

Australian Standard<sup>®</sup>

**Identification cards—Financial  
transaction cards**

**STANDARDS**  
Australia



This Australian Standard® was prepared by Committee IT-005, Financial Transactions Systems. It was approved on behalf of the Council of Standards Australia on 13 February 2008.  
This Standard was published on 15 April 2008.

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The following are represented on Committee IT-005:

- Australian Association of Permanent Building Societies
  - Australian Bankers Association
  - Australian Electrical and Electronic Manufacturers Association
  - Australian Payments Clearing Associations
  - Australian Retailer Association
  - Reserve Bank of Australia
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This Standard was issued in draft form for comment as Draft 10/243.

Standards Australia wishes to acknowledge the participation of the expert individuals that contributed to the development of this Standard through their representation on the Committee and through the public comment period.

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**Identification cards—Financial  
transaction cards**

Originally as part of AS 2623.2—1983 and AS 2623.1—1983.  
Previous edition AS 3524—2006.  
Third edition 2008.

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Published by Standards Australia GPO Box 476, Sydney, NSW 2001, Australia

ISBN 0 7337 8615 4

## PREFACE

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transactions Systems to supersede AS 3524—2006, *Identification cards—Financial transaction cards*.

The objective of this Standard is to upgrade the data element structures present on Australian financial transaction cards and align them with the latest international usage for Card Issuers, Card Acceptors and Card Users.

This Standard is identical with, and has been reproduced from ISO/IEC 7813:2006, *Information technology—Identification cards—Financial transaction cards*.

As this Standard is reproduced from an international standard, the following applies:

- (a) Its number appears on the cover and title page while the international standard number appears only on the cover.
- (b) In the source text ‘this International Standard’ should read ‘this Australian Standard’.
- (c) A full point substitutes for a comma when referring to a decimal marker.

References to International Standards should be replaced by references to Australian or Australian/New Zealand Standards, as follows:

<i>Reference to International Standard</i>	<i>Australian Standard</i>
ISO/IEC	AS
7812 Identification cards—Identification of issuers (series)	3524 Identification cards—Identification of issuers (series)
4909 Identification cards—Financial transaction cards—Magnetic stripe data content for track 3	—
7810 Identification cards—Physical characteristics (series)	—
7811 Identification cards—Recording technique (series)	—
7816 Identification cards—Integrated circuit(s) cards (series)	—
10373 Identification cards—Test method (series)	—
10536 Identification cards—Contactless integrated circuit(s) cards (series)	—
15645 Identification cards—Contactless integrated circuit(s) cards—Proximity cards (series)	—
15693 Identification cards—Contactless integrated circuit(s) cards—Vicinity cards (series)	—

## AUSTRALIAN STANDARD

**Identification cards—Financial transaction cards****1 Scope**

This International Standard specifies the data structure and data content of track data used to initiate financial transactions. It takes into consideration both human and physical aspects and states minimum requirements of conformity. It references layout, recording techniques, numbering systems, registration procedures, but not security requirements.

ISO/IEC 10373 specifies the test procedures used to check ID-1 cards against the parameters specified in this International Standard.

**2 Conformance**

A financial transaction card is in conformance with this International Standard if it meets all mandatory requirements specified herein.

A prerequisite for conformance with this International Standard is conformance with ISO 4909, ISO/IEC 7810, ISO/IEC 7811, ISO/IEC 7812, ISO/IEC 7816, ISO/IEC 10536, ISO/IEC 14443 and ISO/IEC 15693, where appropriate.

**3 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/IEC 4909:2006, *Identification cards — Financial transaction cards — Magnetic stripe data content for track 3*

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/IEC 7816 (all parts), *Identification cards — Integrated circuit cards*

ISO/IEC 10373 (all parts), *Identification cards — Test methods*

ISO/IEC 10536 (all parts), *Identification cards — Contactless integrated circuit(s) cards*

ISO/IEC 14443 (all parts), *Identification cards — Contactless integrated circuit(s) cards — Proximity cards*

ISO/IEC 15693 (all parts), *Identification cards — Contactless integrated circuit(s) cards — Vicinity cards*