Customer Relationship Management Solution

iCard Number & Magnetic Stripe Specification

iCard Number & Magnetic Stripe Schema

This document is intended for Gift and Loyalty resellers, Gift and Loyalty customers, and card vendors involved in implementing Gift and Loyalty card programs using reusable magnetic stripe cards. Below are suggestions and answers to frequently asked questions regarding the printing and encoding of iCards:

- It is required to print the entire 16 digit account number on the front or back of the card. The full number is needed for account holders to access transaction information through the myicard.net website. Also, should the card need to be manually entered at the POS, the full account number is required.

- Card holders may look up their account balance on myiCard.net. If the Gift and Loyalty organization will be using this website:
    1. Please verify the URL that will be used with the eBusiness Solutions group. Your myicard.net environment URL reflects your Reporting and Analytics URL. Contact your Oracle Support Consultant or Customer Success Manager.
    2. The URL may be added as a link on the organization's existing website.
    3. Organizations may choose to create a more customized website for balance inquiries and account updates by re-branding myiCard.net. Detailed information can be found in the *Re-Branding myiCard.net Web Site* document, available at https://docs.oracle.com/en/industries/food-beverage/. The charge for re-branding myicard.net is approximately a ½ days Professional Services fee and requires a unique registered URL, such as *yourCompany.myiCard.net*.

    The Gift and Loyalty organization should determine how they want card holders to look up balances and should instruct the card vendor of their processes for printing purposes.

- Cards can be Lo-Co or Hi-Co (low-coercivity or high-coercivity). Lo-Co is generally used for one time use cards (cards used infrequently). Hi-Co is generally used for high-use cards (credit card, loyalty card, etc).

iCard Number and Magnetic Stripe Schema

iCard numbers must be generated within the Oracle Hospitality Gift and Loyalty portal. If you need assistance, contact your Customer Success Manager or create a ticket in My Oracle Support (MOS).

This schema is used for gift, payment, and loyalty cards.

Encoding: ABA Track 2

Format: (Start Sentinel)Account Number(Field Separator)(EndSentinel)

Account Number: 16 digits formatted as: "0ppppdddnnnnnnnC"

Field	Name	Digits	Values	Remarks
0	Lead-in	1	Always 0 (zero)	Prevents use as credit card account number
pppp	Program Number	2-5	0100-9999 Provided by Oracle	Determines program(s) in use by the Gift and Loyalty Organization.
ddd	Preset Denomination	6-8	000 – open value 025 - $25	Optional. Setting this to provides additional security at activation or issuance time.
nnnnnnn	Sequence Number	9-15	0000001 – 9999999	Allows up to 10 million members in a program.
C	Check Digit	16	Check Digit calculated using the Gift and Loyalty proprietary algorithm.	

Example:
Account Number: Track 2, 16 digit encoding format: ;0ppppdddnnnnnnnC?

Account number should be printed or embossed on each card.

0901005012345675

Program Number: 9010
Denomination: 050 ($50.00)
Sequence Number: 1234567
Check Digit: 5