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Identification cards — Identification of issuers —

Part 1: Numbering system

Cartes d'identification — Identification des émetteurs —

Partie 1: Système de numérotation

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Foreword

ISO (the International Organization for Standardization) and IEC (the International Electrotechnical Commission) form the specialized system for worldwide standardization. National bodies that are members of ISO or IEC participate in the development of International Standards through technical committees established by the respective organization to deal with particular fields of technical activity. ISO and IEC technical committees collaborate in fields of mutual interest. Other international organizations, governmental and non-governmental, in liaison with ISO and IEC, also take part in the work. In the field of information technology, ISO and IEC have established a joint technical committee, ISO/IEC JTC 1.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular the different approval criteria needed for the different types of document should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO and IEC shall not be held responsible for identifying any or all such patent rights. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see www.iso.org/patents).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation on the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT) see the following URL: www.iso.org/iso/foreword.html.

The committee responsible for this document is ISO/IEC JTC 1, *Information technology*, SC 17, *Cards and personal identification*.

This fifth edition cancels and replaces the fourth edition (ISO/IEC 7812-1:2015), which has been technically revised. Key changes made in this edition:

— Clause 3: added definitions for "acquirer" and "card acceptor";

— Clause 3: removed the definition of "major industry identifier";

— Clause 3: removed definition of "registration management group" to ISO/IEC 7812-2;

— Removed previous outline of major industry identifier descriptions;

— Clause 4: revised the length of an IIN to 8 digits (from 6 digits);

— Clause 4: revised the minimum length of a PAN to 10 digits (from 8 digits);

— Annex A: modified A.2 to be the role of the registration authority (from previously being defined as role of registration management group);

— Annex B: revised the example to reflect an 8 digit IIN.

A list of all the parts in the ISO 7812- series, can be found on the ISO website.

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Introduction

This document is one of a series of International Standards specifying:

— a numbering system for the identification of card issuers operating within an interchange environment, the format of the issuer identification number and the primary account number;

— application and registration procedures for card issuers who operate a card program in an international interchange environment.

Card issuers not operating in an international interchange environment are encouraged to contact their sponsoring authorities for a number assigned by that national standards body, or the Registration Authority (RA) if no Sponsoring Authority (SA) exists. Use of a national IIN will avoid conflicts if the cards are used in an international interchange environment.

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Identification cards — Identification of issuers —

Part 1: Numbering system

1 Scope

This document specifies a numbering system for the identification of the card issuers, the format of the issuer identification number (IIN) and the primary account number (PAN).

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements 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 3166-1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country codes*

ISO/IEC 7812-2, *Identification cards — Identification of issuers — Part 2: Application and registration procedures*

ISO 8583-1, *Financial transaction card originated messages — Interchange message specifications — Part 1: Messages, data elements and code values*

ITU-T Recommendation E. 118,*The international telecommunication charge card*

3 Terms and definitions

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

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

— IEC Electropedia: available at http://www.electropedia.org/

— ISO Online browsing platform: available at http://www.iso.org/obp

3.1
acquirer
institution (or its agent) which acquires from the card acceptor the data relating to the transaction and initiates the data into an interchange system

3.2
card
form factor (physical or virtual) provided by a card issuer

Note 1 to entry: For this document, this definition is not limited to ISO/IEC 7810 ID-1 card. Some examples of other card types include but are not limited to virtual, thin flexible, single-use, integrated-circuit or mobile devices.

3.3
card acceptor
party accepting the card for the purpose of presenting transaction data to an acquirer or intermediary facilitating the transaction flow

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3.4
cardholder
customer associated with the primary account number

3.5
card issuer
institution (or its agent) that issues the card to the cardholder

Note 1 to entry: For institutions in the financial services industry and regulatory community, a legal entity as defined in ISO 17442, or its agent, that issues the card to the cardholder

3.6
individual account number
number assigned by the card issuer for the purpose of identifying an individual account

3.7
interchange
exchange of transaction data between two or more participants

3.8
issuer identification number
IIN
number that identifies the card issuer and that forms the first part of the primary account number

3.9
primary account number
PAN
number consisting of a maximum of 19 digits that identifies the card issuer and the cardholder

Note 1 to entry: See 4.1 and Figure 1.

3.10
registration authority
RA
organization appointed by the ISO Council, responsible for assigning IINs and maintaining the *ISO Register of Card Issuer Identification Numbers*

4 Numbering system

4.1 PAN format

The PAN of a card (see 3.9) is made up of three main components:

a) the IIN, 8 numeric digits in length (see 4.2);

b) the individual account number (see 4.3); and

c) a check digit (see 4.4).

See Figure 1 for number format.

NOTE For national numbering systems, refer to Annex A.

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