

EMVCo to Support Expanding Issuer Identification Number as Defined by ISO and IEC

New format may impact environments beyond payments that use card details to identify and reward customers

15 August 2019 – EMVCo is working to evolve the EMV® Integrated Circuit Card Specifications for Payment Systems to support both future eight-digit Issuer Identification Numbers (IIN), as well as the existing six-digit format. As the change may have implications for merchant and processor systems beyond payments, EMVCo has published a Draft Specification Bulletin (DSB) that summarises the changes to ensure all those impacted are informed. The new specification bulletin is scheduled to be published by the end of 2019 and become effective in 2021.

The IIN forms part of the primary account number (PAN) that links a card to an individual account. Merchants sometimes use PANs or IINs as a basis to effectively identify a customer and offer relevant additional services outside of payments, such as loyalty programmes.

The International Organization for Standardization (ISO) and the International Electrotechnical Commission (IEC) published a new version of the ISO/IEC 7812-1 standard in which IINs can be expanded to eight-digits. EMVCo is updating its relevant specifications to support both existing and longer IINs, changing the IIN from a fixed length of six digits to a variable length of six or eight digits. Point of sale terminals may need to be updated to ensure they recognise and have the ability to process both existing and longer IINs, or transactions may be terminated or processed incorrectly. Merchants using IINs for additional services may also need to update other elements of their backend systems.

Bruce Rutherford, Chair of EMVCo's Executive Committee, explains: "The update by ISO and IEC reflects the growth of customers and payment services in operation globally. Many parties within the EMV payment community are aware of these changes. Our aim in releasing the DSB is to ensure those outside our community are informed and have sufficient time to evaluate and address any consequences that it may have on their business beyond traditional payment processing."

The DSB can be downloaded from the [EMVCo website](#). Interested parties can provide feedback on the proposed changes using the online form provided.

The updates to reflect the change of IIN length relate to the *EMV® Integrated Circuit Card Specifications for Payment Systems, Book 3 – Application Specification*. The activity is part of EMVCo's ongoing maintenance to ensure worldwide interoperability and acceptance of secure payments transactions.

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Notes to Editors:

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An EMV DSB offers insight into an upcoming EMV Specification Bulletin for review and comment by the EMV community. Once finalised and published on the EMVCo website, the Specification Bulletin becomes an official update to a specification. Over time, once a number of specification bulletins have been made, an editorial update is undertaken to include the bulletins into the larger specification document.

For more information on how to participate in EMV initiatives through the EMVCo Associates Programme, please visit the [EMVCo website](#).

About EMVCo:

EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes. EMV is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments. Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are available royalty free, designed to be flexible, and can be adapted regionally to meet national payment requirements and accommodate local regulations.

EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications. To provide all payment stakeholders with a platform to engage in its strategic and technical direction, EMVCo operates an [Associates Programme](#) and encourages all interested parties to get involved.

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