

Indian Standard

BANK CARDS — MAGNETIC STRIPE DATA CONTENT FOR TRACK 3

1 Scope

This International Standard establishes specifications for cards issued by or acceptable to the banking industry 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 those documents quoted in clause 2.

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.

2 Normative references

The following normative documents contain provisions which, through reference in this text, constitute provisions of this International Standard. For dated references, subsequent amendments to, or revisions of, any of these publications do not apply. However, parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the normative documents indicated below. For undated references, the latest edition of the normative document referred to applies. Members of ISO and IEC maintain registers of currently valid international Standards.

ISO 3166 (all parts), *Codes for the representation of names of countries and their subdivisions.*

ISO 4217, *Codes for the representation of currencies and funds*

ISO 7810, *Identification cards — Physical characteristics*

ISO/IEC 7811-1, *Identification cards — Recording technique — Part 1: Embossing*

ISO/IEC 7811-2, *Identification cards — Recording technique — Part 2: Magnetic stripe*

ISO/IEC 7811-3, *Identification cards — Recording technique — Part 3: Location of embossed characters on ID-1 cards.*

ISO/IEC 7811-4, *Identification cards — Recording technique — Part 4: Location of read-only magnetic tracks — Tracks 1 and 2.*

ISO/IEC 7811-5, *identification cards — Recording technique — Part 5: Location of read-write magnetic track — Track 3.*

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

ISO 7813, *Identification cards — Financial transaction cards*