IMPORTANT INFORMATION FACT SHEET

(Please Save for Reference)

PROTECTING YOUR COMPANY'S BUSINESS FOR THE FUTURE

This document is to make you aware that each card issuer can only be assigned one (1) Issuer Identification Number (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 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. 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 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)
- 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 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 18 digits can be used to identify products, services, geographic locations and technologies.