

Australian Standard[®]

**Financial transaction cards—Magnetic
stripe data content for track 3**



This Australian Standard® was prepared by Committee IT-005, Financial Transactions Systems. It was approved on behalf of the Council of Standards Australia on 13 February 2008.
This Standard was published on 15 April 2008.

The following are represented on Committee IT-005:

- Australian Association of Permanent Building Societies
 - Australian Bankers Association
 - Australian Electrical and Electronic Manufacturers Association
 - Australian Payments Clearing Associations
 - Australian Retailer Association
 - Reserve Bank of Australia
-

This Standard was issued in draft form for comment as DR 07242.

Standards Australia wishes to acknowledge the participation of the expert individuals that contributed to the development of this Standard through their representation on the Committee and through the public comment period.

Keeping Standards up-to-date

Australian Standards® are living documents that reflect progress in science, technology and systems. To maintain their currency, all Standards are periodically reviewed, and new editions are published. Between editions, amendments may be issued.

Standards may also be withdrawn. It is important that readers assure themselves they are using a current Standard, which should include any amendments that may have been published since the Standard was published.

Detailed information about Australian Standards, drafts, amendments and new projects can be found by visiting **www.standards.org.au**

Standards Australia welcomes suggestions for improvements, and encourages readers to notify us immediately of any apparent inaccuracies or ambiguities. Contact us via email at **mail@standards.org.au**, or write to Standards Australia, GPO Box 476, Sydney, NSW 2001.

Australian Standard[®]

**Financial transaction cards—Magnetic
stripe data content for track 3**

Originated as AS 2623.32—1983.
Previous edition AS 3525—1988.
Second edition 2008.

COPYRIGHT

© Standards Australia

All rights are reserved. No part of this work may be reproduced or copied in any form or by any means, electronic or mechanical, including photocopying, without the written permission of the publisher.

Published by Standards Australia GPO Box 476, Sydney, NSW 2001, Australia

ISBN 0 7337 8614 6

PREFACE

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transactions Systems to supersede AS 3525—1988, *Bank cards—Magnetic stripe data content for track 3*.

The objective of this Standard is to upgrade the Track 3 layout of cards produced and used in Australia to the latest international usage, for the benefit of Card Issuers, Card Acceptors and Card Users.

This Standard is identical with, and has been reproduced from ISO/IEC 4909:2006, *Identification cards—Financial transaction cards—Magnetic stripe data content for track 3*.

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
7812 Identification cards—Identification of issuers (series)	3523 Identification cards—Identification of issuers (series)
7810 Identification cards—Physical characteristics	—
7811 Identification cards—Recording technique	—
ISO	
4217 Codes for the representation of currencies and funds	—
9564 Banking—Personal Identification Number management and security	—
9564-2 Part 2: Approved algorithms for PIN encipherment	—

CONTENTS

	<i>Page</i>
1	Scope 1
2	Normative references 1
3	Terms and definitions..... 1
4	Physical characteristics of the card 2
5	Location and dimensions of embossed data..... 2
6	Physical and performance characteristics of the magnetic material..... 2
6.1	Physical characteristics 2
6.2	Performance characteristics 2
7	Encoding specifications 2
8	Data content of track 3 3
8.1	Field 1: start sentinel 5
8.2	Field 2: format code..... 5
8.3	Field 3: primary account number (PAN) 5
8.4	Field 4: field separator (FS) 5
8.5	Field 5: country code..... 5
8.6	Field 6: currency 5
8.7	Field 7: currency exponent 6
8.8	Field 8: amount authorized per cycle period 6
8.9	Field 9: amount remaining this cycle..... 6
8.10	Field 10: cycle begin..... 6
8.11	Field 11: cycle length..... 7
8.12	Field 12: retry count..... 7
8.13	Field 13: personal identification number control parameters (PINPARM)..... 8
8.14	Field 14: interchange control..... 8
8.15	Field 15: type of account (TA) and service restriction (SR) – PAN..... 9
8.16	Field 16: type of account and service restrictions - SAN-1 9
8.17	Field 17: type of account and service restrictions – SAN-2 9
8.18	Field 18: expiry date 10
8.19	Field 19: card sequence number..... 10
8.20	Field 20: card security number..... 10
8.21	Field 21: first subsidiary account number (SAN-1)..... 10
8.22	Field 22: field separator 11
8.23	Field 23: second subsidiary account number (SAN-2) 11
8.24	Field 24: field separator 11
8.25	Field 25: relay marker..... 11
8.26	Field 26: crypto check digits (CCD) 11
8.27	Field 27: additional data..... 12
8.27.1	Field 27.1: transaction date 12
8.27.2	Field 27.2: additional verification value(s) 12
8.27.3	Field 27.3: alternative card sequence number..... 12
8.27.4	Field 27.4: international network identification code..... 13
8.27.5	Field 27.5: discretionary data 13
8.28	Field 28: end sentinel 13
8.29	Field 29: longitudinal redundancy check (LRC) 13
	Bibliography 14

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/IEC 7813. This approach is intended to permit the greatest degree of flexibility within the financial community in facilitating international interchange.

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.

AUSTRALIAN STANDARD

Financial transaction cards—Magnetic stripe data content for track 3**1 Scope**

This International Standard establishes specifications for financial transaction cards using track 3 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 ISO/IEC 7811 and ISO/IEC 7812.

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

ISO/IEC 7810, *Identification cards — Physical characteristics*

ISO/IEC 7811 (all parts), *Identification cards — Recording technique*

ISO/IEC 7812 (all parts), *Identification cards — Identification of issuers*

ISO 9564-2: *Banking — Personal Identification Number management and security — Part 2: Approved algorithms for PIN encipherment*

3 Terms and definitions

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

3.1**card**

financial transaction card generally used to identify parties to a financial transaction, and to provide input data for a transaction

3.2**check digit**

check digit character as described in ISO/IEC 7812

3.3**cycle period**

fixed or predetermined period of time qualifying the validity of certain transactions

3.4**issuer identification number****IIN**

major industry identifier and issuer identifier as described in ISO/IEC 7812