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CREDIT CARDS

Part 3—MAGNETIC STRIPE DATA CONTENT FOR TRACK 3



STANDARDS ASSOCIATION OF AUSTRALIA

Incorporated by Royal Charter



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AUSTRALIAN STANDARD

CREDIT CARDS
Part 3
MAGNETIC STRIPE
DATA CONTENT FOR TRACK 3

AS 2623, Part 3—1983

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PREFACE

This standard was prepared by the Association's Committee on Information Processing Systems. It is identical with and has been reproduced from International Standard ISO 4909, drawn up by ISO/TC 97, Information Processing Systems.

This standard is one of a series of parts dealing with credit cards. Part 1 defines the physical specifications, numbering system and registration procedure. Part 2 specifies the magnetic stripe encoding for tracks 1, 2 and 3.

The purpose of this standard is to establish specifications for cards issued by or acceptable to the banking industry and is intended to permit interchange based on the use of magnetic stripe encoded information.

For the purpose of this Australian standard, the text of the ISO 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:

Reference to International Standard

ISO 2894, Embossed credit cards—
Specification, numbering system
and registration procedure

ISO 3554, Credit cards—Magnetic
stripe encoding for tracks 1 and 2;
and ISO 3554/Add. 1, Credit cards—
Magnetic stripe encoding—
Addendum 1: Track 3

ISO 3166, Codes for the represent-
ation of names of countries

Appropriate Australian Standard

AS 2623, Credit cards
Part 1—Specifications, numbering
system and registration procedure

AS 2623, Credit cards
Part 2—Magnetic stripe encoding
for tracks 1, 2 and 3

AS 2632, Codes for the represent-
ation of names of countries

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STANDARDS ASSOCIATION OF AUSTRALIA

Australian Standard

Credit 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 3554. 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 normal 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 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 2894, *Embossed credit cards — Specification, numbering system and registration procedure.*

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

ISO 3554, *Credit cards — Magnetic stripe encoding for tracks 1 and 2.*

ISO 3554/Add. 1, *Credit cards — Magnetic stripe encoding — Addendum 1 : Track 3.*

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

3 DEFINITIONS

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

3.1 bank card : A 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 clause 6 of ISO 2894, and supplemented by annex A of this International Standard.

Any number embossed on the account number line shall conform to ISO 2894.

NOTE — 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 6.2 of ISO 2894 as supplemented by annex A of this International Standard.

3.3.2 individual account identification : The individual account identification as described in 6.4 of ISO 2894.

3.3.3 check digit : The check digit character as described in 6.5 of ISO 2894.

3.4 SAN-1 : The first optional subsidiary account identification held in addition to PAN (see 8.21).

3.5 SAN-2 : The second optional subsidiary account identification held in addition to PAN and SAN-1 (see 8.23).

3.6 PIN (personal identification number) : The secret code used by a cardholder to authenticate card ownership.