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МЕЖДУНАРОДНАЯ ОРГАНИЗАЦИЯ ПО СТАНДАРТИЗАЦИИ

Identification cards — Card originated messages — Content for financial transactions

*Cartes d'identification — Messages initiés par carte — Contenu pour les transactions
financières*

To be withdrawn
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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.

Draft International Standards adopted by the technical committees are circulated to the member bodies for approval before their acceptance as International Standards by the ISO Council. They are approved in accordance with ISO procedures requiring at least 75 % approval by the member bodies voting.

International Standard ISO 7580 was prepared by Technical Committee ISO/TC 97, *Information processing systems*.

Users should note that all International Standards undergo revision from time to time and that any reference made herein to any other International Standard implies its latest edition, unless otherwise stated.

Identification cards — Card originated messages — Content for financial transactions

1 Scope and field of application

This International Standard specifies the contents of messages interchanged between parties in those financial transactions that are originated by identification cards. It contains a data element directory, minimum content specifications of messages and maintenance procedures.

Structuring of data into messages, method of transmission, character set and security aspects are not specified in this International Standard.

2 References

ISO 3166, *Codes for the representation of names of countries.*

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

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

ISO 7811, *Identification cards — Recording technique — Part 1 : Embossing.*

3 Definitions

For the purpose of this International Standard the following definitions apply.

3.1 account : Data pertaining to a card holder.

3.2 acquirer : Institution (or its agent) that acquires from the card acceptor the financial data relating to the transaction.

3.3 card acceptor : Party accepting the card as identification in relation to the transaction.

3.4 card holder : Customer associated with the account number or with a card number associated with the account number.

3.5 card issuer : Institution that issues the identification card to the card holder.

3.6 conditional data element : A data element that on certain given conditions needs to be included in the message concerned.

3.7 data element : A fact or occurrence for which the definition, representation, identification and meaning has been agreed for the interchange of data.

NOTE — It consists of a generic part representing a defined concept and a contents part, the data item.

Example : Colour of eyes (concept), brown (content).

3.8 file : A set of related records treated as a unit (for example an issuer's cardholder file).

3.9 mandatory data element : A data element that needs to be included in the message concerned.

3.10 point of service (POS) : Physical location where a transaction is originated.

3.11 settlement institution : Institution accepting responsibility for settling the account with the acquirer.

3.12 source institution : Institution originating the message.

4 Message types and content

The data elements for each of the following message types are listed in table 1 (see clause 6 for the data element directory).

Annex B contains, for information, the correspondence between the message types described in this International Standard and those developed by committees within the American National Standards Institute.

4.1 Authorization advice

This message is used to report, on an "after the fact" basis, that an authorization has occurred against a cardholder account.

4.2 Authorization request

This message, originated by the acquirer and routed to the issuer or his agent, seeks or requests an approval, authorization or guarantee by the issuer for a transaction. It is not intended to convey sufficient data to permit the application of this transaction to the customer's account for the purpose of issuing a bill or statement.

4.3 Authorization utility

This utility message is used for multiple purposes in maintaining the integrity of authorization files.

4.4 Control response

This message, originated by issuers, acquirers, or intermediate network facilities, is generated in response to a financial control message and denotes the disposition of the financial control message.

4.5 File update

This message, originated by the issuer and routed to the acquirer, contains instructions to replace, delete, or add a file or record of cardholder data.

4.6 Financial control

This message contains totals of all messages which affect the settlement or reconciliation between any two points.

4.7 Request response

This message, originated by the issuer or his agent and routed to the acquirer, is generated in response to an authorization transaction request and denotes the disposition of a request.

4.8 Reversal advice

This message is used to reverse or cancel a specific transaction.

4.9 Reversal response

This message, originated by the receiver of a reversal advice, is a response to the reversal advice.

4.10 Transaction advice

This message, originated by the acquirer and routed to the issuer, advises the issuer of a completed transaction, to be applied to the cardholder's account.

4.11 Transaction request

This message, originated by the acquirer and routed to the issuer, requests an approval by the issuer for a transaction which, if approved, is applied to the cardholder's account for billing or statement purposes.

4.12 Verification accepted

This message is generated by the authorization system to the issuer or his agent to acknowledge acceptance and processing of a file update message.

4.13 Verification not accepted

This message is generated by the authorization system to the issuer or his agent to advise the sender that the file update message was not accepted.

5 Message summary

In table 1

- the first column contains the representation and length of the data items, as specified in the legend to table 2;

- the second column contains the name of each data element;
- the remaining columns indicate the mandatory (M) or conditional (C) data elements required in each type of message.

Conditional elements shall be used as stated in the legend to table 1.