American Bankers Association
Building Success. Together.

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PROTECTING YOUR COMPANY'S BUSINESS FOR THE FUTURE

Each card issuer can only be assigned one (1) proprietary Issuer Identification Number (IIN). Proper utilization of the entire Primary Account Number (PAN) is an important step in ensuring adequate numbers are available for the future.

The IIN should be used to identify the card issuer only. Having only one IIN means that you must use this IIN in such a way that it can identify all products, services, geographic locations and technologies that your company currently offers or might wish to offer in the future.

In today's world where new card products and services are being introduced almost daily, it is vital that proper preparation for your company's future card business begins now.

Planning the use of your IIN

If you are applying for an IIN, this probably means you are currently developing a card program. This might be a debit card, credit card, health care card, loyalty card, etc. However, before you proceed, it is advised that you structure your Customer Account Numbers (digits 9 to 18) in such a way that you can reserve specific ranges of account numbers to identify future products, services, technologies, or brands. In order to do this, we suggest that you use one or more digits of the Customer Account Number (see Figure 1).

Figure 1 – Example of a Primary Account Number (without any spaces)

IIN fixed length 8 digits assigned by Registration Authority								**Customer Account Number assigned by card issuer (Variable length, minimum 1, maximum 10) Digits 9 - 18**										**Check Digit**
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**											**19**

The PAN is comprised of three components:

- The IIN – used *only* to identify the issuing institution (first 8 digits). *Please note, you may only use the numbers in the 7th and 8th positions that you have been allocated (EXAMPLE: 59123400 would be the IIN. You would not be able to use 59123401 – 59123499).*
- Customer Account Number – should be used to identify products, services, geographic locations and technologies, in addition to identifying individual cardholders (9th digit up to the 18th)
- Check Digit – used to check that the account number is valid (depending on the account number length).

The first eight (8) digits should not be used for any identification other than to identify the issuer to whom the IIN is registered. However, any of the next 9 to 18 digits can be used to identify products, services, geographic locations and technologies.