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Australian Standard 2623, Part 2—1983

CREDIT CARDS

Part 2—MAGNETIC STRIPE ENCODING FOR TRACKS 1, 2 AND 3



STANDARDS ASSOCIATION OF AUSTRALIA
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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
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AUSTRALIAN STANDARD

CREDIT CARDS
Part 2
MAGNETIC STRIPE ENCODING
FOR TRACKS 1, 2 AND 3

AS 2623 Part 2—1983

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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 3554 including Addendum 1, drawn up by ISO/TC 97, Information Processing Systems.

This standard is one of a series of parts dealing with credit cards. Part 1 defines the physical specifications, numbering system and registration. Part 3 specifies the magnetic stripe data content for track 3.

The purpose of this standard is to specify the physical and magnetic characteristics for a magnetic stripe on a plastic credit card, the encoding technique, the coded character set and encoding formats.

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 word '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 1864, Information processing—unrecorded 12.7 mm (0.5 in) wide magnetic tape for information interchange—8 and 32 rpm (200 and 800 rpi) NRZ1, and 63 rpm (1600 rpi), phase-encoded

ISO 2894, Embossed credit cards—Specifications, numbering system and registration procedure

ISO 3554, Bank cards—Magnetic stripe data content for track 3

Appropriate Australian Standard

AS 1011, Unrecorded magnetic tape for information interchange—8 and 32 rpm NRZ1 and 63 rpm phase encoded

AS 2623, Credit cards—Part 1—Specifications, numbering system and registration procedure

AS 2623, Credit cards—Part 3—Magnetic stripe data content for track 3

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STANDARDS ASSOCIATION OF AUSTRALIA

Australian Standard

Credit cards — Magnetic stripe encoding for tracks 1 and 2

1 SCOPE AND FIELD OF APPLICATION

This International Standard specifies the physical and magnetic characteristics for a magnetic stripe on a plastic credit card, the encoding technique, the coded character set and encoding formats, and is to be used in conjunction with ISO 2894. This International Standard provides specifications for those credit card issuers interested in interchange. It does not preclude the utilization of other encoding techniques or additional data tracks for other credit card applications.

NOTE—An addendum to this International Standard, giving specifications for magnetic stripe encoding for a third track is included in this standard.

2 REFERENCES

ISO 1864, *Information processing — U recorded 12,7 mm (0.5 in) wide magnetic tape for information interchange — 8 and 32 rpmm (200 and 800 rpi), NRZI, and 63 rpm (1 600 rpi), phase-encoded.*

ISO 2894, *Embossed credit cards — Specifications, numbering system and registration procedure.*

3 PHYSICAL CHARACTERISTICS OF THE CREDIT CARD

3.1 General physical characteristics

The credit card shall conform in all respects to the specifications contained in ISO 2894.

3.2 Special physical characteristics applicable to magnetic stripe credit card

3.2.1 Card material

The card material shall not contain elements which migrate into and modify the magnetic material to such an extent that during normal use of the card, this material is likely to become incapable of meeting the characteristics specified for it elsewhere in this International Standard.

3.2.2 Card warpage

When lying front side up on a flat surface, the maximum distance from the flat surface to any non-embossed portion of the front side of an embossed/encoded card immediately prior to issue shall not be greater than 2 mm (0.08 in). Application of a 2,2 N (0.5 lbf) load evenly distributed on the front face opposite the magnetic stripe shall bring the entire stripe within 0,08 mm (0.003 in) of the flat surface.

3.2.3 Surface distortions

Any surface distortions, irregularities or raised areas (such as signature panels, embossing or other magnetic material) which might interfere mechanically with a recording head or play-back head shall be at least 6,35 mm (0.25 in) from either the top or the bottom edge of the magnetic stripe. There shall be no raised areas that exceed 0,5 mm (0.02 in) on the entire front surface of the card. There shall be no raised areas within 2,54 mm (0.1 in) of the top and bottom edges of the front of the card, nor on the entire back surface of the card, that exceed 0,25 mm (0.01 in).

3.2.4 Contamination

The card material and any material added to the card shall not contaminate the devices which stripe, encode, or read the card.