG.

3.3.1 issuer identification: The major industry identifier and issuer identifier as described in ISO 7812 and the annex to this International Standard.

3.3.2 individual account identification: The individual account identification as described in ISO 7812, and the annex to this International Standard.

3.3.3 check digit: The check digit character as described in annex C to ISO 7812, and the annex to this International Standard.