

Schedule of requirements and  
recommendations for

# Cards to be used in electronic funds transfer at point of sale (EFT-POS)

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# Committees responsible for this British Standard

The preparation of this British Standard was entrusted by the Information Systems Technology Standards Policy Committee (IST/-) to IST/30, upon which the following bodies were represented:

- Association for British Travel Agents Ltd.
- Association for Payment Clearing Services
- Association of Cryptographic Security Equipment Manufacturers
- Banking Insurance and Finance Union
- British Computer Society
- British Hotels, Restaurants and Caterers' Association
- British Telecommunications plc
- Building Societies Association
- Consumer Policy Committee (of BSI)
- Card Companies Technical Committee
- Computing Services Association
- Department of Trade and Industry
- Electronic Engineering Association
- Finance Houses Association
- Institute of Data Processing Managers
- National Computing Centre
- National Consumer Council
- National Economic Development Office
- Retail Consortium
- Railway Industry Association
- The Networking Centre
- UK Petroleum Industry Association
- Union of Shop, Distributive and Allied Workers

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# Foreword

This British Standard has been prepared under the direction of the Information Systems Technology Standards Policy Committee (IST/-). It provides a schedule of requirements and recommendations for payment cards to be used in electronic funds transfer at point of sale (EFT-POS) services. It draws on, and is fully compatible with, ISO 7810, ISO 7811-1 to ISO 7811-5, ISO 7812 and ISO 7813 (implemented as BS 7105, BS 7106-1 to BS 7106-5, BS 7107 and BS 7108 respectively), but selects only those requirements necessary for UK EFT-POS applications, covering domestic and international interchange. For clarity and directness the imperative mood is generally used. Recommendations are distinguished from requirements by suitable introductory text or clause headings.

The more general aspects of cards are covered in ISO 7810 to ISO 7813. Users of this standard may wish to refer to those standards if cards are to be multifunctional (e.g. used in other services in addition to EFT-POS).

The ISO standards include requirements for which tests have not been published. They also refer to other ISO specifications that are not listed in this standard. This standard is therefore not a product specification, as compliance with some of the requirements in the International Standards to which reference is made can not be objectively determined.

The information on implementation given in Appendix A is intended to assist card issuers, card and terminal manufacturers and system designers by explaining the rationale for selecting certain options from ISO 7810 to ISO 7813, and to provide background information concerning associated card-based services.

Other technologies and security techniques have not been included at this stage, but are being monitored and are under active consideration by IST/30, the Secretariat of which is provided by the Association for Payment Clearing Services (APACS) (see below) to whom due acknowledgement is made.

It is recommended that users of this standard should also familiarize themselves with the other EFT-POS standards being prepared by IST/30. Further information on the activities of IST/30 is available from:

IST/30 Secretariat  
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## Cross-references

| International Standard | Corresponding British Standard                                                            |
|------------------------|-------------------------------------------------------------------------------------------|
| ISO 7810:1985          | BS 7105:1990 <i>Identification cards, physical characteristics</i><br>(Identical)         |
|                        | BS 7106:1989 <i>Guide to recording techniques for information on identification cards</i> |
| ISO 7811-1:1985        | Part 1:1989 <i>Embossing</i><br>(Identical)                                               |
| ISO 7811-2:1985        | Part 2:1989 <i>Magnetic stripe</i><br>(Identical)                                         |
| ISO 7811-3:1985        | Part 3:1989 <i>Location of embossed characters on ID-1 cards</i><br>(Identical)           |
| ISO 7811-4:1985        | Part 4:1989 <i>Location of read-only magnetic tracks: tracks 1 and 2</i><br>(Identical)   |