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Australian STANDARD®

STANDARDS Australia

Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content



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Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content

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This page explains the meaning of the language and structure of this Standard.

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Requirements

To conform to a Standard, all requirements in the Standard need to be met.

A requirement is any statement in the Standard which uses the word "shall".

Recommendations, permissions and possibilities

The following words are commonly used in Standards, but statements using them do not have to be followed to conform to the Standard:

(a) "should" means that something is recommended.

(b) "may" means that something is permitted.

(c) "can" means that something is possible.

Structure of Standards

A Standard always has the following parts:

(i) The Preface states who developed the Standard, what the Standard is aiming to do, and how it relates to other documents.

(ii) The Scope states what the Standard is about, what it covers and what it does not cover.

(iii) The Normative references clause lists other documents that are referenced in the Standard as part of requirements.

(iv) The Terms and definitions clause defines important terms to help with understanding the Standard.

A Standard may also include other parts, such as the following:

(1) A normative appendix sets additional requirements that need to be conformed to.

(2) An informative appendix provides additional information or guidance. They usually do not contain requirements. If an informative appendix does contain requirements, the Standard will explain when those requirements apply.

(3) A Bibliography lists documents referenced in the Standard but not as part of requirements.

Many Standards include notes. Notes provide recommendations and/or guidance only. They never contain requirements.

Preface

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems, to supersede AS 2805.2:2019.

The objective of this document is to specify 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.

The major changes in this edition are as follows:

(a) Added support for the Advanced Encryption Standard (AES) and key blocks.

(b) Designated field 111 to carry AES encryption data and provided guidance on field usage.

(c) New values added to the list of tags supported in fields 47 and 113.

A list of all parts in the AS 2805 series can be found in the Standards Australia online catalogue.

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

This document 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 document are designed to ensure compatibility between systems.

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Electronic funds transfers — Requirements for interfaces

Part 2: Message structures, format and content

Section 1 Scope and general

1.1 Scope

This document 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 document 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 document 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, *(all parts), Electronic funds transfer — Requirements for interfaces, Part 12*

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 ISO 20038, *Banking and related financial services – Key wrap using AES*

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

ISO 4217, *Codes for the representation of currencies*

ISO 9564 (all parts), *Financial services — Personal Identification Number (PIN) management and security*

ISO 13492, *Financial services — Key-management-related data element — Application and usage of ISO 8583-1 data elements for encryption*

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*

ISO/IEC 8825-1, *Specification of Basic Encoding Rules (BER), Canonical Encoding Rules (CER) and Distinguished Encoding Rules (DER)*

1.3 Terms and definitions

For the purposes of this document, the terms and definitions below apply.

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