



Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content



AS 2805.2:2019

This Australian Standard® was prepared by IT-005, Financial Transaction Systems. It was approved on behalf of the Council of Standards Australia on 18 September 2019.

This Standard was published on 4 October 2019.

The following are represented on Committee IT-005:

- Australian Payments Network
- EFTPOS Payments Australia
- New Payments Platform Australia

Additional Interests

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This Standard was issued in draft form for comment as DR AS 2805.2:2019.

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ISBN 978 1 76072 593 8



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Originated as AS 2805.2—1985.
Previous edition 2015.
Seventh edition 2019.

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Preface

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems, to supersede AS 2805.2 — 2015.

During the preparation of this Standard cognizance was taken of ISO 8583 series, *Financial transaction card originated messages — Interchange message specifications*.

The objective of this revision is to provide additional codes that have been identified by the payments industry.

The AS 2805 series comprises the following:

AS 2805.1, *Electronic funds transfer — Requirements for interfaces, Part 1: Communications*

AS 2805.2, *Electronic funds transfer — Requirements for interfaces, Part 2: Message structures, format and content* (this Standard)

AS 2805.3.1, *Electronic funds transfer — Requirements for interfaces, Part 3.1: PIN management and security — General* (in preparation)

AS 2805.3.2, *Electronic funds transfer — Requirements for interfaces, Part 3.2: PIN management and security — Off-line with ICC verification* (in preparation)

AS 2805.4.1, *Electronic funds transfer — Requirements for interfaces, Part 4.1: Message authentication — Mechanisms using a block cipher*

AS 2805.4.2, *Electronic funds transfer — Requirements for interfaces, Part 4.2: Message authentication — Mechanisms using a block cipher*

AS 2805.5.1, *Electronic funds transfer — Requirements for interfaces, Part 5.1: Ciphers — Data encipherment algorithm 1 (DEA 1)*

AS 2805.5.2, *Electronic funds transfer — Requirements for interfaces, Part 5.2: Ciphers — Modes of operation for an n-bit block cipher algorithm*

AS 2805.5.3, *Electronic funds transfer — Requirements for interfaces, Part 5.3: Ciphers — Data encipherment algorithm 2 (DEA 2)*

AS 2805.5.4, *Electronic funds transfer — Requirements for interfaces, Part 5.4: Ciphers — Data encipherment algorithm 3 (DEA 3) and related techniques*

AS 2805.6.1, *Electronic funds transfer — Requirements for interfaces, Part 6.1: Key management — Principles*

AS 2805.6.2, *Electronic funds transfer — Requirements for interfaces, Part 6.2: Key management — Transaction keys*

AS 2805.6.3, *Electronic funds transfer — Requirements for interfaces, Part 6.3: Key management — Session keys — Node to node*

AS 2805.6.4, *Electronic funds transfer — Requirements for interfaces, Part 6.4: Key management — Session Keys — Terminal to acquirer*

AS 2805.6.5.1, *Electronic funds transfer — Requirements for interfaces, Part 6.5.1: Key management — TCU initialization — Principles*

AS 2805.6.5.2, *Electronic funds transfer — Requirements for interfaces, Part 6.5.2: Key management — TCU initialization — Symmetric*

AS 2805.6.5.3, *Electronic funds transfer — Requirements for interfaces, Part 6.5.3: Key management — TCU initialization — Asymmetric*

AS 2805.6.6, Electronic funds transfer — Requirements for interfaces, Part 6.6: Key management — Session keys — Node to node with KEK replacement

AS 2805.9, Electronic funds transfer — Requirements for interfaces, Part 9: Privacy of communications

AS 2805.10.1, Electronic funds transfer — Requirements for interfaces, Part 10.1: File transfer integrity validation

AS 2805.10.2, Electronic funds transfer — Requirements for interfaces, Part 10.2: Secure file transfer (retail)

AS 2805.11, Electronic funds transfer — Requirements for interfaces, Part 11: Card parameter table

AS 2805.12.1, Electronic funds transfer — Requirements for interfaces, Part 12.1: Message content — Structure and format

AS 2805.12.2, Electronic funds transfer — Requirements for interfaces, Part 12.2: Message content — Application and registration procedures for Institution Identification Codes (IIC)

AS 2805.12.3, Electronic funds transfer — Requirements for interfaces, Part 12.3: Message content — Maintenance procedures for messages, data elements and code values

AS 2805.13.1, Electronic funds transfer — Requirements for interfaces, Part 13.1: Secure hash functions — General

AS 2805.13.2, Electronic funds transfer — Requirements for interfaces, Part 13.2: Secure hash functions — MD5

AS 2805.13.3, Electronic funds transfer — Requirements for interfaces, Part 13.3: Secure hash functions — SHA-1

AS 2805.14.1, Electronic funds transfer — Requirements for interfaces, Part 14.1: Secure cryptographic devices (retail) — Concepts, requirements and evaluation methods

AS 2805.14.2, Electronic funds transfer — Requirements for interfaces, Part 14.2: Secure cryptographic devices (retail) — Security compliance checklists for devices used in magnetic stripe card systems

AS 2805.16, Electronic funds transfer — Requirements for interfaces, Part 16: Merchant Category Codes (in preparation)

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

The terms “normative” and “informative” are used in Standards to define the application of the appendices or annexes to which they apply. A “normative” appendix or annex is an integral part of a Standard, whereas an “informative” appendix or annex is only for information and guidance.

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Introduction

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. As long as messages conform to the interface format, as prescribed in this Standard, in order for interchange to take place, all other features of applications can be altered as required.

This Standard uses a concept whereby each data element is assigned a position indicator in a control field which is known as a “bitmap”. 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 compatibility between systems.

Australian Standard®

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Part 2: Message structures, format and content

Section 1 Scope and general

1.1 Scope

This Standard specifies the message structure, format, 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.

This Standard allows for the automated reconciliation of messages previously exchanged but makes no provision for the final exchange of funds (between two or more institutions) known as “settlement”.

1.2 Normative references

The following documents are referred to in this Standard in such a way that some or all of their content constitutes requirements of this document:

NOTE Documents referenced for informative purposes are listed in the Bibliography.

AS 2805.12, *Electronic funds transfer — Requirements for interfaces, Part 12: Message content (series)*

AS 3523.1, *Identification cards — Identification of issuers, Part 1: Numbering system*

AS 3523.2, *Identification cards — Identification of issuers, Part 2: Application and registration procedures*

AS 3523.3, *Identification cards — Identification of issuers, Part 3: Australian national numbering system and registration procedures*

AS 3524, *Identification cards — Financial transaction cards*

AS 3525, *Financial transaction cards — Magnetic stripe data content for track 3*

AS/NZS 2632, *Codes for the representation of names of countries and their subdivisions (series)*

ISO 4217, *Codes for the representation of currencies*

ISO 8583, *Financial transaction card originated messages — Interchange message specifications (series)*

ISO/IEC 646, *Information technology — ISO 7-bit coded character set for information interchange*

ISO/IEC 7816-6, *Identification cards — Integrated circuit cards — Part 6: Interindustry data elements for interchange*

1.3 Terms and definitions

For the purpose of this Standard, the definitions below apply.

1.3.1

acquirer

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

Note 1 to entry: An entity which passes messages without regard to the financial data therein is not regarded as an acquirer.