

About Gift Card encoding

Summary:

NCR Counterpoint Gift Card encoding specification

What format must the magnetic stripe on a Gift Card be in order for data to be properly read?

Solution:

In order to use the Gift Card capabilities of CounterPoint, you must have gift cards that are properly encoded to work with Counterpoint.

Use this document with gift card providers to get properly encoded gift cards.

Cards should use track2 to hold gift card number information. Track 1 & 3 should be blank. Below is an example of a properly encoded Track 2 on a CounterPoint Gift card and an explanation of each data element:

;125981562345623655?

Position	Length	Description
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1	1	Start sentinel. Must always be ";"
2	5-19	The NCR Counterpoint Gift Card number, up to 19 digits (numbers only). Larger, non sequential numbers are ideal, as they are more difficult to guess, but ideally the first 3-4 digits are the same across all the companies' gift cards so bin range lookup is possible.
n + 2 (where n is the length of the Gift Card number)	1	End sentinel. Must always be "?"

For security, some prefer that the gift card number be a random (non-sequential) number. However, it is desirable to make at least a few of the starting digits (ideally first 4) consistent, which will allow the possibility of bin range lookup if needed. This will allow easy identification of gift cards, while still making it difficult to guess a valid gift card number even if you know the gift card number of another card. Below is an example of how a batch of 10 properly encoded gift cards might look. Note that all cards begin with the digits "1259", but the remaining digits are random and non sequential. The length of these cards is 14 digits, which is shorter than typical credit cards. You'll want to make sure the numbers are easily distinguishable from known credit card bin ranges, which is most easily done by choosing a length that is different from typical credit cards, and a first 4 that aren't the same (or close to) known first for of credit cards.

Card 1

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