

INTERNATIONAL STANDARD

ISO
7812

Second edition
1987-06-01



INTERNATIONAL ORGANIZATION FOR STANDARDIZATION
ORGANISATION INTERNATIONALE DE NORMALISATION
МЕЖДУНАРОДНАЯ ОРГАНИЗАЦИЯ ПО СТАНДАРТИЗАЦИИ

Identification cards — Numbering system and registration procedure for issuer identifiers

Cartes d'identification — Système de numérotation et procédure d'enregistrement pour les identificateurs d'émetteur

STANDARDSISO.COM : Click to view the full PDF of ISO 7812:1987

Reference number
ISO 7812:1987 (E)

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work.

Draft International Standards adopted by the technical committees are circulated to the member bodies for approval before their acceptance as International Standards by the ISO Council. They are approved in accordance with ISO procedures requiring at least 75 % approval by the member bodies voting.

International Standard ISO 7812 was prepared by Technical Committee ISO/TC 97, *Information processing systems*.

This second edition cancels and replaces the first edition (ISO 7812:1985), of which it constitutes a technical revision.

Users should note that all International Standards undergo revision from time to time and that any reference made herein to any other International Standard implies its latest edition, unless otherwise stated.

STANDARDSISO.COM : Click to view the full PDF of ISO 7812:1987

Identification cards — Numbering system and registration procedure for issuer identifiers

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 a numbering system for the identification of issuers of identification cards. It also specifies the procedures to be used for the registration and publication of issuer identification numbers.

2 References

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

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

ISO 7810, *Identification cards — Physical characteristics*.

ISO 7811-3, *Identification cards — Recording technique — Part 3: Location of embossed characters on ID-1 cards*.

3 Definitions

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

3.1 identification number: The number that identifies the cardholder.

NOTE — Equivalent to PAN — Primary Account Number as defined in ISO 4909.

3.2 individual account identification: Personal or individual number assigned by the card issuing institution for purposes of identifying an individual account.

3.3 issuer identification number: The number that identifies the major industry and the card issuer and which forms the first part of the identification number.

3.4 issuer identifier: The number that identifies the card issuing institution within its industry.

3.5 major industry identifier (MII): The number that identifies the industry of the card issuer.

4 Numbering system

The identification number on an identification card is composed of three main components as shown in the figure. This International Standard is concerned primarily with the first of these, that is, the issuer identification number.

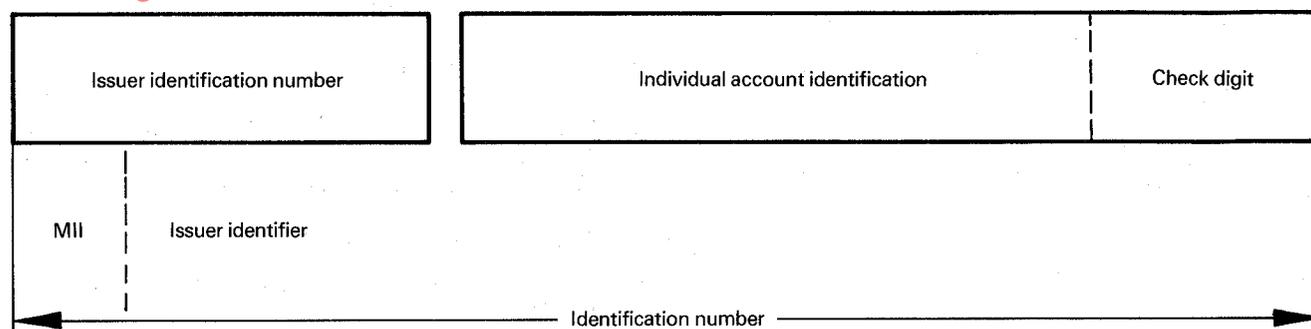


Figure — Composition of the identification number on identification cards

4.1 Issuer identification number

4.1.1 Major industry identifier

There are ten single-digit major industry identifiers as follows:

- 0 — reserved for future assignment
- 1 — airlines
- 2 — airlines and future assignment
- 3 — travel and entertainment
- 4 — banking/financial
- 5 — banking/financial
- 6 — merchandizing and banking
- 7 — petroleum
- 8 — reserved for future assignment
- 9 — for assignment by national standards bodies

Major industry identifier "9": Major industry identifier "9" has been assigned to national standards bodies for national use. In the interests of international conformity, national standards bodies are recommended to assign numbers in accordance with the recommendations given in annex A.

The numeric country code of the country issuing the issuer identifier shall immediately follow MII 9 and precede the issuer identifier.

4.1.2 Issuer identifier

The issuer identifier is of a fixed length, the length being pre-determined by the MII, and, in the case of MII 5, by the first digit of the issuer identifier. Where this first digit is 9 (i.e. 59 numbers) the issuer identifier is variable in length as defined in ISO 4909. Fixed lengths are as given in the table.

Table — Issuer identification number format

MI I	Issuer identifier
0	Reserved for future use
1	XXX
2	XXX (airlines)
2	XXXXX (other)
3	XXXXX
4	XXXXX
5	0XXXX
5	1X
5	2XX
5	3XXX
5	4XXXX
5	5XXXX
5	6XXXX
5	7XXXX
5	8XXXX
5	9 (see 4.2.2)
6	XXXXX
7	XXXXX
8	Reserved for future use
9	CCC (see note 2). Refer to the appropriate national standards body.

NOTES

1 As an aid to human readability it is recommended that a blank space be used between the issuer identifier and the individual account identification on all printed and/or embossed formats.

2 Where MII 9 is used, digits 2 to 4 identify the country of the issuing institution, using the numeric code specified in ISO 3166.

4.2 Individual account identification

4.2.1 General

The individual account identification shall be assigned by the card issuing institution in the remaining positions of the identification number, except for the last position which shall be reserved for a check digit (see 4.4).

4.2.2 Issuer identification numbers beginning with "59"

Issuer identification numbers beginning with "59" are those issued by financial institutions and not by the registration authority (see 5.3). The issuer identifier is the national routing number. A numeric country code field (see ISO 3166) shall also be present in the data format.

4.3 Check digit

The individual account identification is followed by a check digit character, which is calculated on all the preceding digits of the identification number including the MII. This character is computed according to the Luhn formula for modulus 10 check-digit (see annex B).

5 Registration and publication of issuer identification numbers

5.1 Application for assignment of issuer identification numbers

A named and identified card issuer may apply to its national standards body for the assignment of an issuer identification number using the form shown in annex C. In the absence of a national standards body, the application shall be made to the secretariat of the ISO technical body responsible for this International Standard. The national standards body (or the secretariat of the ISO technical body responsible for this International Standard as appropriate), then acts as the "sponsoring authority" (see 5.2) in respect of the application.

5.2 Sponsoring authorities

5.2.1 Application for the assignment of issuer identification numbers may be forwarded to the registration authority (see 5.3) by the following bodies:

- a) any member body of ISO;
- b) the ISO technical body responsible for this International Standard;
- c) any group within b) appointed for purposes concerned with the identification card numbering system.