

Guide to

Design and use of bank cards with a magnetic stripe that employs track 3

This European Standard EN 24909:1989 has the status of a British Standard

UDC 336.717.12:681.327.65

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This British Standard, having been prepared under the direction of the Information Systems Technology Standards Policy Committee, was published under the authority of the Board of BSI and comes into effect on 31 December 1990

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The following BSI references relate to the work on this standard:
Committee reference IST/12
Draft for comment 85/64446 DC

ISBN 0 580 17635 5

Amendments issued since publication

Amd. No.	Date of issue	Comments

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National foreword

This British Standard has been prepared under the direction of the Information Systems Technology Standards Policy Committee (IST/-). It is identical with ISO 4909:1987 *“Bank cards — Magnetic stripe data content for track 3”*, published by the International Organization for Standardization (ISO), which has been endorsed by CEN as EN 24909. The title of the British Standard differs from that of ISO 4909:1987 in order to reflect more accurately the actual contents of the text.

This British Standard supersedes, and is a revision of, BS 5132-3:1979 which was identical to ISO 4909:1978.

The other Parts of BS 5132 have now been withdrawn or superseded and, therefore, to avoid possible confusion, this present edition of this standard is issued under a new number.

This standard implements the international text without change for the reasons given below (see “Reasons for implementation”).

The UK actively participated in the development of the International Standard through BSI Technical Committee IST/12 and fully approved publication of the International Standard.

The information provided in this British Standard is considered sufficient to act in the UK as a basis for the design, implementation and use of bank cards of the types covered by the International Standard. (Note, however, that whilst agreements between individual trading or communicating partners can be made in using this British Standard, and might suffice, additional care may be needed to avoid creating agreements that differ only slightly between different parties.)

There are no plans at present to supplement this British Standard with any additional guidance, and any comments or enquiries on the International Standard or its application should be addressed to the Secretary to IST/12 at the BSI headquarters address.

Reasons for implementation. BS 7096 implements the International Standard for the following reasons.

- a) Because information technology equipment, services and systems tend to be, and generally need to be, designed, purchased and used in a world-wide context IST/- policy is to agree, wherever possible, standards at international level and not to prepare unique national standards. At the time of its approval, the text of the International Standard was considered to be the best that could be achieved, taking into account both the needs of the “market place” and the “state of the art” in this subject area, and the international standardization process.
- b) Further development of the international text at international level has been accorded relatively low priority in relation to other projects in the same international committee.
- c) The Commission of the European Communities has mandated CEN to produce European Standards (ENs) (or, where this cannot be achieved, Harmonization Documents (HDs) or Draft European Standards [ENVs]) in this subject area for application throughout the Common Market by 1992. ISO 4909:1987 has been adopted without change as the Reference Document for an EN and publication of this British Standard fulfils the UK obligation under CEN/CENELEC Common Rules to implement nationally each agreed European standard.
- d) Publication of British Standards corresponding to the International Standards in which IST/- resources were invested will ensure that the BSI Catalogue becomes, and then remains, a comprehensive first source of information for UK users of IT equipment and services about the availability of International Standards on IT subjects. In turn, this will facilitate UK use of, and access to, those standards.

Cross-references

International Standards	Corresponding British Standards
ISO 3166:1981	BS 5374:1981 <i>Specification for codes for the representation of names of countries</i> (Identical)
ISO 4217:1987	BS 5716:1989 <i>Method of coding the representation of currencies and funds</i> (Identical)
ISO 7810:1985	BS 7105:1989 <i>Guide to the design, construction and use of identification cards</i> (Identical)
ISO 7811/EN 27811	BS 7106 <i>Guide to recording technique for information on identification cards</i>
Part 1:1985	Part 1:1990 <i>Embossing</i> (Identical)
Part 2:1985	Part 2:1990 <i>Magnetic strip</i> (Identical)
Part 3:1985	Part 3:1990 <i>Location of embossed characters on ID-1 cards</i> (Identical)
Part 4:1985	Part 4:1990 <i>Location of read-only magnetic tracks — Tracks 1 and 2</i> (Identical)
Part 5:1985	Part 5:1990 <i>Location of read-write magnetic track — Track 3</i> (Identical)
ISO 7812:1987/ EN 27812:1989	BS 7107:1990 <i>Procedures for allocating international issuer identification numbers (IINs) for use on identification cards</i> (Identical)
ISO 7813:1987/ EN 27813:1989	BS 7108:1990 <i>Guide to the design and use of identification cards as financial transaction cards</i> (Identical)

Information on the availability of interim ISO documents, as well as up-to-date information on existing and projected British Standards publications in the general area of Information Technology, is included in the “BASIC LIST” and regular Newsletter published as part of the BSI Information Technology Services (BITS) initiative.

For details, contact: Marketing Department, BSI, Linford Wood, Milton Keynes, MK14 6LE.

A British Standard does not purport to include all the necessary provisions of a contract. Users of British Standards are responsible for their correct application.

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Summary of pages

This document comprises a front cover, an inside front cover, pages i to iv, the EN title page, pages 2 to 12, an inside back cover and a back cover.

This standard has been updated (see copyright date) and may have had amendments incorporated. This will be indicated in the amendment table on the inside front cover.

