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**Information technology — Identification  
cards — Financial transaction cards**

*Technologies de l'information — Cartes d'identification — Cartes de  
transactions financières*

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## Foreword

ISO (the International Organization for Standardization) and IEC (the International Electrotechnical Commission) form the specialized system for worldwide standardization. National bodies that are members of ISO or IEC participate in the development of International Standards through technical committees established by the respective organization to deal with particular fields of technical activity. ISO and IEC technical committees collaborate in fields of mutual interest. Other international organizations, governmental and non-governmental, in liaison with ISO and IEC, also take part in the work. In the field of information technology, ISO and IEC have established a joint technical committee, ISO/IEC JTC 1.

International Standards are drafted in accordance with the rules given in the ISO/IEC Directives, Part 2.

The main task of the joint technical committee is to prepare International Standards. Draft International Standards adopted by the joint technical committee are circulated to national bodies for voting. Publication as an International Standard requires approval by at least 75 % of the national bodies casting a vote.

Attention is drawn to the possibility that some of the elements of this document may be the subject of patent rights. ISO and IEC shall not be held responsible for identifying any or all such patent rights.

ISO/IEC 7813 was prepared by Joint Technical Committee ISO/IEC JTC 1, *Information technology*, Subcommittee SC 17, *Cards and personal identification*.

This sixth edition cancels and replaces the fifth edition (ISO/IEC 7813:2001), which has been technically revised.

## Introduction

This International Standard is one of a series of standards describing the parameters for identification cards and the use of such cards for international interchange.

This International Standard addresses the structure and data content of financial transaction cards.

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# Information technology — 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*