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Financial-transaction-card-originated messages — Interchange message specifications



AS ISO 8583:2025

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Financial-transaction-card-originated messages — Interchange message specifications

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AS 2805.12.1—2004.
AS 2805.12.2—2008.
AS 2805.12.3—2008.
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HB 127—1999.

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How to read this Standard

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

Refer to Standards Australia's Standardisation Guide 006 for more details about drafting rules.

Australian and Australian/New Zealand Standards are voluntary unless they are referenced in legislation or called up in contracts.

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 the following:

(a) AS 2805.12.1:2004, *Electronic funds transfer—Requirements for interfaces, Part 12.1: Message content—Structure and format*;

(b) AS 2805.12.2:2008, *Electronic funds transfer—Requirements for interfaces, Part 12.2: Application and registration procedures for Institution Identification Codes (IIC)*;

(c) AS 2805.12.3:2008, *Electronic funds transfer—Requirements for interfaces, Part 3: Maintenance*;

(d) HB 128—1999, *Electronic funds transfer—Implementing message content Standard—Terminal Handbook*;

(e) SAA HB 129:1999, *Electronic funds transfer—Implementing message content Standards—Interchange Handbook*; and

(f) HB 127—1999, *Electronic funds transfer—Implementing message content Standards—Conversion Handbook (changing from AS 2805.2 to the AS 2805.12 series).*

The objective of this document is to specify a common interface by which financial-transaction-card-originated messages can be interchanged between acquirers and card issuers.

It specifies message structure and format, including normalized data types. Message, field, value definitions and supporting information are provided by the ISO 8583 maintenance agency (MA). Contact and web page information for the ISO 8583 MA can be found at: https://www.iso.org/maintenance_agencies.html.

The method by which messages are transported, or settlement takes place is not within the scope of this document.

This document is identical to, and has been reproduced from, ISO 8583:2023, *Financial-transaction-card-originated messages — Interchange message specifications*. As this document has been reproduced from an international document, a comma is to be read as a full point when referring to a decimal marker.

Australian or Australian/New Zealand Standards that are identical adoptions of international normative references may be used interchangeably. Refer to the online catalogue for information on specific Standards.

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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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular, the different approval criteria needed for the different types of ISO document should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2 (see www.iso.org/directives).

ISO draws attention to the possibility that the implementation of this document may involve the use of (a) patent(s). ISO takes no position concerning the evidence, validity or applicability of any claimed patent rights in respect thereof. As of the date of publication of this document, ISO had not received notice of (a) patent(s) which may be required to implement this document. However, implementers are cautioned that this may not represent the latest information, which may be obtained from the patent database available at www.iso.org/patents. ISO shall not be held responsible for identifying any or all such patent rights.

Any trade name used in this document is information given for the convenience of users and does not constitute an endorsement.

For an explanation of the voluntary nature of standards, the meaning of ISO specific terms and expressions related to conformity assessment, as well as information about ISO's adherence to the World Trade Organization (WTO) principles in the Technical Barriers to Trade (TBT), see www.iso.org/iso/foreword.html.

This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 9, *Information exchange for financial services*.

This third edition cancels and replaces ISO 8583-1:2003, ISO 8583-2:1998 and ISO 8583-3:2003, which have been technically revised.

The main changes are as follows:

— ISO 8583-1 has been restructured to facilitate maintenance of the messages, data elements and code values by a new ISO 8583 maintenance agency (MA). Parts of Clauses 5, 6, 7, 8 and 9 and Annexes A, B, C, D, E and F from that document are now available at https://standards.iso.org/iso/8583 (see A.2.3).

— Corrections and message, element and data code enhancements approved by the ISO 8583 registration and maintenance management group (RMMG) (see A.2.3) since the publication of ISO 8583-1 have been included.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

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NOTES

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Financial-transaction-card-originated messages — Interchange message specifications

1 Scope

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

It specifies message structure and format, including normalized data types. Message, field, value definitions and supporting information are provided by the ISO 8583 maintenance agency (MA). Contact and web page information for the ISO 8583 MA can be found at: https://www.iso.org/maintenance_agencies.html.

The method by which messages are transported or settlement takes place is not within the scope of this document.

NOTE With the proliferation of technology available to financial institutions to offer services to customers, a range of tokens now exist for identifying account relationships (e.g. financial transaction cards). In order to maintain clarity, this document will continue to use card terminology that applies to tokens and cards, unless the element is specific to tokens or cards, in which case it will be identified as such. However, the actual token numeric issued by a financial institution can be different from the associated card numeric.

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements 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/IEC 7812-1, *Identification cards — Identification of issuers — Part 1: Numbering system*

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

3 Terms and definitions

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

ISO and IEC maintain terminology databases for use in standardization at the following addresses:

— ISO Online browsing platform: available at https://www.iso.org/obp

— IEC Electropedia: available at https://www.electropedia.org/

3.1
account identification
identification of a customer account or relationship, e.g. for the “from” or “to” account

3.2
acquirer
financial institution (or its agent) which acquires from the *card acceptor* (3.6) the data relating to the *transaction* (3.30) and initiates that data into an interchange system

Note 1 to entry: The acquirer remains unchanged throughout a transaction.

3.3
advice
message (3.16) in which the sender notifies the receiver of an action that has been taken, requiring no approval but requiring a *response* (3.27)

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