

Indian Standard

FINANCIAL TRANSACTION CARD ORIGINATED MESSAGES — INTERCHANGE MESSAGE SPECIFICATIONS

PART 1 MESSAGES, DATA ELEMENTS AND CODE VALUES

1 Scope

This part of ISO 8583 specifies a common interface by which financial transaction card-originated messages can be interchanged between acquirers and card issuers.

It specifies message structure, format and content, data elements and values for data elements. The method by which settlement takes place is not within the scope of this part of ISO 8583.

NOTE With the proliferation of technology available to financial institutions to offer services to customers, a range of tokens (financial transaction cards, digital certificates etc.) now exist for identifying account relationships. In order to maintain clarity, this part of ISO 8583 will continue to refer only to financial transaction cards as the token. However, readers should be aware that the actual token issued by a financial institution may be different.

2 Normative references

The following referenced documents are indispensable for the application 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 3166 (all parts), *Codes for the representation of names of countries and their subdivisions*

ISO 4217, *Codes for the representation of currencies and funds*

ISO 4909, *Bank cards — Magnetic stripe data content for track 3*

ISO 7372, *Trade data interchange — Trade data elements directory*

ISO 7811-2, *Identification cards — Recording technique — Part 2: Magnetic stripe — Low coercivity*

ISO 7812-1, *Identification cards — Identification of issuers — Part 1: Numbering system*

ISO 7813, *Identification cards — Financial transaction cards*

ISO 7816-6, *Identification cards — Integrated circuit(s) cards with contacts — Part 6: Interindustry data elements*

ISO 8583-2, *Financial transaction card originated messages — Interchange message specifications — Part 2: Application and registration procedures for Institution Identification Codes (IIC)*

(PREVIEW)

IS 14943 (Part 1) : 2014

ISO 8583-1 : 2003

ISO 8583-3:—¹), *Financial transaction card originated messages — Interchange message specifications — Part 3: Maintenance procedures for messages, data elements and code values*

ISO 8601, *Data elements and interchange formats — Information interchange — Representation of dates and times*

ISO 8825 (all parts), *Information technology — ASN.1 encoding rules*

ISO 9564-1, *Banking — Personal Identification Number (PIN) management and security — Part 1: Basic principles and requirements for online PIN handling in ATM and POS systems*

ISO 9807, *Banking and related financial services — Requirements for message authentication (retail)*

ISO 13492, *Banking — Key management related data element (retail)*

ISO 18245:—²), *Retail financial services — Merchant category codes*