



Electronic funds transfers— Requirements for interfaces

Part 2: Message structures, format and content



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- Australian Association of Permanent Building Societies
- Australian Bankers Association
- Australian Payments Clearing Association
- Credit Union Services Corporation, Australia
- EFTPOS Payments Australia

Additional Interests:

- ANZ Bank
 - First Data International
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 - NCR Australia
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Australian Standard[®]

**Electronic funds transfers—
Requirements for interfaces**

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

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PREFACE

This Standard was prepared by the Standards Australia Committee IT-005, Financial Transaction Systems, to supersede AS 2805.2—2007, *Electronic funds transfer—Requirements for interfaces, Part 2: Message structure, format and content*. During the preparation of this Standard cognizance was taken of ISO 8583, *Financial transaction card originated messages—Interchange message specifications*.

This Standard incorporates Amendment No. 1 (July 2016). 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.

The objective of this revision is to provide additional codes that have been identified by the payments industry.

The AS 2805 series comprises of the following:

AS

2805	Electronic funds transfer—Requirements for interfaces
2805.1	Part 1: Communications
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2805.3.1	Part 3.1: PIN management and security—General (in preparation)
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2805.4.1	Part 4.1: Message authentication—Mechanisms using a block cipher
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2805.13.1	Part 13.1: Secure hash functions—General
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2805.14.1	Part 14.1: Secure cryptographic devices (retail)—Concepts, requirements and evaluation methods
2805.14.2	Part 14.2: Secure cryptographic devices (retail)—Security compliance checklists for devices used in magnetic stripe card systems
2805.16	Part 16: Merchant Category Codes (in preparation)

In the AS 2805 series of Standards, the definitions of words and phrases used are specific to the Part in which they appear.

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 compatibility between systems.

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