

Australian Standard[®]

**ELECTRONIC FUNDS TRANSFER—
REQUIREMENTS FOR INTERFACES**

Part 7—POS MESSAGE CONTENT

This Australian standard was prepared by Committee IS/5, Electronic Funds Transfer. It was approved on behalf of the Council of the Standards Association of Australia on 8 September 1986 and published on 3 November 1986.

The following interests are represented on Committee IS/5:

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Australian Bankers Association
Australian Computer Equipment Manufacturers Association
Australian Electrical and Electronics Manufacturers Association
Australian Federation of Credit Unions Ltd
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Part 7—POS MESSAGE CONTENT

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PREFACE

This standard was prepared by the Association's Committee on Electronic Funds Transfer. It is Part 7 in a series of standards on electronic funds transfer (EFT), requirements for interfaces; the other standards in the series are as follows:

Part 1—Communications Interface and Data Representation

Part 2—Message Structure, Format and Content

Part 3—PIN Management and Security

Part 4—Message Authentication

Part 5—Data Encryption Algorithm

Part 6—Terminal Key Management and Security*

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.

This Part 7 is derived from Part 2 and sets out the message structure, format and content for the interchange of card-originated messages between a card acceptor and one or more acquirers. However, whereas Part 2 is based on ISO DIS 8583, Bank Card Originated Messages—Interchange Message Specifications—Content for Financial Transactions, this standard has no corresponding international basis.

The underlying objective in the development of this Part 7 has been to specify the minimum message content required from a point of service (POS) terminal, bearing in mind the economic advantages to be gained by limiting the size of the messages in order to minimize the cost involved in the usage of a packet switched service.

For the benefit of prospective users of equipment purporting to comply with Part 7, requirements have been included in Appendix C on the basis on which compliance can be stated and assessed.

Reconciliations for messages, authorizations and value will need to take place between the card acceptor and the acquirer (and between the acquirer and the card issuer, see AS 2805, Part 8).

Specific agreement will be required between the institutions involved in reconciliation with regard to the messages, their frequency and timing, and the codes acceptable.

* In course of preparation.

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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 constraint that messages must be convertible to the interface format in order that interchange may take place.

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.

STANDARDS ASSOCIATION OF AUSTRALIA

Australian Standard

for

ELECTRONIC FUNDS TRANSFER—REQUIREMENTS FOR INTERFACES

PART 7—POS MESSAGE CONTENT

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 between card accepting and card acquiring organizations.

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'.

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

- AS 2623 Credit Cards
Part 2—Magnetic Stripe Encoding for Tracks 1, 2 and 3
- AS 2805 Electronic Funds Transfer—Requirements for Interfaces
Part 2—Message Structure, Format and Content
Part 3—PIN Management and Security

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

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: Any entity which passes messages without regard to the financial data therein is not regarded as an acquirer.

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

3.3 Authorization—guarantee of funds given by the acquirer to the card acceptor.

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

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

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

NOTE: At the same time a credit transaction provides details of funds acknowledged as payable by the card acceptor to the acquirer.

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

NOTE: At the same time a debit transaction provides a claim of funds made by the card acceptor against the acquirer.

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

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

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

3.10 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.

3.11 Point of Service (POS)—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.

3.12 Processing fee—a cost associated with the sending and routing of messages not relating to either cardholder service or equipment.

NOTE: Automatic Telling Machine (ATM) usage charges are an example.

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

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

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

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

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

3.18 Settlement institution—the institution accepting responsibility for reimbursing the acquirer, card acceptor, card issuer or intermediate network facility for an approved financial transaction.

3.19 Transaction—a collection of related messages designed to complete (insofar as this is possible) the intention of the initiator of the original message, and normally concluded by a debit and/or credit to the cardholder's account.

NOTE: Reversals carried out subsequently are considered separate transactions.