

Smart Card Personalisation File Format

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Introduction

This document describes the format of files containing tasks for electric personalisation of smart cards and encoding and embossing of magnetic stripe cards.

Personalisation File Format

For compatibility with standard embossing software, files must only contain text data. HEXADECIMAL encoding must be used for binary data. Each string in a file must correspond to one card to be personalised. File strings must be separated by symbols <CR><LF>. Embossing and magnetic stripe encoding data must have a fixed length and a fixed offset from the beginning of a file string.

Personalisation File String Format

Record structure

Tag	Length (HEX)	Data	Comments
EMBD	"007A"	Embossing data	The format is described in appendix "Common Format of Embossing Data".
ENCD	"0079"	Magnetic stripe encoding data	The format is described in appendix "Common Format of Magnetic Stripe Encoding Data".
CHED	VAR	Chip data	Chip data starting from tag CHED (inclusive) until the end of a string

Common Format of Embossing Data

Data element	Length	Value example (hexadecimal)
Application Primary Account Number (PAN)	20+4	0010 6762197701000019 0000
Application Expiration Date	6	990401
Application Effective Date	6	990201
CVV2/CVC2	4	0323
Card Name	30+4	
Company Name	35+4	
Plastic Code	5	V0001
ICA Number	4	5544

Common Format of Magnetic Stripe Encoding Data

Data element	Length	Value example (hexadecimal)
Track 2 Data	38+4	00256762197701000019D99042011224716490000F
Track 1 Data	75+4	