

# American National Standard

INCITS/ISO/IEC 4909:2006[2011]

(ISO/IEC 4909:2006, IDT)

*Identification cards - Financial transaction cards - Magnetic stripe data content for track 3*

**Developed by**



*Where IT all begins*



## INCITS/ISO/IEC 4909:2006[2011]

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**Adopted by INCITS (InterNational Committee for Information Technology Standards) as an American National Standard.**

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## Identification cards — Financial transaction cards — Magnetic stripe data content for track 3

*Cartes d'identification — Cartes de transactions financières — Contenu  
des données de plage magnétique pour la piste 3*

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## Contents

Page

Foreword.....	iv
Introduction .....	v
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

## 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.

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The main task of the joint technical committee is to prepare International Standards. 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.

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.

ISO/IEC 4909 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Subcommittee SC 17, *Cards and personal identification*.

This first edition of ISO/IEC 4909 cancels and replaces the third edition of ISO 4909:2000, which has been technically revised.

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## 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.