

IMPORTANT INFORMATION

PROTECTING YOUR COMPANY’S BUSINESS FOR THE FUTURE

Thank you for your enquiry regarding the assignment of an Issuer Identification Number (IIN) under ISO/IEC 7812-1. This document is to make you aware that each card issuer can only be assigned one (1) IIN and that proper utilization of the entire Primary Account Number (PAN) is an important step in ensuring adequate numbers for the future.

The IIN shall only be used to identify the card issuer. 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 you offer now or might wish to offer in the future. Even if you cannot envisage any new products now, you must plan for them. Applications for a second IIN are automatically rejected by the Sponsoring Authority.

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

Your application for an IIN probably means that you are currently developing a card product. 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 7 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).

IIN fixed length 6 digits assigned by Registration Authority	<u>Customer Account Number</u> assigned by card issuer (Variable up to 12 digits including any spaces) Digits 7 - 18	Check Digit
1 2 3 4 5 6		19

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

The PAN is comprised of three components:

- The IIN - used only to identify the issuing institution (first 6 digits)
- Customer Account Number - should be used to identify products, services, geographic locations and technologies, in addition to identifying individual cardholders (7th digit up to the 18th)
- Check Digit - used to check that the account number is valid (digit 16 or 19 depending on the account number length).

The first 6 digits cannot be used for any identification other than to identify the issuer to whom the IIN is registered. However, any of the next 9 to 12 digits can be used to identify products, services, geographic locations and technologies.

If you need further help please contact the Registration Coordinator, Kristen Califra, kcalifra@ansi.org, or the Registration Authority, Diane Poole at dpoole@aba.com.