

Acting on behalf of



UK Sponsoring Authority for UK and Overseas International IINs

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## Issuer Identification Number Card Issuers – CURRENT PROCEDURES

### CARDS DESIGNED FOR INTERNATIONAL ACCEPTANCE

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#### Introduction

The International Organization for Standardization (ISO) established a register of card issuer identification numbers in 1971. The purpose of this register is to ensure that card issuers can be uniquely and positively identified throughout the world. Procedures are specified in **ISO Standard 7812 Identification cards - Numbering system and registration procedure for issuer identification numbers.**

The Register is currently maintained by the American Bankers Association in Washington, acting as Registration Authority on behalf of ISO. The ISO register is confidential, but can be made available to issuers with an entry in the register.

As with all ISO standards, observance is voluntary and non-executive. However entries assigned are guaranteed as exclusively assigned to the applicant issuer, with an assured entry in the register.

#### International Numbering Systems (8 digit IINs for use where there is International Interchange)

The numbering system is designed to identify a card issuer, and to enable a message to be routed to a specified address. Generally, each card issuer is entitled to only one IIN in its own name (outside of its membership of any card scheme). **Separate IINs to identify an issuer's particular products or services are not permitted under the international scheme.**

#### Major Industry Identifier

In general the first digit of the international issuer identifier number is the major industry identifier (MII). There are ten single digit major industry identifiers as follows:

- 0 - reserved for future assignment
- 1 - airlines
- 2 - Airlines and future assignment
- 3 - travel and entertainment
- 4 - banking/financial
- 5 - banking/financial
- 6 - merchandising and banking
- 7 - petroleum
- 8 - Telecommunications, healthcare and other future industry assignments
- 9 - for assignment by national standards bodies

#### Length of issuer identifiers

When the numbering system was established in 1971, issuer identifiers varied in length, the length determined by the MII. However, the system has now been changed to make **all identifiers eight digits in length.**

## Primary Account Number

The primary account number (PAN) has a maximum length of 19 characters. It is composed of an issuer identification number (8 digits), individual account identification (maximum 10 digits) and an accompanying check digit (1 digit), calculated by the Luhn formula (see ISO 7812:2017). The maximum 19 digits include any spaces used to separate the number for ease of visual reading.

## Charges for International IINs

- Overseas international IINs - one-off fee of £660 (no VAT)
- UK International IINs £792 (£660 + £132 VAT) with an annual maintenance charge of £30 + VAT

## Procedure for assignment of International (8 digit) IINs in the UK

Applications for an issuer identifier should be submitted on the standard form to the UK Sponsoring Authority (Pay.UK Limited). It is a requirement of ISO 7812 that all applications must be sponsored by the national standards body from the country of residence of the applicant, or by an agent appointed by the national standards body for that purpose. The Sponsoring Authority has responsibility for certifying that the object of the application is within the general objectives of ISO 7812, and for forwarding the application to the Registration Authority in Washington for IIN assignment. Once satisfied with the application, the Sponsoring Authority will authorise the assignment of one IIN to the applicant.

The Registration Authority will assign the next available number, and the applicant will be notified. Requests for a specific number are not normally granted. The Register is updated quarterly and fully reviewed annually. Pay.UK Limited is the body appointed by BSI as the UK Sponsoring Authority.

## **BLOCK ASSIGNMENTS**

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Multiple applications and applications for additional IINs will be automatically rejected by the UK Registration Authority. Applications to become an authorised blockholder that fulfil the criteria for acceptance in ISO/IEC 7812-2 will be referred to ISO.

Contiguity of number assignment can be of great benefit for routing purposes, particularly where several issuers use a common agent for purposes of authorisation, transaction processing or accounting. In the interests of providing some contiguity in the UK, Pay.UK Limited will assist applicants where the assignment of a contiguous block is requested.

## **THE ISO REGISTER OF CARD ISSUER IDENTIFICATION NUMBERS (INTERNATIONAL)**

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The full register is available to card issuers and network providers in the following formats: PDF (provided on CD-Rom), and as an ASCII file (provided via e-mail in either a delimited or fixed format). For an order form and cost details send an e-mail to the American Bankers Association, ISO/IEC 7812 Registration Authority at [ISO7812RegAuth@aba.com](mailto:ISO7812RegAuth@aba.com)

## **CARDS DESIGNED FOR NATIONAL ACCEPTANCE (i.e. for use within the UK only)**

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### Introduction

Since the use of plastic cards worldwide has grown past all expectations and the amount of IINs available on the International Register is limited, ISO expects countries to establish national registers for the assignment of IINs to card issuers where the card is primarily designed for national use.

In order to protect the IINs available on the International Register and to assist UK card issuers, a National Numbering Scheme was introduced in the UK in 1989 under **BS 7227 - the Application of ISO 7812 to allocate UK Issuer identification Numbers (UK IINs) for use on identification cards**. IINs from this register are for use only within the UK and cannot be used for international interchange.

### National Numbering System (8 digit IINs for national use only)

The IINs from the UK register are 8 digits in length and are for cards which will be used only within the UK. They are more freely available than those on the International Register and applications for multiple IINs are usually accepted without difficulty i.e. card issuers are able to identify their different products and services by using separate IINs.

As with all British Standards, observance is voluntary and non-executive. However entries assigned are guaranteed as exclusively assigned to the applicant issuer, with an assured entry in the Register.

### Format of the National IIN

9 8 2 6 N N N N

The first digit (9) denotes that the card is accepted only nationally within the country of issue. 826 is the UK country code under ISO 3166 and NNNN are the 4 digits assigned by the Registration Authority as the unique identifier.

### Major Industry Identifier

There are no Major Industry Identifiers associated with national IINs.

### Primary Account Number

The Primary Account Number (PAN) is the same length for both types of cards i.e. 19 digits. When used with a national IIN, the PAN consists of an Issuer Identification Number (8 digits), individual account identification (maximum 10 digits) and an accompanying check digit (1 digit), calculated by the Luhn formula (see BS 7107). The maximum 19 digits include any spaces used to separate the number for ease of visual reading.

### Fees for National IINs

- a one-off fee of £420 (£350 + £70VAT) - no annual maintenance fee.

### Procedure for Assignment of National IINs

Applications for a national issuer identifier should be submitted on the standard form to the UK Sponsoring Authority (Pay.UK Limited). It is a requirement of BS 7227 that all applications must be sponsored by the national standards body from the country of residence of the applicant, or by an agent appointed by the national standards body for that purpose.

The Registration Authority has responsibility for certifying that the object of the application is within the general objectives of BS 7107, and number assignment.

Once satisfied with the application, the Registration Authority will authorise the assignment of an IIN to the applicant. The Registration Authority will assign the next available number, and the applicant will be notified. Requests for a specific number can be accommodated if the number is free. The Register is updated quarterly and fully reviewed annually. Pay.UK Limited is the body appointed by BSI as the UK Registration Authority.

## **IIN UK CARD ISSUER IDENTIFICATION NUMBER REGISTER (ALPHA & NUMERIC)**

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The Register of UK card issuers is available from Pay.UK Limited on paper, diskette or via e-mail (pdf) format. For an order form please contact Kathy Ryan at [kathy.ryan@wearepay.uk](mailto:kathy.ryan@wearepay.uk)

## ADDRESSES

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### **UK Sponsoring Authority for Overseas international assignment**

Pay.UK Limited  
address as above

### **Sponsoring Authority for UK International assignment**

Pay.UK Limited  
address as above

### **Registration Authority for UK National assignment**

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### **British Standards Institution (BSI)**

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### **International Standards Organization (ISO)**

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