

Wallet – Enhancement of EMV Card Data

EMV Primary Account Number (PAN) nnnnnnnnnnnnnnnnnn



“Decomposed” Counterpart

Account ID	String	Payment network compatible account identifier. Examples: FR763000400320001019471656 for a French IBAN and 4111111111111111 for a VISA card.
Payment Network ID	URL or String	Payment network identifier. Examples: https://banknet2.org for a hypothetical bank network and visa for the VISA network.
Issuer ID	URL or Host name	URL to an issuer endpoint like: https://mybank.fr/payment . This solution eliminates PAN to issuer URL lookup databases. An even better solution would be the .well-known extension concept.

The variables above are the only elements that protocol-wise separate user authorizations for different payment networks, while from the user’s perspective, only card images differ.