Foundational Standard

BRAND: MEMBERSHIP CARD DESIGN

Effective	February 4, 1997
Last Revised	August 12, 2021
Summary	All AAA membership cards, physical and digital, will comply with the requirements herein and with the details included in the Membership Card Design section of the AAA Brand Guide. AAA membership cards shall be uniform in terms of construction and information elements. Clubs will provide plastic and/or digital cards to all members based on club and member preference.

Minimum Requirements

Information Display

a) The following information shall be displayed on the front of each membership card:
For digital cards, the "front" is the main card display tile and the "back" is a secondary "tile" of the display.

- Member's name
- Membership type, including Plus, Plus/RV, Premier, Premier/RV. Display of Classic/Basic is optional.
- Expiration date information, such as "Valid Thru XX/XX/XXXX," "Billed Annually" or "Billed Monthly"
- AAA masterbrand logo (AAA oval and network ring), with or without the local club name and/or club logo.
- Membership tenure information, such as "Member Since XXXX" or "XX Year Member"
- Membership number consisting of the following:
    1. Standardized 6-digit Issuer Identification Number which will consist of a 3-digit ISO prefix assigned to AAA club, followed by a 3-digit club code. The ISO prefix can include a VISA BIN number (4XX) or the 620 IIN numbering scheme. When feasible, clubs are encouraged to discontinue use of VISA BIN numbers, and to use the 620 IIN numbering scheme.
    2. 9-digit individual membership number which uniquely identifies each member as one of the following two options:
        - 8-digit base number that adds a 1-digit associate identifier as the last digit of the designated 9-digit individual membership number. This is digit 15- of the 16-digit total.
        - 7-digit base number that adds a 2-digit associate identifier as the last two digits of the membership number. These are digits 14- and 15- of the 16-digit total.
    3. 1 check digit.
b) A nationally accessible toll-free number for roadside services (1-800-AAA-HELP or equivalent) must be displayed on either the front or the back of the card. It may be displayed on both sides.

Construction – Physical Club Membership Cards

a) Membership cards will meet ISO/IEC industry standards.
b) Physical membership cards shall be constructed on 30-mil or 10-mil card thickness.
c) Physical membership cards will have a two-track magnetic stripe which is encoded in accordance with ISO/IEC standards as outlined in the Magnetic Stripe Specifications section of this document.

Construction – Digital Club Membership Cards

a) Digital membership cards must display a scannable barcode, either on the back or front of the card.

Graphic treatments and Affinity Branding

a) Use of unique graphic treatments and color on the membership card, when in accordance with the AAA Brand Guide, is at the discretion of the club.

b) Local and regional affinity organization, association, fraternal group or sports team sponsorship representation on the membership card is permitted in accordance with specifications in the AAA Brand Guide.

Exceptions

The AAA National Office may grant exceptions to the requirements of this Standard.

a) Exceptions are considered based on extenuating factors or circumstances.

b) Exceptions will be considered based on the specific facts and circumstances of each situation, keeping in mind that clarity and visibility of the brand, and card functionality are important factors.

c) Pursuant to the Regulations Governing the Use of the Emblem and Other Trademarks of the American Automobile Association ("Emblem Regulations"), whenever a member club is uncertain whether a specific activity or usage constitutes a permitted use, it shall seek prior approval.

d) Pursuant to the Emblem Regulations, the President of the Association and/or the National Office Brand team, as the designee of the President, shall have the authority to approve or disapprove exception requests.

To avoid any need for revisions or possible interruptions in card usability, clubs are encouraged to consult with the National Office Brand team prior to finalizing card designs.

Magnetic Stripe Specifications

Several Uniform Membership Card (UMC) fields are located in both Tracks 1 and 2 of the magnetic stripe. This redundancy allows a Track 1 or Track 2 card reader to read, validate, and transmit the membership information that will uniquely identify the individual who is using the UMC. The following fields are located on both Tracks:

- **Issuer Identification Number (IIN)** — This number is created by combining a unique 3 digit ISO Prefix and a 3 digit AAA club number. There will be a single source of these numbers for all clubs.

- **Membership Number** — This field holds a 9-digit AAA Membership number.

- **Check Digit** — A single digit check digit, calculated using the Luhn formula detailed in ISO/IEC 7812-1-4.4 (Annex B) is combined with the IIN and the Membership Number to create the 16 digit Primary Account Number (PAN). The PAN displays on the top line of the UMC.

- **Expiration Date** — This field contains the 2 digits indicating the card replacement year, followed by 2 digits indicating the card replacement month. Neither millennium values nor the day of the month are included in this date.

- **Card Type** — This field contains a 3 digit ISO Service Code that indicates that the UMC can be used internationally, subject to normal processing limits, for goods and services only.

- **Pin Code** — This field reserves an area on the track for a code that can be used to authenticate the card user.

- **Membership Indicator** — This field indicates the type of membership a cardholder has purchased. A change in membership will require the issuance of a new card. The UMC Design Guide indicates the membership type with unique cards for each category.

- **Associate ID** — This field contains a 2-digit number that will identify the member or associate who is authorized to use this card. Since this number may be requested for service, it can also be encoded on the front of the UMC.

- **Loyalty Code** — This field is a 4-digit number to be used by clubs that participate in loyalty programs requiring a unique AAA identifier.

- **Club Specific Data** — The club can use these fields for data that may be useful for them. On Track 1, there are 10 bytes of alphanumeric data available. On Track 2, there is 1 byte of numeric data available to clubs.

Detailed Magnetic Stripe Specifications

Format for **Track 1** of the Uniform Membership Card Magnetic Stripe

Field	Size	Field Name	Example and Formatting Information
1	1	**Start Data Sentinel**	**"%" (Hex 05) See Note 1**
2	1	**Format Code**	**"B" (Required by ISO/IEC 7813-10.1.2)**
3	16	**Primary Account Number (PAN)** **created from: ISO Prefix = 3 Club Number = 3** **Member Number = 9** **Check Digit = 1**	e.g., 1112223333333334 **where ISO number = 111, club number is 222, membership # is 333333333, and check digit is 4** **If Member Number is smaller than 9 digits, 1112220000333334 (Right justify, Zero Fill)**
4	1	**Field Separator**	**"^" (Hex 3E) See Note 1; indicates the end of the PAN**
5	2 to 26	**Name**	**e.g., Public/John Q.Mr** **(Hex 0F) See Note 1; Surname Separator is "/" (Hex 00) See Note 1; First name and Middle Initial Separator is " "** **(Hex 0E) See Note 1; Title preceded by "."**
6	1	**Field Separator**	**"^" (Hex 3E) See Note 1; ends a variable length field**
7	4	**Expiration Date**	**YYMM; The date after which a member's UMC must be replaced.** **YY must be 00 - 99** **MM must be 01 - 12**
8	3	**Card Type**	**"101" (ISO/IEC 781310.2.4, Table 1)**
9	5	**Pin Code**	**For Future Use: zero fill e.g., "00000"**
10	1	**Membership Indicator**	**"0"=Basic "1"=Plus "2"=Plus RV** **"3"=No Road Service "4"=Premier Account "5"=Premier RV Account "6"=Basic w/ Motorcycle** **"7"=Plus w/ Motorcycle "8"=Premier w/ Motorcycle**
11	2	**Associate ID**	**"00"=Primary Member** **"01" to "99" = Associate Member**
12	4	**Loyalty Code**	**Unique AAA Identifier for clubs and partners that participate in UMC-based loyalty programs, "4976" otherwise, zero fill**

13	10	Club Specific Data (e.g., Agent, Group or Card Number)	OPTIONAL: For clubs that require additional data such as an agent number, group code or duplicate card counter, otherwise, zero fill
14	2	Track Version Number	"02" This version number will increment by 1 when a track revision occurs and the AAA UMC specifications are re-issued.
15	1	End Data Sentinel	"?" (Hex 1F) See Note 1
16	1	Check Digit	ISO/IEC 7811-2:1995(E) 12.2; Computed LRC ensures that no data was lost in the reading of Track 1

Note 1: Non-ASCII; As defined in ISO/IEC 7811-2:1995(E) 10.1.3, Table 4

Format for Track 2 of the Uniform Membership Card Magnetic Stripe

Field	Size	Field Name	Example and Formatting Information
1	1	Start Data Sentinel	(Hex B) See Note 2
2	16	PAN created from: ISO Issuer Identifier=3 Club Number = 3 Member Number = 9 Check Digit = 1	,1112223333333334 where ISO number = 111, club number is 222, membership # is 333333333, and check digit is 4 If Member Number is smaller than 9 digits, 1112220000333334 (Right justify, Zero Fill)_
3	1	Field Separator	(Hex D) See Note 2; indicates the end of the PAN
4	4	Expiration Date	YYMM; The date after which a member's UMC must be replaced. YY must be 00 - 99 MM must be 01 - 12
5	3	Card Type	"101" (ISO/IEC 781310.2.4, Table 1)
6	5	Pin Code	For Future Use: zero fill e.g., "00000"
7	1	Membership Indicator	"0"=Basic "1"=Plus "2"=Plus RV "3"=No Road Service "4"=Premier Account "5"=Premier RV Account "6"=Basic w/ Motorcycle "7"=Plus w/ Motorcycle "8"=Premier w/ Motorcycle
8	2	Associate ID	"00"=Primary Member "01" to "99" = Associate Member
9	1	Club Specific Data (e.g., Agent, Group or Card Number)	OPTIONAL: For clubs that require additional data such as an agent number, group code or duplicate card counter, otherwise, zero fill
10	4	Loyalty Code	Unique AAA Identifier for clubs and partners that participate in UMC-based loyalty programs, "4976" otherwise, zero fill
11	1	End Data Sentinel	(Hex F) See Note 2
12	1	Check Digit	ISOIIEC 7811-2:1995(E) 12.2; Computed LRC ensures that no data was lost in the reading of Track 2

Note 2: As defined in ISO/IEC 7811-2:1995(E) 10.2.3, Table 7