

INTERNATIONAL
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AMENDMENT 1
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**Identification cards — Financial transaction
cards**

AMENDMENT 1

Cartes d'identification — Cartes de transactions financières

AMENDEMENT 1



Reference number
ISO/IEC 7813:1995/Amd.1:1996(E)

Foreword

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In the field of information technology, ISO and IEC have established a joint technical committee, ISO/IEC JTC 1. Draft International Standards adopted by the joint technical committee are circulated to national bodies for voting. Publication as an International Standard requires approval by at least 75 % of the national bodies casting a vote.

Amendment 1 to International Standard ISO/IEC 7813:1995 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Subcommittee SC 17, *Identification cards and related devices*.

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Identification cards — Financial transaction cards

AMENDMENT 1

Throughout the document, replace "IC" by "integrated circuit".

Page iii

Introduction

Replace the Introduction by the following:

This International Standard addresses financial transaction cards, the structure and data content.

Page 1

Clause 1

Delete the note in clause 1.

Page 1

Clause 3

Replace the list of normative references by the following:

ISO 3166:1993, *Codes for the representation of names of countries.*

ISO 4217:1995, *Codes for the representation of currencies and funds.*

ISO 4909:1987, *Bank cards — Magnetic stripe data content for track 3.*

ISO/IEC 7810:1995, *Identification cards — Physical characteristics.*

ISO/IEC 7811-1:1995, *Identification cards — Recording technique — Part 1: Embossing.*

ISO/IEC 7811-2:1995, *Identification cards — Recording technique — Part 2: Magnetic stripe.*

ISO/IEC 7811-3:1995, *Identification cards — Recording technique — Part 3: Location of embossed characters on ID-1 cards.*

ISO/IEC 7811-4:1995, *Identification cards — Recording technique — Part 4: Location of read-only magnetic tracks — Tracks 1 and 2.*

ISO/IEC 7811-5:1995, *Identification cards — Recording technique — Part 5: Location of read-write magnetic track — Track 3.*

ISO/IEC 7812-1:1993, *Identification cards — Identification of issuers — Part 1: Numbering system.*

ISO/IEC 7812-2:1993, *Identification cards — Identification of issuers — Part 2: Application and registration procedures.*

ISO 7816-1:1987, *Identification cards — Integrated circuit(s) cards with contacts — Part 1: Physical characteristics.*

ISO 7816-2:1988, *Identification cards — Integrated circuit(s) cards with contacts — Part 2: Dimensions and location of the contacts.*

ISO/IEC 7816-3:1989, *Identification cards — Integrated circuit(s) cards with contacts — Part 3: Electronic signals and transmission protocols.*

ISO 9992-1:1990, *Financial transaction cards — Messages between the integrated circuit card and the card accepting device — Part 1: Concepts and structures.*

ISO/IEC 10373:1993, *Identification cards — Test methods.*

Page 2

Clause 4

Replace the list of definitions by the following:

4.1 automated Teller Machine (ATM): An unmanned electronic device that requires a personal identification number (PIN) to perform basic bank teller functions such as accepting deposits, cash withdrawals, account transfers, loan payments, and balance enquiries.

4.2 financial transaction card: A card used to identify the card issuer and cardholder to aid financial transactions and to provide input data for such transactions.

4.3 goods and services: A range of transactions that can be carried out at the Point of Sale, which excludes ATM functions such as cash disbursements.

Pages 3-4

Clause 10

Replace the following subclauses:

10.1.2.1. Character positions shall be as described in ISO/IEC 7811-2, table 4.

10.1.2.6 Service code: Each of the three digits stand alone, i.e. operate independently allowing judgements on their separate functions; terminals and other card accepting devices will act on each digit individually. See table 1.

10.2.1 BCD (binary coded digits) are as described in ISO/IEC 7811-2, table 7.

10.2.4 Service code: Each of the three digits stand alone, i.e. operate independently allowing judgement on their separate functions; terminals and other card accepting devices will act on each digit individually. See table 1.

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Table 1

Replace table 1 by the following:

Table 1 — Service code assignments

Values	Position 1		Position 2	Position 3	
	Interchange	Technology	Authorization processing	Range of services	PIN requirements
0	—	—	Normal ⁵⁾	No restrictions	PIN required
1	International ¹⁾	—	—	No restrictions	—
2	International ¹⁾	Integrated circuit cards ²⁾	By issuer ⁶⁾	Goods and services only ⁷⁾	—
3	—	—	—	ATM only ⁸⁾	PIN required
4	—	—	By issuer unless bilateral agreement applies ⁶⁾	Cash only	—
5	National ³⁾	—	—	Goods and services only ⁷⁾	PIN required
6	National ³⁾	Integrated circuit cards ²⁾	—	No restrictions	Prompt for PIN if PIN pad present ⁹⁾
7	Private ⁴⁾	—	—	Goods and services only ⁷⁾	Prompt for PIN if PIN pad present ⁹⁾
8	—	—	—	—	—
9	Test	—	—	—	—

NOTE — All values undefined are reserved for future ISO use.

- 1) Position 1, Values 1 and 2 are available for international interchange.
- 2) Position 1, Values 2 and 6 are for integrated circuit cards with a chip and microprocessor.
- 3) Position 1, Values 5 and 6 are available for interchange only in the country of issue, although specific bilateral agreements may override this restriction.
- 4) Position 1, Value 7 is not available for general interchange, although specific bilateral agreements may override this restriction.
- 5) Position 2, Value 0 requires that transactions are authorized according to the requirements specified in the merchant agreement and/or the card scheme's established rules governing acceptance at the particular point of service.
- 6) Position 2, Values 2 and 4 require that transactions are processed on-line and approved by the issuer or the issuer's processing agent.
- 7) Position 3, Values 2, 5 and 7. See definition for Goods and services.
- 8) Position 3, Value 3. See definition for ATM.
- 9) Position 3, Values 6 and 7 require merchants to follow the rules in their merchant agreements and/or the card scheme's established rules if the PIN pad is inoperable, or in the case where the PIN prompt was given but the PIN was not supplied by the cardholder.

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