

Australian Standard™

**Electronic funds transfer—
Requirements for interfaces**

Part 12.2: Message content—Codes

This Australian Standard was prepared by Committee IT/5, Financial Transactions Systems. It was approved on behalf of the Council of Standards Australia on 2 February 1999 and published on 5 March 1999.

The following interests are represented on Committee IT/5:

Australian Association of Permanent Building Societies
Australian Bankers Association
Australian Electrical and Electronic Manufacturers Association
Australian Institute of Petroleum
Australian Retailers Association
Consumers Federation of Australia
Credit card industry
Credit Union Services Corporation (Australia)
Independent EFT Services
Reserve Bank of Australia
Telstra Corporation

Review of Australian Standards. *To keep abreast of progress in industry, Australian Standards are subject to periodic review and are kept up to date by the issue of amendments or new editions as necessary. It is important therefore that Standards users ensure that they are in possession of the latest edition, and any amendments thereto.*

Full details of all Australian Standards and related publications will be found in the Standards Australia Catalogue of Publications; this information is supplemented each month by the magazine 'The Australian Standard', which subscribing members receive, and which gives details of new publications, new editions and amendments, and of withdrawn Standards.

Suggestions for improvements to Australian Standards, addressed to the head office of Standards Australia, are welcomed. Notification of any inaccuracy or ambiguity found in an Australian Standard should be made without delay in order that the matter may be investigated and appropriate action taken.

This Standard was issued in draft form for comment as DR 96244.

Australian Standard™

**Electronic funds transfer—
Requirements for interfaces**

Part 12.2: Message content—Codes

First published as AS 2805.12.2—1999.

PREFACE

This Standard was prepared by the Standards Australia Committee IT/5, Financial Transaction Systems, to provide a new common interface by which financial transaction and originated messages may be interchanged (instead of that offered by AS 2805.2—1997). It is Part 12.2 in a series of Standards on electronic funds transfer (EFT) requirements for interfaces.

The AS 2805 series of Standards is as follows:

AS

2805	Electronic funds transfer—Requirements for interfaces
2805.1	Part 1: Communications
2805.2	Part 2: Message structure, format and content
2805.3	Part 3: PIN management and security
2805.4	Part 4: Message authentication
2805.5.1	Part 5.1: Ciphers—Data encipherment algorithm 1 (DEA 1)
2805.5.2	Part 5.2: Ciphers—Modes of operation for a n-bit block cipher algorithm
2805.5.3	Part 5.3: Ciphers—Data encipherment algorithm 2 (DEA 2)
2805.6.1	Part 6.1: Key management—Principles
2805.6.2	Part 6.2: Key management—Transaction keys
2805.6.3	Part 6.3: Key management—Session keys—Node to node
2805.6.4	Part 6.4: Key management—Session keys—Terminal to acquirer
2805.6.5.1	Part 6.5.1: Key management—TCU initialization—Principles
2805.6.5.3	Part 6.5.3: Key management—TCU initialization—Asymmetric
2805.9	Part 9: Privacy of communications
2805.10	Part 10: File transfer integrity validation
2805.12.1	Part 12.1: Message content—Structure and format
2805.12.2	Part 12.2: Message content—Codes (this Standard)
2805.12.3	Part 12.3: Message content—Maintenance of codes

The following Handbooks relate to the AS 2805 series of Standards:

HB127	Electronic funds transfer—Implementing message content Standards—Conversion handbook (changing from AS 2805.2 to the AS 2805.12 series)
HB128	Electronic funds transfer—Implementing message content Standards—Terminal handbook
HB129	Electronic funds transfer—Implementing message content Standards—Interchange handbook

Parts of the AS 2805 series in the course of preparation are as follows:

Message authentication using DEA 3
 Ciphers—Data encipherment algorithm 3 (DEA 3) and related techniques
 Key Management—TCU initialization—Symmetric
 Card parameter table
 Secure hash functions—General
 Secure hash functions—MD5
 Secure hash functions—SHA-1

In the AS 2805 series of Standards, the definitions are specific to the Part in which they appear.

This Standard is based on but is not equivalent to ISO 8583:1993, *Financial transaction card originated messages—Interchange message specifications*.

CONTENTS

	<i>Page</i>
FOREWORD	4
1 SCOPE	5
2 REFERENCED DOCUMENTS	5
3 ACRONYMS	5
4 ACTION CODES (FIELD 39)	6
5 AMOUNT TYPE CODES (FIELD 54)	8
6 AUTHORIZATION LIFE CYCLE CODE (FIELD 57)	8
7 CARD ACCEPTOR BUSINESS CODES (NUMERICAL) (FIELD 26)	8
8 CARD ACCEPTOR BUSINESS CODES (ALPHABETICAL) (FIELD 26)	14
9 FEE TYPE CODES (FIELDS 46, 109 AND 110)	20
10 FUNCTION CODES (FIELD 24)	20
11 MESSAGE REASON CODES (FIELD 25)	22
12 POINT OF SERVICE DATA CODE (FIELD 22)	25
13 PROCESSING CODES (FIELD 3)	27
14 ADDITIONAL DATA—NATIONAL, TRANSACTION SERVICE CODE (FIELD 47)	29

© Copyright — STANDARDS AUSTRALIA

Users of Standards are reminded that copyright subsists in all Standards Australia publications and software. Except where the Copyright Act allows and except where provided for below no publications or software produced by Standards Australia may be reproduced, stored in a retrieval system in any form or transmitted by any means without prior permission in writing from Standards Australia. Permission may be conditional on an appropriate royalty payment. Requests for permission and information on commercial software royalties should be directed to the head office of Standards Australia.

Standards Australia will permit up to 10 percent of the technical content pages of a Standard to be copied for use exclusively in-house by purchasers of the Standard without payment of a royalty or advice to Standards Australia.

Standards Australia will also permit the inclusion of its copyright material in computer software programs for no royalty payment provided such programs are used exclusively in-house by the creators of the programs.

Care should be taken to ensure that material used is from the current edition of the Standard and that it is updated whenever the Standard is amended or revised. The number and date of the Standard should therefore be clearly identified.

The use of material in print form or in computer software programs to be used commercially, with or without payment, or in commercial contracts is subject to the payment of a royalty. This policy may be varied by Standards Australia at any time.

FOREWORD

Services of the financial industry include the exchange of electronic messages relating to financial transactions. Agreements on application specifications are generally at a private level. This Standard is designed as an interface specification enabling messages to be exchanged between systems adopting a variety of application specifications. The application specification may remain at the private level.

This Standard introduces the concept of a message version number to distinguish between messages which comply with this or subsequent editions of AS 2805.12.1 and AS 2805.12.2, and those complying with the current or earlier editions of AS 2805.2.

This Standard uses a concept called 'bitmap', whereby each data element is assigned a position indicator in a control field, or bitmap. The presence of a data element in a specific message is indicated by a 'one' in the assigned position; the absence of a data element is indicated by a zero in the assigned position.

Data representation used in individual systems is subject to the commercial relationships between the parties contracting to each system. The message formats specified in this Standard are designed to ensure that compatibility between systems conforming to this Standard is always feasible.

STANDARDS AUSTRALIA

Australian Standard

Electronic funds transfer—Requirements for interfaces

Part 12.2: Message content—Codes

1 SCOPE This Standard provides all the codes used in AS 2805.12.1.

Approval codes, country codes, currency codes and service codes are not set out in this Standard, but can be found in the following Standards:

- (a) Service code (field 40) AS 3524.
- (b) Country code (fields 19, 20, 21, 68, 69, 70, 91, 92) AS 2632.
- (c) Currency code (fields 46, 49, 50, 51, 54, 66) ISO 4217.

2 REFERENCED DOCUMENTS The following documents are referred to in this Standard:

AS

- 2632 Codes for the representation of names of countries
- 2805 Electronic funds transfer—Requirements for interfaces
- 2805.12.1 Part 12.1: Message content—Structure and format
- 2805.12.3 Part 12.3: Message content—Maintenance of codes
- 3524 Identification cards—Financial transaction cards

ISO

- 4217 Codes for the representation of currencies and funds

3 ACRONYMS For the purpose of this Standard, the following acronyms apply:

- (a) ADF Application data file.
- (b) ATM Automatic teller machine.
- (c) CAD Card accepting device.
- (d) CDF Card data file.
- (e) EFTPOS Electronic funds transfer point of sale.
- (f) ICC Integrated circuit card.
- (g) ISO International Organization for Standardization.
- (h) MAC Message authentication code.
- (i) OCR Optical character reader.
- (j) PAN Primary account number.
- (k) PIN Personal identification number.
- (l) POS Point of service.
- (m) T&E Travel and entertainment.
- (n) VIP Very important person.