

Australian Standard<sup>®</sup>

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**Electronic funds transfer —  
Requirements for interfaces**

**Part 2: Message structure, format  
and content**

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This Australian Standard was prepared by Committee IT/5, Financial Transaction Systems. It was approved on behalf of the Council of Standards Australia on 11 August 1997 and published on 5 December 1997.

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The following interests are represented on Committee IT/5:

Australian Association of Permanent Building Societies  
Australian Bankers Association  
Australian Electrical and Electronics Manufacturers Association  
Australian Institute of Petroleum  
Australian Retailers Association  
Consumers Federation of Australia  
Credit card industry  
Credit Union Services Corporation (Australia)  
Independent EFT Services  
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*This Standard was issued in draft form for comment as DR 94365.*

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Originated in part as AS 2805.2— 1995.  
Previous editions AS 2805.2—1986, AS 2805.7— 1996 and AS 2805.8—1986.  
Revised, amalgamated and designated AS 2805.2— 1997.

## PREFACE

This Standard was prepared by the Standards Australia Committee IT/5, Financial Transaction Systems, to supercede AS 2805.2—1986, AS 2805.7—1994 and AS 2805.8—1986. During the preparation of this revision cognizance was taken of ISO 8583:1993, *Financial transaction card originated messages—Interchange message specifications*.

The AS 2805 series of Standards comprises the following with additional parts under development:

### AS

2805	Electronic Funds Transfer—Requirements for interfaces
2805.1	Part 1: Communications
2805.2	Part 2: Message structure, format and content (this Standard)
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
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
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

The objective of this edition is to remove any anomalies, inconsistencies and errors in the previously published Standard (1986).

Parts 7 and 8 in this AS 2805 series have been superseded by Appendices H and J in this Standard. These parts will be declared ‘available superseded’ and are to be withdrawn from publication in 12–18 months.

The terms ‘normative’ and ‘informative’ have been used in this Standard to define the application of the appendix to which they apply. A ‘normative’ appendix is an integral part of a Standard, whereas an ‘informative’ appendix is only for information and guidance.

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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. 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 that compatibility between systems, which are compatible with this Standard, is always feasible.

## STANDARDS AUSTRALIA

### Australian Standard

## Electronic funds transfer—Requirements for interfaces

### Part 2: Message structure, format and content

## 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.

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’.

Appendices A, B, C and D refer to data elements, type and flow of messages.

NOTE: Appendices E, F, H, I and J give guidance on implementation, card acceptor registry, minimal message sets and data presentation.

**1.2 REFERENCED DOCUMENTS** The documents referred to in this Standard are listed, with titles, in Appendix G.

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

**1.3.2 Advice**—message which notifies a part of an action that has been taken, requiring no approval and may require a response.

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

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

**1.3.5 Cardholder**—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 account to another, both of which are held by the same financial institution.

**1.3.7 Card issuer**—institution or its agent which issues the financial transaction card to the cardholder.

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

NOTE: At the same time, a credit transaction provides details of funds acknowledged as payable by the acquirer (or the card acceptor, or both) against the card issuer.