Australian
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# 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 — 2015.

*This Standard incorporates Amendment No. 1 (June 2020). 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.*

During the preparation of this Standard cognizance was taken of ISO 8583 series, *Financial transaction card originated messages — Interchange message specifications*.

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

The AS 2805 series comprises the following:

AS 2805.1, *Electronic funds transfer — Requirements for interfaces*, Part 1: *Communications*

AS 2805.2, *Electronic funds transfer — Requirements for interfaces*, Part 2: *Message structures, format and content* (this Standard)

AS 2805.3.1, *Electronic funds transfer — Requirements for interfaces*, Part 3.1: *PIN management and security — General* (in preparation)

AS 2805.3.2, *Electronic funds transfer — Requirements for interfaces*, Part 3.2: *PIN management and security — Off-line with ICC verification* (in preparation)

AS 2805.4.1, *Electronic funds transfer — Requirements for interfaces*, Part 4.1: *Message authentication — Mechanisms using a block cipher*

AS 2805.4.2, *Electronic funds transfer — Requirements for interfaces*, Part 4.2: *Message authentication — Mechanisms using a block cipher*

AS 2805.5.1, *Electronic funds transfer — Requirements for interfaces*, Part 5.1: *Ciphers — Data encipherment algorithm 1 (DEA 1)*

AS 2805.5.2, *Electronic funds transfer — Requirements for interfaces*, Part 5.2: *Ciphers — Modes of operation for an n-bit block cipher algorithm*

AS 2805.5.3, *Electronic funds transfer — Requirements for interfaces*, Part 5.3: *Ciphers — Data encipherment algorithm 2 (DEA 2)*

AS 2805.5.4, *Electronic funds transfer — Requirements for interfaces*, Part 5.4: *Ciphers — Data encipherment algorithm 3 (DEA 3) and related techniques*

AS 2805.6.1, *Electronic funds transfer — Requirements for interfaces*, Part 6.1: *Key management — Principles*

AS 2805.6.2, *Electronic funds transfer — Requirements for interfaces*, Part 6.2: *Key management — Transaction keys*

AS 2805.6.3, *Electronic funds transfer — Requirements for interfaces*, Part 6.3: *Key management — Session keys — Node to node*

AS 2805.6.4, *Electronic funds transfer — Requirements for interfaces*, Part 6.4: *Key management — Session Keys — Terminal to acquirer*

AS 2805.6.5.1, *Electronic funds transfer — Requirements for interfaces*, Part 6.5.1: *Key management — TCU initialization — Principles*

AS 2805.6.5.2, *Electronic funds transfer — Requirements for interfaces*, Part 6.5.2: *Key management — TCU initialization — Symmetric*

AS 2805.6.5.3, *Electronic funds transfer — Requirements for interfaces*, Part 6.5.3: *Key management — TCU initialization — Asymmetric*

AS 2805.6.6, *Electronic funds transfer — Requirements for interfaces*, Part 6.6: *Key management — Session keys — Node to node with KEK replacement*

AS 2805.9, *Electronic funds transfer — Requirements for interfaces*, Part 9: *Privacy of communications*

AS 2805.10.1, *Electronic funds transfer — Requirements for interfaces*, Part 10.1: *File transfer integrity validation*

AS 2805.10.2, *Electronic funds transfer — Requirements for interfaces*, Part 10.2: *Secure file transfer (retail)*

AS 2805.11, *Electronic funds transfer — Requirements for interfaces*, Part 11: *Card parameter table*

AS 2805.12.1, *Electronic funds transfer — Requirements for interfaces*, Part 12.1: *Message content — Structure and format*

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

AS 2805.12.3, *Electronic funds transfer — Requirements for interfaces*, Part 12.3: *Message content — Maintenance procedures for messages, data elements and code values*

AS 2805.13.1, *Electronic funds transfer — Requirements for interfaces*, Part 13.1: *Secure hash functions — General*

AS 2805.13.2, *Electronic funds transfer — Requirements for interfaces*, Part 13.2: *Secure hash functions — MD5*

AS 2805.13.3, *Electronic funds transfer — Requirements for interfaces*, Part 13.3: *Secure hash functions — SHA-1*

AS 2805.14.1, *Electronic funds transfer — Requirements for interfaces*, Part 14.1: *Secure cryptographic devices (retail) — Concepts, requirements and evaluation methods*

AS 2805.14.2, *Electronic funds transfer — Requirements for interfaces*, Part 14.2: *Secure cryptographic devices (retail) — Security compliance checklists for devices used in magnetic stripe card systems*

AS 2805.16, *Electronic funds transfer — Requirements for interfaces*, 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" 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.