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Issuer Identification Number Extended (IINE)

This Specification Bulletin introduces the data object Issuer Identification Number Extended (IINE) to support Issuer Identification Numbers that are 6 or 8-digits long.

Applicability

This Specification Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems, version 4.3, November 2011, Books 1 through 4*

Related Documents

- ISO/IEC 7812-1

Effective Date

- *February 1, 2021*

Description

ISO published a new version of the ISO/IEC 7812-1 standard in 2017 where the Issuer Identification Number (IIN) is expanded to an 8-digit numeric value from the current 6-digits. Some payment systems are moving to an 8-digit Bank Identification Number (BIN), the BIN being the equivalent of the IIN, whereas other payment systems are continuing to use a 6-digit BIN.

The current EMV ICC Specification defines the Issuer Identification Number (IIN, tag '42') data object as a fixed length 6-digit numeric value. To support longer Issuer Identification Numbers of 8-digits, and to ensure that terminals already using the existing fixed length 6-digit IIN (tag '42') are not adversely impacted, this Specification Bulletin adds the new data object Issuer Identification Number Extended (IINE, tag '9F0C') as a variable length data object with a length of 6 or 8-digits.

Specification Changes

Changes to EMV ICC Books 1, 2, 3, and 4

In *Section 4.1 Abbreviations*, add the following new abbreviation in the appropriate alpha order:

IINE	Issuer Identification Number Extended

Changes to EMV ICC Book 1

In *Annex B1, Table 49: Data Elements Table*, add the following new entry in the appropriate alpha order:

Issuer Identification Number Extended (IINE)	The number that identifies the major industry and the card issuer and that forms the first part (6 or 8-digits) of the Primary Account Number (PAN). While the first 6-digits of the IINE (tag '9F0C') and IIN (tag '42') are the same and there is no need to have both data objects on the card, cards may have both the IIN and IINE data objects present.	ICC	n 6 or 8	'BF0C' or '73'	'9F0C'	var. 3 or 4

In *Annex B2, Table 50: Data Element Tags*, add the following new entry in the appropriate tag order:

Issuer Identification Number Extended (IINE)	'BF0C' or '73'	'9F0C'

Changes to EMV ICC Book 3

In *Section 7.5 Erroneous or Missing Data in the ICC, after the fifth paragraph in the bulleted list*, add the following new bullets in the appropriate alpha order:

- Issuer Identification Number ('42')
- Issuer Identification Number Extended ('9F0C')

In *Section 10.2 Read Application Data, Footnote 9*, update the first sentence as shown below:

Payment system-specific tags are interpreted within the context of the application RID. Issuer-specific tags are interpreted within the context of the Issuer Identification Number ~~(as defined in ISO/IEC 7812-1)~~. The Issuer Identification Number as defined in ISO/IEC 7812-1 may be present on the card in the IIN (tag '42') and/or IINE (tag '9F0C').

In *Annex A1, Table 33: Data Elements Dictionary*, add the following new entry in the appropriate alpha order:

Issuer Identification Number Extended (IINE)	The number that identifies the major industry and the card issuer and that forms the first part (6 or 8-digits) of the Primary Account Number (PAN). While the first 6-digits of the IINE (tag '9F0C') and IIN (tag '42') are the same and there is no need to have both data objects on the card, cards may have both the IIN and IINE data objects present.	ICC	n 6 or 8	'BF0C' or '73'	'9F0C'	var. 3 or 4

In *Annex A2, Table 34: Data Element Tags*, add the following new entry in the appropriate tag order:

Issuer Identification Number Extended (IINE)	'BF0C' or '73'	'9F0C'

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