AS 2805.12.1—2004
ISO 8583-1:2003
(Incoporating Amendment No. 1)
Reconfirmed 2019

Australian Standard®

Electronic funds transfer—Requirements for interfaces

Part 12.1: Message content—Structure and format

This Australian Standard® was prepared by Committee IT-005, Financial Transaction Systems. It was approved on behalf of the Council of Standards Australia on 6 February 2004.
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The following are represented on Committee IT-005:

- Australian Association of Permanent Building Societies
- Australian Bankers Association
- Australian Electrical and Electronic Manufacturers Association
- Australian Institute of Petroleum
- Australian Retailers Association
- Credit Card Industry
- Reserve Bank of Australia

This Standard was issued in draft form for comment as DR 03061.

Standards Australia wishes to acknowledge the participation of the expert individuals that contributed to the development of this Standard through their representation on the Committee and through the public comment period.

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STANDARDS AUSTRALIA

RECONFIRMATION

OF
AS 2805.12.1—2004
Electronic funds transfer—Requirements for interfaces
Part 12.1: Message content—Structure and format

RECONFIRMATION NOTICE

Technical Committee IT-005 has reviewed the content of this publication and in accordance with Standards Australia procedures for reconfirmation, it has been determined that the publication is still valid and does not require change.

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Approved for reconfirmation in accordance with Standards Australia procedures for reconfirmation on 22 August 2019.

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NOTES

Australian Standard®

Electronic funds transfer—Requirements for interfaces

Part 12.1: Message content—Structure and format

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PREFACE

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems.

This Standard incorporates Amendment No. 1 (April 2008). The changes required by the Amendment are indicated in the text by a marginal bar and amendment number against the clause, note, table, figure or part thereof affected.

This Standard is identical with, and has been reproduced from ISO 8583-1:2003, *Financial transaction card originated messages—Interchange message specifications*—Part 1: *Messages, data elements and code values*.

The objective of this Standard is to provide requirements for a common interface enabling messages to be exchanged between systems adopting a variety of application specifications. It also provides guidelines for the structure, format and content of messages.

This Standard is Part 1 of AS 2805.12, *Electronic funds transfer—Requirements for interfaces—Message content*, which is published in parts as follows:

Part 1: Structure and format (this Standard)
Part 2: Application and registration procedures for Institute Identification Codes (IIC)
A1 Part 3: Maintenance procedures for messages, data elements and code values.

The terms 'normative' and 'informative' are used to define the application of the annex to which they apply. A normative annex is an integral part of a standard, whereas an informative annex is only for information and guidance.

As this Standard is reproduced from an international standard, the following applies:

(a) Its number appears on the cover and title page while the international standard number appears only on the cover.

(b) In the source text 'this International Standard' should read 'this Australian Standard'.

(c) A full point substitutes for a comma when referring to a decimal marker.

References to International Standards should be replaced by references to Australian or Australian/New Zealand Standards, as follows:

Reference to International Standard		*Australian Standard*	
ISO		AS	
3166	Codes for the representation of names of countries and their subdivisions	2632	Codes for the representation of names of countries and their subdivisions
4217	Codes for the representation of currencies and funds	3759	Codes for the representation of currencies and funds
4909	Bank cards—Magnetic stripe data content for track 3	3525	Bank cards—Magnetic stripe data content for Track 3
7811	Identification cards—Recording technique	3522	Identification cards—Recording technique
7811-2	Part 2: Magnetic stripe	3522.2	Part 2: Magnetic stripe
7812	Identification cards—Identification of issuers	3523	Identification cards—Identification of issuers
7812-1	Part 1: Numbering system	3523.1	Part 1: Numbering systems

7813	Identification cards—Financial transaction cards	3524	Identification cards—Financial transaction cards
AS ISO		AS/NZS	
8601	Data elements and interchange formats—Information interchange—Representation of dates and times	3802	Data elements and interchange formats—Information interchange—Representation of dates and times
ISO		AS/NZS	
8825	ITU-T Recommendation X.690, Information technology—ASN.1 Encoding rules	8825	Information technology—ASN.1 encoding rules
8825-1	Part 1: Specification of basic encoding rules (BER), Canonical encoding rules (CER) and Distinguished encoding rules (DER)	8825.1	Part 1: Specification of basic encoding rules, canonical encoding rules and distinguished encoding rules
8825-2	Part 2: Specification of packed encoding rules	8825.2	Part 2: Specification of packed encoding rules

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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 International 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. Designers of such applications have complete design freedom within the overall constraint that messages shall be convertible to this interface format in order that international interchange may take place.

This International Standard uses a concept called a bit map, whereby each data element is assigned a position indicator in a control field, or bit map. A one in the assigned position indicates the presence of a data element in a specific message. A zero in the assigned position indicates the absence of a data element in a specific message.

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 International Standard are designed to ensure that compatibility between systems conforming to this International Standard is always feasible.

In a number of cases, the names of data elements and message classes can become confusing when used in descriptive paragraphs. The word authorization is a typical example. It is an activity undertaken by a card issuer, it is the name of a message class where an acquirer requests a card issuer to undertake the activity and it is also a word used in many data element names.

To aid clarity, the following conventions are followed within this International Standard:

— data element names have the first letter capitalized;

— data element names are shown in *italics* except when used in tables or figures;

— message class names are shown capitalized when the context refers to their use in messages or transactions.

ISO 8583:1993 has been revised to be published in three parts. A number of changes have been made to accommodate the latest advances in payment technologies and the opportunity has also been taken to improve the layout and readability. A summary of the most significant changes between ISO 8583:2003 (all parts) and ISO 8583:1993 is provided in Annex F.

AUSTRALIAN STANDARD

Electronic Funds Transfer—Requirements for interfaces

Part 12.1:
Message content—Structure and format

1 Scope

This part of ISO 8583 specifies a common interface by which financial transaction card-originated messages can be interchanged between acquirers and card issuers.

It specifies message structure, format and content, data elements and values for data elements. The method by which settlement takes place is not within the scope of this part of ISO 8583.

NOTE With the proliferation of technology available to financial institutions to offer services to customers, a range of tokens (financial transaction cards, digital certificates etc.) now exist for identifying account relationships. In order to maintain clarity, this part of ISO 8583 will continue to refer only to financial transaction cards as the token. However, readers should be aware that the actual token issued by a financial institution may be different.

2 Normative references

The following referenced documents are indispensable for the application of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 3166 (all parts), *Codes for the representation of names of countries and their subdivisions*

ISO 4217, *Codes for the representation of currencies and funds*

ISO 4909, *Bank cards — Magnetic stripe data content for track 3*

ISO 7372, *Trade data interchange — Trade data elements directory*

ISO 7811-2, *Identification cards — Recording technique — Part 2: Magnetic stripe — Low coercivity*

ISO 7812-1, *Identification cards — Identification of issuers — Part 1: Numbering system*

ISO 7813, *Identification cards — Financial transaction cards*

ISO 7816-6, *Identification cards — Integrated circuit(s) cards with contacts — Part 6: Interindustry data elements*

ISO 8583-2, *Financial transaction card originated messages — Interchange message specifications — Part 2: Application and registration procedures for Institution Identification Codes (IIC)*