INTERNATIONAL STANDARD

ISO/IEC 4909

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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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Foreword

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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.

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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.

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.

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

1 Scope

This International Standard establishes specifications for financial transaction cards using track 3 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 ISO/IEC 7811 and ISO/IEC 7812.

2 Normative references

The following referenced documents are indispensable for the application 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 4217, *Codes for the representation of currencies and funds*

ISO/IEC 7810, *Identification cards — Physical characteristics*

ISO/IEC 7811 (all parts), *Identification cards — Recording technique*

ISO/IEC 7812 (all parts), *Identification cards — Identification of issuers*

ISO 9564-2: *Banking — Personal Identification Number management and security — Part 2: Approved algorithms for PIN encipherment*