
**Identification cards — Identification
of issuers —**

**Part 2:
Application and registration
procedures**

*Cartes d'identification — Identification des émetteurs —
Partie 2: Procédures de demande et d'enregistrement*

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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.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular the different approval criteria needed for the different types of document should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

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. Details of any patent rights identified during the development of the document will be in the Introduction and/or on the ISO list of patent declarations received (see www.iso.org/patents).

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation on the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT) see the following URL: www.iso.org/iso/foreword.html.

The committee responsible for this document is ISO/IEC JTC 1, *Information technology*, SC 17, *Cards and personal identification*.

This fifth edition cancels and replaces the fourth edition (ISO/IEC 7812-2:2015), which has been technically revised. Key changes made in this edition:

- Clause 3, added definitions for “registration management group” and “routing”;
- Clause 4, streamlined section to state all conditions as criteria for approval, removing criteria for rejection;
- Revised roles and responsibilities of sponsoring authorities, registration management group and registration authority to be clearer; removed terms from the registration authority's responsibilities that belong in the contract;
- Removed Contact Information as an informative annex;
- Removed the IIN application form as a normative annex;
- Removed template of a blockholder Letter of Agreement as an informative annex.

A list of all the parts in the ISO 7812 series, can be found on the ISO website.

Introduction

This document is one of a series of International Standards specifying:

- a numbering system for the identification of card issuers operating within an interchange environment, the format of the issuer identification number and the primary account number;
- the application and registration procedures for card issuers who operate a card program within an international interchange environment.

Card issuers not operating in an international interchange environment are encouraged to contact their sponsoring authorities for a number assigned by that national standards body, or the Registration Authority (RA) if no Sponsoring Authority (SA) exists. Use of a national IIN will avoid conflicts if the cards are used in an international interchange environment.

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Identification cards — Identification of issuers —

Part 2:

Application and registration procedures

1 Scope

This document specifies the application and registration procedures for Issuer Identification Numbers (IINs) issued in accordance with ISO/IEC 7812-1.

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements 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 7812-1, *Identification cards — Identification of issuers — Part 1: Numbering system*

3 Terms and definitions

For the purposes of this document, the terms and definitions given in ISO/IEC 7812-1 and the following apply.

ISO and IEC maintain terminological databases for use in standardization at the following addresses:

- IEC Electropedia: available at <http://www.electropedia.org/>
- ISO Online browsing platform: available at <http://www.iso.org/obp>

3.1

administrative blockholder

institution that is assigned a block of IINs for re-assignment to card issuers within its specific industry or geographic area of jurisdiction

Note 1 to entry: Upon assignment of the IIN to the card issuers, registration of the IIN is transferred to the individual card issuer. IINs no longer in use by the card issuers are returned to the RA. These IINs are assigned in accordance with the procedures established herein and under legal agreement with the RA.

3.2

block of IINs

reservation in the *ISO Register of Card Issuer Identification Numbers* of a series of two or more IINs for assignment by an administrative or card scheme blockholder

3.3

card scheme blockholder

institution representing a group of card issuers, and who provides an interchange environment to facilitate the issuance and acceptance of the cards of that group

Note 1 to entry: The core service provided by the card scheme blockholder is a governing set of rules and policies and includes additional services such as authorization services. Registration of the IINs within the block is retained by the card scheme, and IINs no longer in use by the card issuers are returned to the card scheme. Interchange among the card scheme members is governed by a set of operating procedures.

3.4
registration management group
RMG

group established by ISO/IEC JTC 1/SC 17 to act on its behalf in managing the registration and assignment of IINs under the ISO/IEC 7812 series of standards

3.5
routing

directional flow of messages by which the card acceptor and card issuer communicate with each other directly or via (an) intermediate network facility(ies) which may act as agent(s) for the original parties involved in the message flow

3.6
sponsoring authority
SA

body responsible for receiving, processing and reviewing/approving applications for IINs

4 Application and registration procedures

4.1 Application procedure for assignment of a single or block of IINs

An applicant shall apply to its designated SA (see Clause 7) for the assignment of a single or block of IINs.

In the absence of a designated SA, the applicant may apply directly to the secretariat of ISO/IEC JTC 1/SC 17. The national standards body or the secretariat of ISO/IEC JTC 1/SC 17 then acts as the "SA" with respect to the application.

Application forms are available on request, from the RA, the secretariat of the RMG and the secretariat of ISO/IEC JTC 1/SC 17.

Applications and requests for information about this document and its implementation may be directed to the RA.

http://www.iso.org/iso/maintenance_agencies

4.2 Criteria for approval of an application

4.2.1 Single IIN

Applications for a single IIN shall meet all the criteria below. An application for a single IIN shall be approved by the RA when the following conditions are met:

- a) the applicant shall be a single legal entity;
- b) the applicant will be the issuer of the cards;
- c) the application has been initially reviewed and approved by the designated SA, if an SA exists within the applicant's jurisdiction;
- d) the applicant shall not already have an IIN assigned to it by the RA. This does not include IIN(s) the applicant may have been assigned by card scheme blockholders;
- e) the card issuer shall commence using the IIN within 12 months of the date of assignment of the IIN;
- f) the cards being issued shall be for use within an international routing and/or interchange environment (see ISO/IEC 7812-1);
- g) the applicant has requested a specific IIN for purposes that fall within the scope as defined in this document;

- h) the IIN shall not be used to identify or differentiate between products, services, or technologies (e.g., including but not limited to integrated circuit cards) or be used to identify or differentiate between branches within the applicant's organization (i.e., these branches are not separate legal entities), or geographic region within a country.

Where cards are for use solely for domestic programs, card issuers shall contact their national standards body or the RA for information on the availability of a national numbering system (see ISO/IEC 7812-1). See http://www.iso.org/iso/maintenance_agencies.

An appeal process is in place for any applicant who has a request denied. The appeal process is outlined in [Clause 5](#).

4.2.2 Authorized blockholder

There are two types of blockholders: administrative blockholders and card scheme blockholders.

Administrative blockholders (see [3.1](#)) are assigned a block of IINs, following approval by the RMG, for re-assignment to card issuers that fall within their specific industry or geographic area of jurisdiction. Once assigned, the IIN belongs to the card issuers unless it specifically agrees to relinquish the IIN because it is no longer used by them. The RA fee applies to each IIN assigned from the block.

Card scheme blockholders (see [3.3](#)) represent a group of card issuers. These blockholders are assigned a block of IINs, following approval by the RMG, for assignment to the members of the card scheme. If a card issuer relinquishes membership in that scheme, the IIN reverts back to the blockholder and use of it by the organization shall cease. The RA fee applies to each assignment of an IIN from the block.

Applications to become an administrative or card scheme blockholder shall meet all the criteria below. An application for an administrative or card scheme block of IINs must have sponsorship by the applicant's designated SA, if an SA exists in the applicant's jurisdiction, before being submitted to the RA. The RMG will vote on final approval.

- a) the applicant shall provide adequate information as justification to become an administrative or card scheme blockholder (see [4.2](#));
- b) the applicant shall request a block size that accommodates the assignment of a single IIN for each entity that it currently represents or may reasonably expect to represent in the future;
- c) the administrative blockholder applicant assigns a single IIN from the block to each card issuer and does not assign IINs to differentiate between products, services, or technologies;
- d) the card scheme blockholder applicant assigns IINs from their block to card issuers as required to meet the restrictions of specific routing and processing requirements;
- e) the card issuers receiving their IINs from the applicant's block will issue cards for use in an international routing and/or interchange environment;
- f) for first time blockholders, the applicant shall attest to assigning an IIN from the reserved block within 12 months from the date of issue of the block of IINs;
- g) for card scheme blockholders, the services provided conform to [3.3](#).

An appeal process is in place for any applicant who has a request denied. The appeal process is outlined in [Clause 5](#).

5 Appeal process

5.1 Appeal bodies

Where an application for a single IIN has been rejected by the designated SA, or the RA if an SA does not exist in the applicant's jurisdiction, or an application for a block of IINs has been rejected by the RMG, the applicant may appeal to the secretariat of the RMG (see [Clause 8](#)).

- a) Where an applicant's application has been rejected by the RMG, the applicant may submit a formal appeal;
- b) Where an applicant's formal appeal has been rejected by the RMG, or failed to be approved in the exception request, the applicant may appeal to ISO/IEC JTC 1/SC 17 through the secretariat of ISO/IEC JTC 1/SC 17;
- c) Applicants may also submit for appeal, applications that have been rejected by ISO/IEC JTC 1/SC 17, to the ISO Central Secretariat.

Appeal against rejection of an application shall be lodged with the appropriate body within 90 days of the date of the letter of rejection.

5.2 Information to be provided by the applicant in appeal

Where an application for either a single IIN or to become an authorized blockholder has been rejected, the applicant may appeal for one of the following reasons:

- a) clarification of the application shows that it is within the current ISO/IEC 7812 requirements;
- b) the legal, standard, or network requirements can be proven to warrant an individual exception to ISO/IEC 7812.

The following information shall be provided by the applicant to the relevant appeal body in support of the appeal:

- a) statement of which clause (see [4.2.1](#) or [4.2.2](#)) is disputed and why the applicant believes that the rejected application fulfils the criteria for acceptance or justifies exception to ISO/IEC 7812;
- b) adequate supplementary information as justification for the approval of the request as submitted under the appeal;
- c) statement of special circumstances whereby a specific requirement of the rejected application can be met, but such requirement is outside the current procedures and criteria for acceptance outlined in this document.

6 Responsibilities

6.1 Responsibilities of card issuing applicants

The responsibilities of card issuing applicants meeting the criteria in 4.2.1 and having paid all requisite fee(s), are to:

- a) retain the completed application form containing the IIN assigned to the applicant by the RA;
- b) issue cards using the IIN assigned by the RA within 12 months of the date of assignment of the IIN;
- c) comply with the numbering system as contained in ISO/IEC 7812-1 and this document;
- d) inform the RA in a timely manner of any change to the details provided on the original application form (e.g. name change, transfer of owner, etc.);

- e) return the IIN to the RA if no longer in use.

6.2 Responsibilities of authorized blockholders

Applicants meeting the criteria in [4.2.2](#) and approved to become an administrative or card scheme blockholder shall enter into a written legal agreement with the RA. The responsibilities of blockholders are to:

- a) inform the RA, in writing, and make fee payment for each IIN assignment; and to notify the RA regarding changes to the information as originally supplied. This information shall be provided either when such changes arise or as stipulated in the written agreement with the RA. The RA shall stipulate the format for supplying the information;
- b) verify that the *ISO Register of Card Issuer Identification Numbers* (see [9.2](#)) contains accurate information regarding IINs issued from within its block.

7 Sponsoring Authorities (SAs)

7.1 Eligibility to become an SA

The following bodies may act as SAs in processing applications for IINs:

- a) any national member body of ISO (or agent appointed to act for its national member body);
- b) secretariat of ISO/IEC JTC 1/SC 17; and
- c) any group within ISO/IEC JTC 1/SC 17 appointed for the purpose of helping administer the IIN numbering system, either the national standards body or a group designated by the national standards body to fulfil this function.

A separate document entitled 'Guidance for Sponsoring Authorities' ([Annex A](#)) is available to assist SAs in assessing the eligibility of applications and to assist in the procedures for dealing with applications. This guidance document is also available from the RA, the secretariat of the RMG and the secretariat of ISO/IEC JTC 1/SC 17.

7.2 Responsibilities

The responsibilities of an SA are to:

- a) perform due diligence as it deems appropriate to verify the authenticity of the applicant;
- b) ensure that the applicant meets the criteria for assignment of an IIN and fully complies with the procedures for applying for IINs in ISO/IEC 7812-1 and this document;
- c) process, within 30 days of receipt of the request, applications for IINs from within their countries or areas of responsibility;
- d) advise the RA of any changes to information on the application;
- e) notify the applicant in writing, within 30 days of receipt of the application, as to the disposition of their application;
- f) forward any sponsored requests for a single IIN to the RA for which the SA is satisfied the applicant intends to use the IIN for the purposes described in this document and that meet the approval criteria in [4.2.1](#). The sponsored request must be forwarded to the RA within 30 days of the SA receiving the application;
- g) forward any sponsored requests for a block of IINs to the RA for which the SA is satisfied the applicant intends to assign the IINs to their card issuers for the purposes described in this document

and that meet the approval criteria in [4.2.2](#). The sponsored request must be forwarded to the RA within 30 days of the SA receiving the application;

- h) respond to general enquiries from its constituents regarding the IIN numbering system;
- i) ensure that applicants are aware that additional IINs will not be assigned to identify or differentiate between products, services, technologies, branches within an applicant's organization, or geographic region within a country. How this information is passed to the applicant is at the discretion of the SA;
- j) respond to requests for information from applicants.

8 Registration Management Group (RMG)

8.1 Constitution

In order to effectively manage the numbering system for the identification of card issuers, ISO/IEC JTC 1/SC 17 has established a RMG, which is delegated to act on its behalf.

The RMG shall be made up of:

- a) a representative of the RA who shall be a non-voting member of the RMG and shall be expected to attend all meetings;
- b) the Convenor of the RMG, appointed by the P-members (national standards body with Participant status) of ISO/IEC JTC 1/SC 17;
- c) the secretariat of the RMG, appointed by the P-members of ISO/IEC JTC 1/SC 17.

Each P-member of ISO/IEC JTC 1/SC 17 is entitled to nominate one delegate and one alternate to the RMG, representing a national position. The alternate may attend all meetings, but is entitled to vote only in the absence of the principal delegate.

8.2 Responsibilities

8.2.1 Secretariat of the RMG

Responsibilities of the secretariat of the RMG are to:

- a) process blockholder applications in coordination with the RA to ensure that the application is completed fully and the appropriate fee paid;
- b) circulate any blockholder applications and applications for an exceptional consideration for an additional IIN to the RMG for a 30-day letter ballot;
- c) circulate ballot results to the RMG, advise applicant of approval or disapproval of their application and appeals procedure, as necessary;
- d) respond to any questions or inquiries on IIN process and procedures together with the main goal of preserving the ISO numbering system;
- e) maintain confidentiality of registration management activities.

8.2.2 RMG

The responsibilities of the RMG are to:

- a) enforce the requirements for approving applications to become authorized blockholders (see [4.2.2](#)) and to ensure that applicants whose applications do not fulfil the criteria in [4.2.1](#) or [4.2.2](#) are rejected and informed of their right to appeal (see [Clause 5](#));

- b) vote within 30 days of receipt of the ballot, on applications to become authorized blockholders. This may be done either by electronic ballot or at a meeting;
- c) participate in ad hoc meetings as necessary; with a minimum of 15 days' notice. All P-members of ISO/IEC JTC 1/SC 17 who participate in the RMG and cannot participate can present written opinions for consideration without a vote (see 8.3);
- d) provide, on request, guidance and counsel to any national standards body on the establishment of a national numbering system (see ISO/IEC 7812-1);
- e) provide guidance to SAs on applications that demonstrate special circumstances, requests for block assignments and requests for specific IINs. This guidance shall be decided by resolution at a meeting or in writing following an electronic ballot;
- f) respond to all requests for guidance from the RA within 30 days of the date of request;
- g) review the *ISO Register of Card Issuer Identification Numbers*;
- h) review at each meeting all block assignments;
- i) report its activities to each meeting of ISO/IEC JTC 1/SC 17 and as required between meetings;
- j) annually review ISO/IEC 7812 and propose amendments to ISO/IEC JTC 1/SC 17 as appropriate based upon changes within the industries that are users of this series of International Standards.

8.3 Voting procedures

By approval of a majority of returned votes in an electronic ballot or by majority voting at a meeting, the RMG may authorize:

- a) assignment of between two and ten consecutive IINs;
- b) specific unusual requests.

By unanimous approval of the RMG, either by electronic ballot or by voting at a meeting, the RMG may approve the assignment of more than ten consecutive IINs.

Any specific request outside the scope of this document that has been forwarded to the RMG by a SA may be dealt with either by voting at a meeting or by 30 day electronic ballot. Special exceptions are handled on a case by case basis.

8.4 Appeals procedure

Where any ballot within the RMG has failed and is subsequently appealed, it shall be referred to an ad hoc meeting of the RMG. Within 30 days of an appeal being filed:

- a) The secretariat of the RMG will distribute the appeal to RMG members for vote by either electronic ballot or by voting at a meeting;
- b) The secretariat of the RMG will set up a telephone meeting, if required, to give the voting members an opportunity to discuss the merits of the appeal;
- c) Each appeal will be handled on a case by case basis weighing heavily on the documentation and testimony of the applicant;
- d) The applicant must make reasonable case for exception to ISO/IEC 7812 or clarification of why their request falls within ISO/IEC 7812;
- e) Unanimous approval is required to overturn an initial RMG denial.

If the RMG cannot resolve the failed IIN or blockholder ballot in an ad hoc meeting, the applicant will be notified by the secretariat of the RMG of the decision, the specific reason(s) for the rejection (see 4.2.1

and 4.2.2), and their ability to appeal the decision to ISO/IEC JTC 1/SC 17 (see Clause 5). The secretariat of the RMG will notify the secretariat of ISO/IEC JTC1/SC 17 of any failed appeal.

- a) The secretariat of the RMG must compile all supporting documentation regarding the application, including any supporting documentation provided by the applicant and letters of denial, for presentation to the SC 17 Chairman and Secretariat.
- b) The RMG Convenor and RMG will provide written opinion and recommendation for the SC 17 Chairman and Secretariat.

ISO/IEC JTC 1/SC 17 will notify the RMG and the RA of the final decision.

9 The ISO Register of Card Issuer Identification Numbers

9.1 Publication and availability

The RA shall maintain a database of information taken directly from either the application form or from the information forwarded from blockholders. The database is considered confidential.

The RA shall publish the *ISO Register of Card Issuer Identification Numbers*. The *ISO Register of Card Issuer Identification Numbers* shall be made commercially available, on a subscription basis, only to administrative and card scheme blockholders, SAs, network providers and those card issuers listed in the Register. Subscribers will be subject to licensing terms and conditions and fees.

9.2 IIN Record

The *ISO Register of Card Issuer Identification Numbers* shall contain informational active IIN records defined as:

- a) name of card issuer or blockholder;
- b) address of card issuer or blockholder;
- c) IIN assigned.

10 Registration Authority (RA)

10.1 Appointment

One of the members of ISO/IEC JTC 1/SC 17, or an approved body, shall be appointed to act as the RA under legal agreement with ISO in accordance with ISO/IEC Directives, Part 1, Consolidated JTC 1 Supplement, Annex H and the ISO/IEC Directives, Part 1, Annex H.

10.2 Responsibilities

The responsibilities of the RA to the RMG are to:

- a) process all applications for IINs;
- b) assign single IINs;
- c) allocate IINs to approved blockholders;
- d) maintain the database of card issuer identification information (see [Clause 9](#));
- e) submit a copy of the *ISO Register of Card Issuer Identification Numbers* annually to the secretariat of ISO/IEC JTC 1/SC 17 and to the secretariat of the RMG;

- f) submit for review to each meeting of the RMG, a report detailing assignments and blockholder usage. This report shall be sent to the secretariat of the RMG, 30 days prior to a meeting;
- g) forward to the secretariat of the RMG, within 30 days of receipt, any requests for more than one IIN or any applications where special circumstances exist. Copies of all applications shall be retained, as a permanent record, along with the disposition of each application.

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Annex A (informative)

Guidance for Sponsoring Authorities(SAs)

A.1 Purpose

This annex is designed to assist SAs to understand the numbering system and their role within the ISO/IEC 7812 IIN numbering system registration process. The annex presents general background information followed by guidelines on application and registration procedures.

A.2 Background information

A.2.1 General

The Issuer Identification Numbering standards were established in 1971. The numbering system for issuer identifiers is contained in ISO/IEC 7812-1 and ISO/IEC 7812-2. These International Standards were formerly combined within ISO 2894, *Embossed credit cards – Specifications, numbering system and registration procedure*, which has since been withdrawn.

The purpose of the numbering system is to uniquely identify a card issuer in an interchange environment. Within ISO, responsibility for the numbering system rests with ISO/IEC JTC 1/SC 17, *Cards and personal identification*. In order to effectively manage the system the Subcommittee has established a Registration Management Group (RMG), which is delegated to act on its behalf.

An RA is established under agreement with ISO to perform the functions of IIN allocation and maintenance of the *ISO Register of Card Issuer Identification Numbers*. The RA can be found at: http://www.iso.org/iso/maintenance_agencies.

A.2.2 Numbering system

Specific information on the numbering system can be found in ISO/IEC 7812-1. Information on the application and registration procedures is contained in ISO/IEC 7812-2.

Assigned IINs are listed in the *ISO Register of Card Issuer Identification Numbers*. Distribution of the Register is limited to administrative and card scheme blockholders, SAs, network providers and those card issuers listed in the Register. It is available on a fee-based subscription and recipients must enter into a license agreement in order to receive the information.

To purchase a copy of the register, contact the RA.

A.2.3 Length of IIN

Currently, all IINs assigned are fixed length eight digit numbers.

When the numbering system was first established in 1971, IINs varied in length, depending on the industry segment, with four digits being the most adopted IIN length. Since then, there have been efforts to make all IINs equal in length and to expand the IIN definition to provide additional capacity. The IIN was initially expanded to six digits commencing in 1987, and is now currently defined as eight digits. Nevertheless, some variations continue to exist and will continue for a period of time as impacted industries modify their systems to accommodate an eight digit IIN.

To minimize the impact on these existing card issuers, they are initially protected by a “grandfathering” process. The definition of the term “grandfathering”, when used in reference to the numbering system