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**INDUSTRY STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

JR/T 0052-2009

**Bank card specification
(English Translation)**

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Foreword

This Standard was proposed by People's Bank of China.

This Standard shall be under the jurisdiction of China Financial Standardization Technical Committee.

The responsible drafting organizations of this Standard. People's Bank of China Science and Technology Department, China Financial Computerization Corp.

The participating drafting organizations of this Standard. Industrial and Commercial Bank of China, Agricultural Bank of China, Construction Bank of China, Hua Xia Bank, China UnionPay Co., Ltd., National Bank Card Test Center, China Banknote Credit Card Industry Development Co., Ltd.

1 Scope

This Standard specifies the card-face design elements, physical characteristics, card media, card-face character printing, card security requirements etc. of bank cards.

This Standard applies to all ID-1 bank cards issued within the territory of the People's Republic of China.

2 Normative References

The provisions in following documents become the provisions of this Standard through reference in this Standard. For dated references, the subsequent amendments (excluding corrigendum) or revisions do not apply to this Standard, however, parties who reach an agreement based on this Standard are encouraged to study if the latest versions of these documents are applicable. For undated references, the latest edition of the referenced document applies.

GB/T 14916-2006, Identification cards - Physical characteristics (ISO/IEC 7810.2003, IDT)

GB/T 15120.1~15120.5-1994, Identification cards - Recording technique (ISO/IEC 7811-1~7811-5.1985, IDT)

GB/T 19584, Specification on magnetic stripe data content and application for bank card

JR/T 0008, Bank identification number and card number for bank card

JR/T 0025 (all parts), China financial integrated circuit card specifications

ISO 7811-6, Identification cards - Recording technique - Part 6.Magnetic stripe - High coercivity

3 Terms and Definitions

For the purposes of this Specification, the following terms and definitions apply.

3.1

ID-1 card

- any picture which may cause confusion in card handling of merchants;
- any picture which may cause bank card fraud;
- any picture which may cause bad influences on the trademark and services of a brand or contain hostile or sarcastic meanings.

4.2 Card front-face design elements

Card front-face design elements shall include issuing institution identification, issuing institution name, card number, primary receiving identifier and so on. Contact-type integrated circuit(s) cards shall also include chips.

4.3 Card back-face design elements

Card back-face design elements include magnetic stripe, signature panel and other auxiliary information.

4.4 Other design elements

Credit cards and quasi-credit cards shall also include effective (expiry) dates, cardholder names, fluorescent anti-counterfeit marks, holographic anti-counterfeit labels, and first four digits of pre-printed card numbers.

5.1 Dimensions of cards

The dimensions and tolerances of cards and the burrs on the edge of card-face shall be as specified in GB/T 14916.

5.2 Structure of cards

Cards may comprise integral material and laminated material or glued material. Their structure shall be as specified in GB/T 14916-2006.

5.3 Materials and characteristics of cards

The specific materials of cards shall be as specified in GB/T 14916-2006.

5.3.1 General characteristics of card materials

The general characteristics of card materials shall be as specified in GB/T 14916-2006, except peel strength.

The peel strength of card materials refers to that all layers of materials constituting card structure shall be glued together, each layer having the minimum peel strength of

6.2.1 Contact-type interfaces

The module height of contact-type chips, dimensions and positions of contacts, and distribution of contacts as well as other contact-type chip cards shall be as specified in JR/T 0025.3.

6.2.2 Non-contact interfaces

The non-contact chip cards shall be as specified in JR/T 0025.8.

6.2.3 Card data elements of chip cards

The data elements of cards shall be as specified in JR/T 0025.

7.1.1 Embossing content

The embossing contents preferably include.

- card number;
- card effective (expiry) date;
- cardholder name, etc.

7.1.2 Embossed characters and their general requirements

The sets and fonts, character pitches and character height of characters which are visible or machine-readable among embossed characters, and the fluctuating height of embossed characters etc., shall be as specified in GB/T 15120.1-1194.

7.1.3 Positions of embossed characters on ID-1 cards

The content for embossed area designated of ID-1 cards includes card number, card effective (expiry) date, cardholder name etc.; and it shall be specifically as specified in GB/T 15120.3-1994.

7.2 Non-embossing (intaglio printing, planographic printing)

Except the embossing content specified in 7.1.1, the text information on card-face may be printed by non-embossing (intaglio printing and planographic printing). The non-embossed (intaglio printed or planographic printed) elements, such as card-face text etc., shall be printed in the contrast colour to card primary colour.