

WITHDRAWN

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CREDIT CARDS

Part 1—SPECIFICATIONS, NUMBERING SYSTEM AND REGISTRATION PROCEDURE



STANDARDS ASSOCIATION OF AUSTRALIA
Incorporated by Royal Charter



This Australian standard was prepared under the direction of Committee IS/1, Information Processing Systems. It was approved on behalf of the Council of the Standards Association of Australia on 22 March 1983 and published on 4 July 1983.

The following interests are represented on Committee IS/1:

Australian Banks Payment Systems Committee
Australian Bureau of Statistics
Australian Computer Equipment Suppliers Association
Australian Computer Services Association
Australian Computer Users Association
Australian Electrical and Electronic Manufacturers Association
Australian Public Service Board
CSIRO, Division of Computing Research
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AUSTRALIAN STANDARD

CREDIT CARDS
Part 1
SPECIFICATIONS,
NUMBERING SYSTEM
AND REGISTRATION
PROCEDURE

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PREFACE

This standard was prepared by the Association's Committee on Information Processing Systems. It is identical with and has been reproduced from International Standard ISO 2894, drawn up by ISO/TC 97, Information Processing Systems, with some additional material.

This standard is one of a series of parts dealing with credit cards. Part 2 specifies the magnetic stripe encoding for tracks 1, 2 and 3. Part 3 specifies the magnetic stripe data content for track 3.

The purpose of this standard is to define the physical specifications of the card, type fonts, location and dimensions of the embossed data and an account numbering system. It further specifies the procedure by which card issuer identifiers shall be registered and promulgated.

To assist Australian usage, additions to the text of the ISO standard have been made as follows:

- (a) Clause 4.2.1 introduces a note with regard to Annex G.
- (b) Clause 4.3 introduces a note with regard to thinner cards.
- (c) Clause 4.6.8 introduces a note with regard to maximum durability.
- (d) Clause 5.2.2 introduces a note with regard to the use of the 7 3 font.
- (e) Clause 5.4 introduces requirements for signature panels.
- (f) Annex F identifies the Standards Association of Australia as the national standards body responsible for the receipt of issuer identifier applications.
- (g) Annex G illustrates the overall dimensions of a card complying with this standard and containing a magnetic stripe.
- (h) Annex H illustrates the location of the signature panel.

For the purpose of this Australian standard, the text of the ISO standard given herein should be modified as follows:

- (a) *Terminology*: The words 'Australian standard' should replace the words 'International Standard' wherever they appear.
- (b) *Decimal comma*: The decimal point should replace the decimal comma wherever it appears.
- (c) *Cross-references*: The references to International Standards should be replaced by references to Australian standards as follows:

Reference to International Standard
 ISO 1073, Alphanumeric character sets for optical recognition
 Part 2: Character set OCR-B—
 Shapes and dimensions of the
 printed image.
 ISO 1831, Printing specifications for
 optical character recognition

Appropriate Australian Standard
 AS 1436, Alphanumeric character
 set OCR-B for optical recognition
 AS 2570, Printing specifications for
 optical character recognition

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STANDARDS ASSOCIATION OF AUSTRALIA

Australian Standard

Credit cards—specifications, numbering system and registration procedure**0 Introduction**

Credit cards carrying embossed data are in wide use in several industries. They facilitate the automatic transfer of the embossed data on documents by means of imprinters, thus avoiding the risk of misinterpretation and misreading inherent in the time-consuming manual transcription.

With the introduction of optical character recognition technology, it has been possible to use the imprinted data, or the relevant part of it, for direct input into an automatic data processing system. When data is in compliance with an internationally recognized and specified format, it is possible for any system involved to interpret the appropriate part of the data and process them accordingly, thus allowing information interchange on an international basis.

NOTE — The characteristics of the card described herein apply to international interchange systems and do not preclude any national systems from utilizing specifications.

1 Scope and field of application

This International Standard for embossed credit card defines the physical specifications of the card, type fonts, location and dimensions of the embossed data and an account numbering system. It further specifies the procedure by which card issuer identifiers shall be registered and promulgated for the information and use of all concerned.

2 References

ISO 554, *Standard atmospheres for conditioning and/or testing — Standard reference atmosphere — Specifications.*

ISO 1073, *Alphanumeric character sets for optical recognition*

— *Part 1 : Character set OCR-A — Shapes and dimensions of the printed image.*

— *Part 2 : Character set OCR-B — Shapes and dimensions of the printed image.*

ISO 1831, *Printing specifications for optical character recognition.*

3 Definition

credit card : A card generally used to identify parties to a financial transaction and provide input data for a transaction.

4 Physical characteristics**4.1 Material**

The card shall be made of PVC (polyvinyl chloride) and/or PVC (polyvinyl chloride acetate) laminated plastic or a material having equal or better performance characteristics. Specific attention shall be paid to the characteristics affecting the suitability for embossing and the resistance to crushing and collapsing of the embossed parts when operating in the imprinter.

4.2 Card dimensions (see figure 1)**4.2.1 Actual dimensions**

All points on the edges of the card in the finished state, except for the rounded corners, shall fall between two concentric, similarly aligned, rectangles which are dimensioned as follows :

- outer rectangle : base length 85,72 mm (3.375 in)
height 54,03 mm (2.127 in)
- inner rectangle : base length 85,47 mm (3.365 in)
height 53,92 mm (2.123 in)

These dimensions apply under the standard test atmosphere of 20 °C (88 °F) and 65 % relative humidity (see ISO 554).

NOTE—Annex G illustrates the overall dimensions of a card complying with this standard and containing a magnetic stripe.

4.3 Card thickness

The thickness of the embossed card shall be

$$0,76 \pm 0,08 \text{ mm (0.030} \pm 0.003 \text{ in)}$$

NOTE—Thinner cards are more prone to de-embossing.