

Australian Standard<sup>®</sup>

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

**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.  
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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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**Financial transaction cards — Magnetic  
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## PREFACE

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transactions Systems to supersede AS 3525—1988, *Bank cards—Magnetic stripe data content for track 3*.

The objective of this Standard is to upgrade the Track 3 layout of cards produced and used in Australia to the latest international usage, for the benefit of Card Issuers, Card Acceptors and Card Users.

This Standard is identical with, and has been reproduced from ISO/IEC 4909:2006, *Identification cards—Financial transaction cards—Magnetic stripe data content for track 3*.

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’.
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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)        | 3525                       | Identification cards—Identification of issuers (series) |
| 7810                                       | Identification cards—Physical characteristics                  | —                          |   |
| 7811                                       | Identification cards—Recording technique                       | —                          |   |
| ISO  |  |                            |   |
| 4217                                       | Codes for the representation of currencies and funds           | —                          |   |
| 9564                                       | Banking—Personal identification Number management and security | —                          |   |
| 9564-2                                     | Part 2: Approved algorithms for PIN encipherment               | —                          |   |

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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.

## AUSTRALIAN STANDARD

**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 techniques*

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*

**3 Terms and definitions**

For the purposes of this document, the following terms and definitions apply.

**3.1****card**

financial transaction card generally used to identify parties to a financial transaction, and to provide input data for a transaction

**3.2****check digit**

check digit characters as described in ISO/IEC 7812

**3.3****cycle period**

fixed or predetermined period of time qualifying the validity of certain transactions

**major industry identifier and issuer identifier**

major industry identifier and issuer identifier as described in ISO/IEC 7812