

(Based on ISO DIS 8583)

Australian Standard® 2805.2—1985

ELECTRONIC FUNDS TRANSFER— REQUIREMENTS FOR INTERFACES

Part 2—MESSAGE STRUCTURE, FORMAT AND CONTENT



STANDARDS ASSOCIATION OF AUSTRALIA
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This standard was issued in draft form for comment as DR 84119.

AUSTRALIAN STANDARD

**ELECTRONIC FUNDS TRANSFER—
REQUIREMENTS FOR INTERFACES**

**Part 2
MESSAGE STRUCTURE,
FORMAT AND CONTENT**

AS 2805.2—1985

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PREFACE

This standard was prepared by the Association's Committee on Electronic Funds Transfer. It is one of a series of standards on electronic funds transfer (EFT), requirements for interfaces; the other standards in the series being as follows:

Part 1—Communications Interface and Data Representation

Part 3—PIN Management and Security

Part 4—Message Authentication

Part 5—Data Encryption Algorithm

Part 6—Terminal Key Management and Security*

Part 7—Point-of-service Message Content*

Part 8—Financial Institution Message Content*

It should be noted that in this series of standards, the definitions are specific to the Part in which they appear.

In this Part 2, Appendix A has been included for the guidance of users; it does not form part of the requirements of this standard.

This Part 2 is a general statement of requirements and provides reference material (e.g. directory of data elements and message flow information) for parts of the standard to be published later—Parts 7 and 8.

Parts 7 and 8, when published, will provide the specific requirements for the specific areas which they address.

This standard is based on a proposed international standard on a corresponding subject which is being prepared by the International Organization for Standardization (ISO). This work has now progressed to the draft international standard (DIS) stage and the current document is DIS 8583, Bank Card Originated Messages, Interchange Message Specifications, Content for Financial Transactions.

The following are the major variations between this standard and DIS 8583:

Reference herein *Variation*

- | | |
|---------------|--|
| Clause 1.1 | Reference has been made to AS 2805, Parts 7 and 8; at present there is no proposal for international work corresponding to Parts 7 and 8. |
| Clause 3.1 | DIS 8583 permits the use of multiple bit maps although it defines specific usage for only two. This standard limits the number of bit maps which may be used to two. |
| Clause 3.9 | Condition Codes 01, 06, 08, 13 and 17 are used in DIS 8583 but are not used in this standard for the reasons stated in the text. Condition Codes 05 and 07 are included in DIS 8583 but have a different definition in this standard. Condition Codes 14, and 20 to 25 are not used in DIS 8583 but are included in this standard. |
| Table 3.1 | Fields 57, 58 and 59 are not in DIS 8583. |
| Table 3.2 | Fields 117, 118 and 119 are not in DIS 8583. |
| Clause 4.4.2 | There are no requirements for Card Status Update Codes in DIS 8583. |
| Clause 4.4.3 | Item (b) specifies requirements for negative balances; DIS 8583 does not include such requirements. |
| Clause 4.4.5 | In this standard, the handling of transactions, where the currency of settlement and currency of the transaction are the same, or where they differ, is more specific than in DIS 8583—see items (a) and (b). |
| Clause 4.4.7 | Network Management Information Code 240 is not in DIS 8583. |
| Clause 4.4.9 | POS Condition Codes 41 to 45 are not in DIS 8583. |
| Clause 4.4.11 | Processing Codes commencing with 14, 36, 80, 81, 82 and 83 are not in DIS 8583. The allocations for positions 3, 4, 5 and 6 are also not in DIS 8583. |
| Clause 4.4.12 | Response Codes 97, 98 and 99 are not in DIS 8583, |
| Clause 4.4.14 | There are no requirements for Service Restriction Codes in DIS 8583. |

* In course of preparation.

- Clause 4.4.15 Settlement Code 6 is not in DIS 8583.
 Appendix B Partial reversals are not permitted in reversal messages.
 Appendix D Whilst DIS 8583 permits partial reversals, their use, and hence the use of REPLACEMENT AMOUNT (Field 95) is not permitted in this standard.

The above changes are identified in the text by the entry 'AUS only' next to the requirement.

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STANDARDS ASSOCIATION OF AUSTRALIA

Australian Standard
for
ELECTRONIC FUNDS TRANSFER—REQUIREMENTS FOR INTERFACES—

PART 2—MESSAGE STRUCTURE, FORMAT AND CONTENT

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 can remain at a private level. Designers of such applications have complete freedom within the overall constraints of this standard that messages must be convertible to the interface format in order that interchange may take place. However, attention is drawn to the requirements of AS 2805, Parts 7 and 8.

This standard uses a concept whereby each data element is assigned a position indicator in a control field which is known as a 'bit map'. The presence of a data element in a specific message is indicated by a one (1) in the assigned position; the absence of a data element is indicated by a zero (0) in the assigned position.

Message formats used in individual systems are subject to the commercial relationships between the parties contracting to each system. The data formats specified in this standard are designed to ensure that compatibility between systems, themselves compatible with this standard, is always feasible.

SECTION 1. SCOPE AND GENERAL

1.1 SCOPE. This standard specifies the message structure, format and content, data elements and values for data elements required for an interface by which card-originated electronic messages relating to financial transactions may be interchanged.

However, the specific requirements for point-of-service message content (e.g. terminal to acquirer) and financial institutions message content (e.g. acquirer to issuer) are given in AS 2805, Parts 7 and 8, respectively.

This standard allows for the automated reconciliation of messages previously exchanged. However, it makes no provision for the final exchange of funds (between two or more institutions) which is known as 'settlement'.

1.2 REFERENCED DOCUMENTS. The following standards are referred to in this standard.

- AS 2623 Credit Cards
 Part 1—Specifications, Numbering System and Registration Procedure
 Part 2—Magnetic Stripe Encoding for Tracks 1, 2 and 3
 Part 3—Magnetic Stripe Data Content for Track 3
- AS 2632 Codes for the Representation of Names of Countries
- AS 2805 Electronic Funds Transfer—Requirements for Interfaces
 Part 4—Message Authentication
 Part 7—Point-of-service Message Content*
 Part 8—Financial Institution Message Content*
- ISO 4217 Codes for the Representation of Currencies and Funds

1.3 DEFINITIONS. For the purpose of this standard, the following definitions apply:

1.3.1 Acquirer—the institution or its agent which acquires, from the card acceptor, the financial data relating to the transaction, and which initiates that data into an interchange system.

1.3.2 Advice—a message which notifies a party of an action that has been taken, requiring no approval.

1.3.3 Authorization—the guarantee of funds by the card issuer, to the acquirer or card acceptor.

1.3.4 Card acceptor—the party accepting the card and presenting transaction data to an acquirer.

1.3.5 Cardholder—the customer associated with the Primary Account Number (PAN) requesting the transaction from the card acceptor.

1.3.6 Cardholder accounts transfer—the movement of funds by a cardholder from one of his accounts to another one of his accounts, both of which accounts are held by the same financial institution.

1.3.7 Card issuer—institution or its agent which issues the identification card to the cardholder.

1.3.8 Credit transaction—a claim for funds by the cardholder for the credit of his account as specified in the message.

NOTE: At the same time it provides details of funds acknowledged as payable by the acquirer (and/or the card acceptor) to the card issuer.

1.3.9 Debit transaction—an approval by the cardholder of the debit to his account as specified in the message.

NOTE: At the same time it provides a claim of funds made by the acquirer (and/or the card acceptor) against the card issuer.

1.3.10 Interactive message—a message that is to be transmitted and responded to while the transaction is taking place.

1.3.11 Intermediate Network Facility (INF)—any message processing entity positioned between the—

(i) card acceptor and acquirer; or

(ii) acquirer and card issuer; or

(iii) card acceptor and card issuer;

and which has responsibility for the financial data.

1.3.12 Message—a set of data elements used to exchange information between institutions.

NOTE: No communications (header/trailer, protocol, or character code) or security implications are assumed or identified.

1.3.13 Non-interactive message—a message transmitted after the transaction has taken place at the POS.

NOTE: On-line or off-line (e.g. magnetic tape) telecommunication methods may be used for message transmission.

1.3.14 Point of Service (POS)—the location where a transaction is originated.

NOTE: This definition includes any device capable of initiating card-originated transactions e.g. Retail Terminal, Automatic Telling Machine (ATM), Airline Ticket Dispenser.

1.3.15 Processing fee—a cost associated with the handling and routing of messages not relating to either cardholder service or equipment (e.g. Automatic Telling Machine (ATM)) usage charges.

1.3.16 Request message—a message originating a series of interactive messages.

1.3.17 Reversal—a message originated by the initiator of the original message, advising that the transaction cannot be processed as instructed.

1.3.18 Reversal credit—a credit arising from the reversal of a previous debit.

1.3.19 Reversal debit—a debit arising from the reversal of a previous credit.

1.3.20 Reversal transfer—a debit and credit arising from the reversal of a previous transfer.

1.3.21 Routing—the directional flow of messages by which two parties communicate with each other directly or via intermediate network facilities which may act as agent for the original parties involved in the message flow.

1.3.22 Settlement—a transfer of funds to complete one or more prior transactions made, subject to final accounting.

1.3.23 Settlement institution—the institution accepting responsibility for reimbursing the acquirer,

*In course of preparation