

Subject: Application for Issuer Identification Number (ISO/IEC 7812) — State of Loc Nation Central Bank / Loc Community Association Credit Union

“The State of Loc Nation Global Public Benefit Corporation exercises full, unitary jurisdiction over its citizens, institutions, and assets, both domestically and abroad. Its laws and currency, including the Loc Nation Dollar (LND), shall govern the conduct and obligations of all registered members and affiliates wherever situated, while international operations shall observe host-nation laws and international standards solely for interoperability and transparency.”

To:

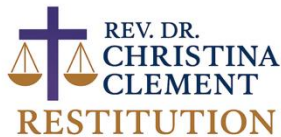
FinCEN MSB Registration & AML Office

- Visa Global Standards & Compliance Division
- Mastercard Global Rules Office
- Federal Reserve Financial Services (FedNow/Fedwire ISO 20022

Program)

- ISO TC 68 Secretariat via ANSI (U.S. National Body)
- PCI Security Standards Council
- EMVCo Administration
- Your auditors / custodian banks / state MT regulators (cc)

ISO / PCI-DSS / EMV Technical-Standards Compliance White Paper



**State of Loc Nation Global Public Benefit Corporation (SOLN GPBC)
State of Loc Nation Central Bank / Loc Community Association Credit Union**

Executive Summary & Purpose

Documenting the adoption of ISO, PCI-DSS v4.0, and EMV technical standards to ensure interoperability with global networks (Visa, Mastercard, SWIFT, FedNow) and parity with J.P. Morgan-level governance and security.

Governance Framework

SOLN GPBC → SOLN Central Bank → Loc Community Association Credit Union, under a unified audit and compliance program directed by the Office of the President.

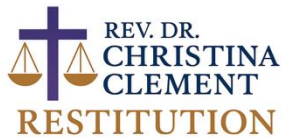
Verified ISO Reference Matrix (2023-2024 Editions)

(numbers, titles, responsible committees)

- ISO 8583: 2023 – Financial-transaction card messages (TC 68 SC 8)
- ISO 20022: 2024 – Universal Financial Industry Message Scheme (TC 68 SC 9)
- ISO 4217: 2015 – Currency Codes (TC 68 MA)
- ISO 3166-1: 2023 – Country Codes (TC 46 MA)
- ISO 8601: 2019 – Date and Time Formats (TC 154)
- ISO/IEC 7810-7816 & 14443 – Card and Chip Specifications (JTC 1 SC 17)
- ISO 9564-1: 2017 – PIN Management (TC 68 SC 2)
- ISO 11568: 2023 – Key Management (TC 68 SC 2)
- ISO 13491-1: 2024 – Secure Cryptographic Devices (TC 68 SC 2)
- ISO/IEC 27001: 2022 – Information Security Management (JTC 1 SC 27)
- ISO 17442: 2020 – Legal Entity Identifier (TC 68 SC 8)

Data Mapping from SOLN Ledger to ISO 20022 Fields

Illustrates how each ledger column (Transaction ID, Date, Currency, Amount, DBIT/CRDT, Status, etc.) aligns to ISO 20022 pacs.008, camt.053 elements using ISO 4217, 8601, 3166, and 17442 codes.



Security and Cryptography Alignment

Implements ISO 9564 (PIN), 11568 (Key management), 13491 (HSM), and 27001 (ISMS) controls; adheres to PCI-DSS v4.0 and EMVCo 4.4 certification standards.

Ongoing Conformance Procedure

Annual review and update cycle; ISO edition tracking log; external audit by certified assessor; maintenance of change control and incident response documentation.

Appendix A: Sample Message Map (ISO 8583 → 20022)

Appendix B: Audit Checklist (ISO 27001 Annex A + PCI v4.0 controls)

Signature,

Rev. Dr. Christina Clement

President, State of Loc Nation Global Public Benefit Corporation

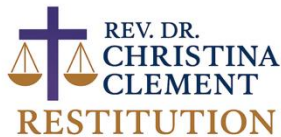
Governor, State of Loc Nation Central Bank / Loc Community Association Credit

Union October 9, 2025

Date: _____

Official Seal or Embossed Stamp





October 9, 2025

Send to:

American Bankers Association (ABA)

ISO 7812 Maintenance Agency

1120 Connecticut Avenue NW, Washington DC 20036

standards@aba.com

Attached ISO/PCI-DSS/EMV Compliance White Paper as referenced in the letter.

Cc: cclement@stateoflocnation.com;

info@stateoflocnation.com, compliance@visa.com, rules@mastercard.com,

info@pcisecuritystandards.org, contact@emvco.com,

fednow@frbervices.org, isotc68@ansi.org, standards@swift.com, fasab@fasab.gov

Subject: Application for Issuer Identification Number (ISO/IEC 7812) — State of Loc Nation Central Bank / Loc Community Association Credit Union

Dear ISO 7812 Maintenance Agency,

On behalf of the **State of Loc Nation Global Public Benefit Corporation (SOLN GPBC)**, acting through the **State of Loc Nation Central Bank / Loc Community Association Credit Union**, I am submitting our formal **Application for Issuer Identification Number (IIN/BIN)** pursuant to **ISO/IEC 7812**.

What's enclosed

- **Signed Application Letter:** *SOLN_IIN_BIN_Application_Letter.docx*
- **Standards Compliance White Paper:** *ISO-PCI-DSS-EMV Technical-Standards Compliance White Paper* (documents SOLN's adoption of ISO/IEC 7810-7816 & 14443, ISO 8583:2023, ISO 20022 pacs/camt, ISO 4217, ISO 3166-1, ISO 8601, ISO 9564-1:2017, ISO 11568:2023, ISO 13491-1:2024, ISO/IEC 27001:2022; plus PCI-DSS v4.0 and EMVCo requirements)

Request

Please assign a new six- to eight-digit **Issuer Identification Number (IIN/BIN)** to the State of Loc Nation Central Bank / Loc Community Association Credit Union for use in identifying cards, wallets, and digital payment instruments issued under SOLN authority. We respectfully request:

1. confirmation of receipt,
2. any required forms/fees, and
3. next-step guidance for completing the registration.

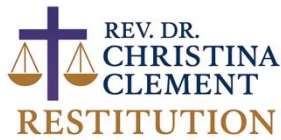
- Clarification

The Loc Nation Dollar (LND) becomes transactable on the same rails as USD and EUR *because it speaks the same ISO languages* (8583 and 20022).

- BIN/IIN registration simply prevents number collisions and allows global switches (VisaNet, Mastercard Banknet, SWIFT) to recognize SOLN-issued cards or tokens.

- We remain the issuing authority; ABA or ISO are merely **registry custodians**, not supervisors.

Layer	Controlled by SOLN	Externally aligned for interoperability
Currency issuance	LND backed by SOLN Treasury	Uses ISO 4217 structure
Bank governance	SOLN Central Bank & Credit Union	Mirrors FASB/FASAB accounting frameworks
Payments routing	SOLN switch & settlement	Uses ISO 8583 / ISO 20022 message structure
Security	SOLN key management & ISMS	Adopts ISO 27001, PCI-DSS v4.0
Audit & oversight	SOLN internal regulators	Mirrors global transparency protocols



We are a sovereign entity, but our systems are engineered to communicate flawlessly with yours.

Primary contact

Rev. Dr. Christina Clement

President, State of Loc Nation Global Public Benefit Corporation

Governor, State of Loc Nation Central Bank / Loc Community Association Credit Union

Email: cclement@stateoflocnation.com | Alt: info@stateoflocnation.com

Thank you for your review. We look forward to your acknowledgment and instructions.

Respectfully,

Rev. Dr. Christina Clement

President, SOLN GPBC | Governor, SOLN Central Bank / Loc Community Association Credit Union

October 9, 2025

