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# **AUSTRALIAN PAYMENTS NETWORK LIMITED**

ABN 12 055 136 519

A Company limited by Guarantee

## **Code Set**

for

## **ISSUERS AND ACQUIRERS COMMUNITY FRAMEWORK**

### **Volume 6 ATM System Code**

Commenced 1 July 2015

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**Code Set for**  
**ISSUERS AND AQUIRERS COMMUNITY**  
**FRAMEWORK**

**Volume 6**  
**ATM System Code**

**INDEX**

<b>PART 1</b>	<b>INTRODUCTION, INTERPRETATION AND DEFINITIONS .....</b>	<b>6</b>
1.1	Purpose of this Code.....	6
1.2	ATM System Code .....	6
1.3	Role of the ATM Code Committee.....	7
1.4	Obligations of IA Participants.....	7
1.5	Subscribers in any other Capacity .....	9
1.6	Scope of Standards and Requirements .....	9
1.7	Interpretation .....	10
1.8	Definitions .....	10
<b>PART 2</b>	<b>SUBSCRIBING TO THE ATM SYSTEM CODE .....</b>	<b>11</b>
2.1	Qualifications for Subscription .....	11
2.2	Subscription .....	11
<b>PART 3</b>	<b>ATM SYSTEM NETWORK AND INTERCHANGE REQUIREMENTS .....</b>	<b>12</b>
3.1	Network and Interchange Requirements .....	12
3.2	Interchanges .....	13
3.3	Interchange Technical Specifications .....	13
3.4	Temporary Suspension of Interchange.....	16
3.5	Unauthorised Access Prevention.....	16
<b>PART 4</b>	<b>ATM INTERCHANGE OPERATIONS.....</b>	<b>17</b>
4.1	Obligation to engage in ATM Interchange.....	17
4.2	Terms Applicable to ATM Interchange.....	17
4.3	ATM Transactions .....	17

---

4.4	EMV Phase 1 Processing.....	18
4.5	EMV Phase 2 Processing.....	19
4.6	Liability Shift Claim Process .....	20
4.7	Counterfeit ATM Transaction Claim - Dispute Resolution .....	22
4.8	Settlement.....	22
4.9	Interchange Fees .....	23
4.10	Interchange Reports.....	23
4.11	ATM Interchange Reports and Transaction Listings .....	24
4.12	Interchange Settlement Reports (Value).....	24
4.13	Interchange Billing Reports .....	24
4.14	Retention Period.....	25
4.15	ATM Terminal - Cards Retained.....	25
4.16	Good Design Principles Applicable to ATM Terminal Interface .....	26
4.17	Doubtful ATM Transactions .....	26
4.18	Doubtful ATM Transactions - Issuer Responsibilities [Deleted].....	26
4.19	Doubtful ATM Transactions – ATM Affiliate Responsibilities [Deleted].....	27
4.20	Retention of Records – Doubtful Transactions [Deleted] .....	27
4.21	Disputed Transactions – General .....	27
4.22	Disputed Transactions - Issuer’s Responsibilities .....	27
4.23	Disputed Transactions - Acquirer’s Responsibilities .....	29
4.24	Disputed Transactions - ATM Affiliate and Third Party Responsibilities .....	31
4.25	Re-presentation.....	31
4.26	Retention of Records – Disputed Transactions.....	32
4.27	Timing .....	32
4.28	Enquiries and Notification of System Outages.....	34
4.29	Management of System Outages – Operational Broadcast .....	35
4.30	Notification of a Disruptive Event.....	35

---

<b>Annexure A. standard interchange specification</b> .....	<b>36</b>
A.1 Standard Interchange .....	36
A.2 Purpose .....	36
A.3 Scope .....	36
A.4 References .....	36
A.5 Supported Message Types .....	37
A.6 Supported Transaction Set .....	37
A.7 Network Management.....	42
A.8 Key Management.....	44
A.9 Time Out Parameters .....	48
A.10 Link Reconciliation.....	48
A.11 Link Settlement Times .....	49
A.12 Message Formats .....	49
A.13 Fields.....	74
A.14 Response Codes .....	82
<b>Annexure B. Interchange bit map</b> .....	<b>86</b>
<b>Annexure C. technology fallback</b> .....	<b>88</b>
C.1 Introduction.....	88
C.2 Technology Fallback.....	88
C.3 Field 47.....	88
C.4 Terminal Capability Code (047) .....	88
<b>Annexure D. communications philosophy</b> .....	<b>89</b>
<b>Annexure E. STANDARD INTERCHANGE TERMS</b> .....	<b>90</b>
E.1 Application to Third Party Agreements.....	90
E.2 Approved Cards.....	90
E.3 Promotions and Advertising .....	90
E.4 Indemnity and Limitation of Liability .....	90
E.5 Direct Charging.....	91
E.6 Variation .....	91
<b>Annexure F. Direct Charging Rules</b> .....	<b>92</b>
F.1 General Principles .....	92
F.2 Amount and Variation of the ATM Operator Fee and Declines.....	92
F.3 When Cardholders may be charged an ATM Operator Fee .....	92
F.4 Disclosure Rules.....	93
F.5 Record of Transaction .....	95
F.6 Message Flow .....	96

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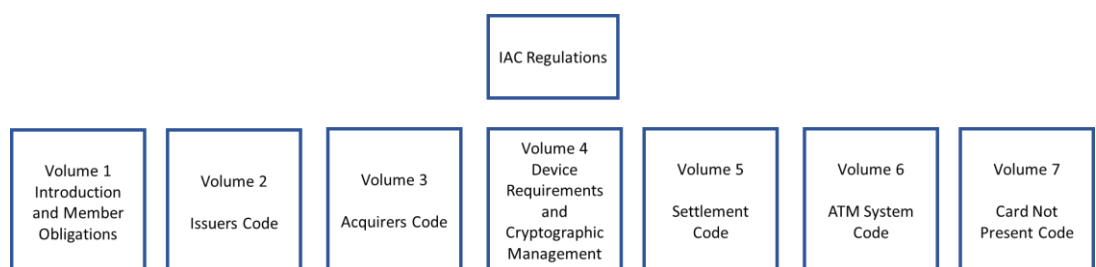
F.7	Settlement of ATM Operator Fees .....	99
F.8	Transition.....	99
F.9	Damages for Non-compliance with Direct Charging Rules.....	99
F.10	Prohibition on hindering or preventing Direct Charging .....	100
<b>Annexure G. EMV@ATM TERMINAL STANDARDS .....</b>		<b>101</b>
G.1	Cards.....	101
G.2	Card Acceptance .....	101
G.3	Transactions support and processing .....	101
G.4	Terminal Processing .....	102
G.5	Technical Fallback.....	106
G.6	Receipts .....	111
G.7	ATM configuration.....	111
G.8	Preferred transaction flows .....	113
G.9	Contactless Requirements.....	119
<b>Annexure H. Escalation Procedure .....</b>		<b>128</b>
H.1	Objective .....	128
H.2	Escalation Process .....	128
H.3	Severity levels are as follows:.....	128
H.4	Escalation of Call .....	129
H.5	ATM Interchange Escalation Table .....	131
<b>Annexure I. ATM Installation Checklists .....</b>		<b>132</b>
I.1	Security Checklists for Installation of ATMs .....	132
I.2	Physical Security Mechanisms.....	132
I.3	Logical Security Mechanisms.....	132
<b>Annexure J. EMV at Australian ATMs – Transitional Arrangements for Combo Cards .....</b>		<b>135</b>
<b>Annexure K. SUBSCRIPTION FORM .....</b>		<b>136</b>
<b>Annexure L. COUNTERFEIT ATM TRANSACTION CLAIM NOTICE .....</b>		<b>137</b>
<b>Annexure M. disputed and settled file technical specification .....</b>		<b>138</b>
<b>Annexure N. disputed Transaction Process.....</b>		<b>141</b>

## PART 1 INTRODUCTION, INTERPRETATION AND DEFINITIONS

### 1.1 Purpose of this Code

The IAC has been established to develop, implement and operate effective standards, policies and procedures to promote the efficiency, security and integrity of Australian Card Payments. These include minimum security standards, interoperability standards and value added services that support how payment cards are used throughout Australia.

These standards and requirements are contained within the IAC Code Set which is structured as follows:



This Part 1 sets out:

- (a) the objects of the Code;
- (b) what the Code covers; and
- (c) the key obligations of ATM Framework Participants.

### 1.2 ATM System Code

The ATM System Code forms part of, and supplements the other IAC Codes. The objects of the Code are to establish:<sup>2</sup>

- (a) the conditions of an IA Participant's participation in the ATM System;
- (b) the operational and security standards, requirements and procedures which apply specifically to IA Participants in relation to their participation in the ATM System; and
- (c) a Recognised Australian Payment System (APS) Framework within the meaning of the Company's Constitution for the coordinated development implementation and operation of effective standards and procedures to

<sup>1</sup> Amended effective 1/7/19, version 009 r&p 001.19

<sup>2</sup> Amended effective 1/1/21, version 012 r&p 002.20

facilitate ATM Interchange between IA Participants in Australia, including without limitation:<sup>3</sup>

- (i) procedures to promote the efficiency, security and integrity of ATM Transactions; and
- (ii) rules to promote the universal acceptance of Cards at ATM Terminals.

### **1.3 Role of the ATM Code Committee**

The role of the ATM Code Committee is to:

- (a) administer the ATM System Code, in accordance with the terms determined by the IAF, the IAC Regulations and this Code;
- (b) provide a forum for ATM Framework Participants and other interested parties to participate in, and contribute to, the development of ATM industry policy in Australia; and
- (c) provide a forum for ATM Framework Participants and other interested parties to contribute to the development of:
  - (i) procedures to promote the security of ATM Transactions, by making recommendation to the relevant IAC Code Committee;
  - (ii) specifications and standards for ATM Terminals utilised, and Cards issued by, and communications links and message formats between, Framework Participants, by making recommendation to the relevant IAC Code Committee.

### **1.4 Obligations of IA Participants**

An IA Participant, which engages in ATM Interchange in more than one capacity, must satisfy the requirements applicable to each such capacity. In summary, the primary obligations of an IA Participant:

- (a) which subscribes to the Code and participates in an Interchange network as an Acquirer, are to:
  - (i) comply with all of the Certification obligations imposed on Acquirers under Volumes 1 - 4 of the IAC Codes, particularly Volume 1 (Introduction and Member Obligations), Volume 3 (Acquirer Code) and Volume 4 (Device Requirements and Cryptographic Management), which relevantly oblige an Acquirer to:
    - (A) ensure that its ATM Terminals or the components of its ATM Terminals have been approved by the Company, and the ATM Terminals are compliant with the EMV@ATM Terminal

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<sup>3</sup> Amended effective 20/8/18, version 007 r&p 001.18

## PART 1. INTRODUCTION, INTERPRETATION AND DEFINITIONS

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Standards set out in this Code, prior to connection to the ATM System, and prior to engaging in ATM Interchange: see Part 4;<sup>4</sup>

- (B) comply with all applicable ATM System network and interchange requirements: see Part 3;
  - (ii) ensure that its ATM Terminals are capable of processing all Approved Cards: see Part 4;
  - (iii) engage in ATM Interchange with each Issuer on the Standard Interchange Terms: see Part 4 and Annexure E;
  - (iv) comply with the ATM Interchange operational rules set out in Part 4;
  - (v) comply with the ATM Direct Charging Rules set out in Annexure F, in accordance with Part 4; and
  - (vi) settle with Issuers for the obligations arising from ATM Interchange in accordance with the provisions of the IAC –Settlement Code: see Part 4;
  - (vii) comply with the IAC Regulations;
  - (b) which subscribes to the Code and participates in an Interchange network as an Issuer, are to:
    - (i) comply with all of the Certification obligations imposed on Issuers under IAC Code Volume 1 (Introduction and Member Obligations), Volume 2 (Issuer Code) and Volume 4 (Device Requirements and Cryptographic Management), which oblige an Issuer to:
      - (A) ensure that Cards issued by it comply with the IAC Card Standards including, from the Compliance Date, the EMV Standards for Cards: see Part 4;
      - (B) comply with ATM System network and interchange requirements: see Part 3;
    - (ii) use reasonable endeavours to ensure the integrity of Approved Cardholders: see Part 4 and Annexure E;
    - (iii) engage in ATM Interchange with each Acquirer, on the Standard Interchange Terms: see Part 4 and Annexure E;
    - (iv) comply with the ATM Interchange operational rules set out in Part 4;
    - (v) comply with the ATM Direct Charging Rules in accordance with Part 4 and as set out in Annexure F;
    - (vi) settle with Acquirers for the obligations arising from ATM Interchange
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<sup>4</sup> Amended effective 16/12/21, version 013 r&p 001.21



PART 1. INTRODUCTION, INTERPRETATION AND DEFINITIONS

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in accordance with the provisions of the IAC Settlement Code: see Part 4;

- (vii) indemnify each Acquirer in relation to losses arising from the fraudulent use or misuse of Cards issued by it: see Part 4 and Standard Interchange Terms in Annexure E; and
- (viii) comply with the IAC Regulations.

**1.5 Subscribers in any other Capacity**

- (a) Operator Members and Affiliates are encouraged to subscribe to this Code to ensure that ATM industry policy, standards and procedures established under the auspices of the ATM Code Committee represent the widest possible range of industry interests and perspectives.
- (b) The primary obligations of ATM Operator Members and ATM Affiliates, including but not limited to those whose nominee may have been:
  - (i) appointed as a member of the ATM Code Committee; or
  - (ii) invited to attend ATM Code Committee meetings; or
  - (iii) issued with ATM Code Committee meeting materials;

are to participate in good faith in ATM Code Committee meetings and activities, observe all applicable procedural and confidentiality requirements, and other requirements of Framework Participants, under the IAC Regulations and otherwise under any terms of reference or charter determined by the IAF for the purposes of this Code.

- (c) ATM Affiliates are bound by Part 4 (clauses 4.19 and 4.24) to assist IA Participants with the investigation of Disputed Transactions and Doubtful Transactions.

**1.6 Scope of Standards and Requirements<sup>5</sup>**

- (a) This Code applies to ATM Transactions processed across the ATM System regardless of the type of Card and/or account being used and/or accessed.
- (b) Bilateral Interchange Agreements entered into by IA Participants prior to the Commencement Date continue to be enforceable provided however that if a provision of an Interchange Agreement is inconsistent with a provision of this Code then the latter prevails to the extent of the inconsistency.

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<sup>5</sup> Amended effective 1/1/19, version 008 r&p 002.18

**1.7 Interpretation<sup>6</sup>**

Interpretations are located in a separate document entitled 'Interpretation & Definitions'.

**1.8 Definitions**

Definitions are located in a separate document entitled 'Interpretation & Definitions'.

**Next page is Part 2**

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<sup>6</sup> Amended effective 1/1/23, version 014 r&p 002.22

## **PART 2 SUBSCRIBING TO THE ATM SYSTEM CODE**

This Part 2 describes how eligible IA Participants, Operator Members and Affiliates subscribe to this Code.

### **2.1 Qualifications for Subscription**

In order to be a subscriber to this Code and, in the case of an IA Participant, participate in ATM Interchange in accordance with this ATM System Code, a person must:

- (a) be admitted as a member of the IAC in accordance with the IAC Regulations and be able to comply with all terms and conditions of membership;
- (b) be able to comply with any applicable ATM Laws; and
- (c) in the case of an IA Participant, be capable of being Certified in accordance with Volume 1 of the IAC Code Set.

### **2.2 Subscription**

- (a) Subject to satisfying the requirements in clause 2.1, each IA Participant is deemed to be a subscriber to this Code on and from the Commencement Date.
- (b) An Operator Member or Affiliate that wishes to subscribe to this Code may do so by written notice, in the form of Annexure K, to the Secretary. The subscription becomes effective on the date of receipt of the notice by the Secretary.
- (c) Following receipt of a written subscription notice, the Secretary will notify all other ATM Framework Participants of the new subscriber, and the effective date the subscription.
- (d) For avoidance of doubt, the fees payable by an IA Participant, Operator Member or Affiliate under Part 10 of the IAC Regulations are inclusive of all fees referable to its subscription to, and its share of the administration costs of, this Code.

**Next page is Part 3**

## PART 3 ATM SYSTEM NETWORK AND INTERCHANGE REQUIREMENTS

This Part 3 sets out the standards applicable ATM Interchange, including Interchange Links and Interchange Lines.

### 3.1 Network and Interchange Requirements

- (a) The standards set out in this Part 3 address security requirements from the point of PIN entry through to the point of verification.
- (b) The Acquirer is responsible for the network downstream to the Terminal. This may include Third Party Providers. The Issuer and Acquirer are jointly responsible for the Interchange Link.
- (c) The ATM network can be illustrated as follows:

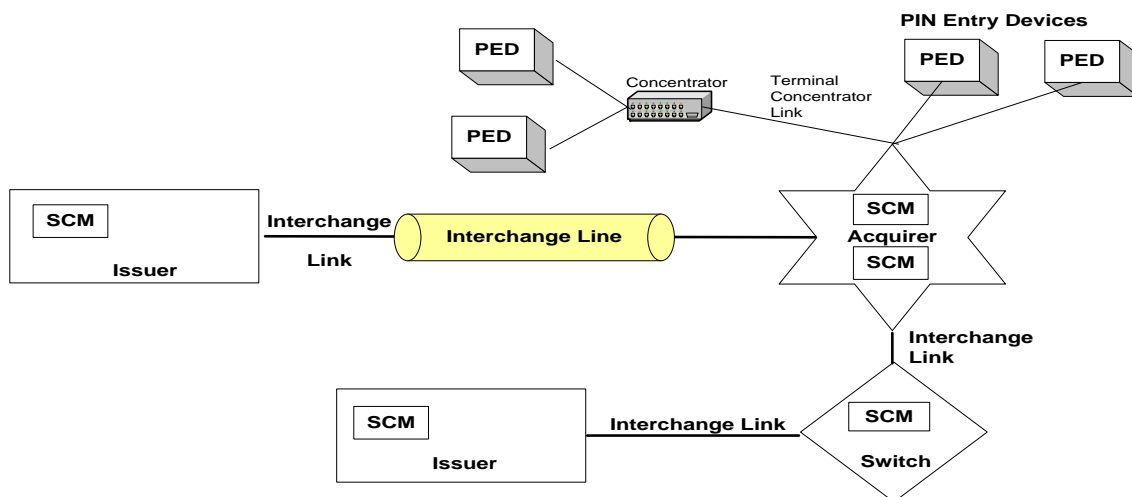


Figure 3.1 – ATM Network and Interchange

- (d) An Acquirer switch must not add more than a maximum of three seconds elapsed time through the components of its network to the total processing time of an ATM Transaction (as an ATM Transaction consists of both a request and a reply, message transit times for both Acquirers and any intermediate network nodes should not exceed 1.5 seconds). The three-second target is taken to be the average ATM Transaction time within a peak load hour.
- (e) Where Third Party Providers are engaged in the delivery of Interchange e.g., Switches, the engaging party remains ultimately responsible for ensuring that the third party complies with the standards and procedures specified in this Code.
- (f) Interchange Links shall be supported 24 hours per day, every day including weekends and holidays.
- (g) The availability of each IA Participant's EFT systems shall meet or exceed

## PART 3. ATM SYSTEM NETWORK AND INTERCHANGE REQUIREMENTS

98% when averaged over one calendar month excluding telecommunications outages.

- (h) The Issuer host must respond to a request for Authorisation within a period not exceeding 15 seconds. The fifteen-second target is taken to be the average ATM Transaction time within a peak load hour.
- (i) The maximum time-out values in the table below are indicative and are provided for guidance only.

Component	Time-out	Maximum Delay Introduced
ATM Terminal	60 seconds	
Intermediate Node		3 seconds total (1.5 seconds per transit)
Acquirer	23 seconds	3 seconds (1.5 seconds per transit)
Issuer		15 seconds

**Table 3.1 – Max Time-out Values**

### 3.2 Interchanges

- (a) For the avoidance of doubt, Interchange Link is the term used to refer to the logical communication path between two communicating Nodes. Interchange Line refers to the physical communication path between those Nodes. A single Interchange Line can support multiple Interchange Links.
- (b) Links wholly internal to an Issuer, an Issuer's exclusive environment, or those not carrying personal identification numbers are not Interchange Links for the purposes of these requirements.
- (c) Terminal concentrator lines are not subject to the requirements of Interchange Lines and Interchange Links.
- (d) Interchange Links shall be so constructed and managed such that each link will form a separate, distinct, cryptographic zone.
- (e) Distinct security requirements apply to both Interchange Links and Interchange Lines.

### 3.3 Interchange Technical Specifications

- (a) The specifications prescribed by this clause 3.3 will apply to all ATM Interchanges.
- (b) **Dialogue:** A two message dialogue will be used across the Interchange Link.
- (c) **Communications Protocol and Line Configuration:** All IA Participants

PART 3. ATM SYSTEM NETWORK AND INTERCHANGE REQUIREMENTS

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will support, at a minimum, TCP/IP as the default protocol on the Interchange. Alternative protocols may be used where mutually agreed. Preferably two lines will be installed – primary and secondary with load sharing across them. Testing will be performed using either a separate test line; a swapped secondary or test PVCs defined on the production lines: see Annexure D (Communications Philosophy).

- (d) **Message Formats:** IA Participants must ensure messages are formatted in accordance with the Standard Interchange Specification message formats set out in Annexure A and the Interchange BIT Map set out in Annexure B.

Note: Field 47 indicator modification in case of Technology Fallback is as prescribed by Annexure C.

- (e) **Reconciliation Messages:** The exchange of reconciliation messages will be within 10 minutes from the agreed cut-over time. These reconciliation messages will relate to all ATM Transactions where the request/advice message bears a date consistent with the data being settled.

- (f) **Sign-On:**

- (i) A Sign-On is unidirectional and therefore each endpoint will be required to Sign On independently;
- (ii) Both endpoints must receive and successfully verify an 0810 Network Management Request Response (logon) from the other before starting any other message exchange;
- (iii) When ready to Sign On, a party should attempt to Sign On and continue to attempt to Sign On until a successful response has been received;
- (iv) Upon receipt of an unsolicited Sign On (i.e. Receiving a Sign On message when in an assumed signed on state) or a message with a response code indicating an irrecoverable error, a party should send an immediate Sign Off message and attempts to Sign On should be made as soon as possible; and
- (v) All Sign On response messages should be inspected to ensure that the response code indicates a successful sign on. After a successful sign on, both parties must complete a successful key exchange (using 0820/0830 key exchange messages) before either party can send value Transactions.

- (g) **Messages:** The following messages will be used – 0200, 0210, 0220/1, 0230, 0420/1, 0430, 0520/1, 0530, 0800, 0810, 0820, 0830.

- (h) **Redundancy:** It is desirable that both lines are always active, running as primary and secondary. This allows for better redundancy without manual intervention. Both lines require line encryption as stated.

- (i) **Terminal details:** Transaction messages must contain Terminal name,

location and Terminal ID to enable completion of statement narratives.

- (j) **Interchange Cryptographic Keys:** IA Participants must comply with the requirements for Interchange cryptographic keys as set out in the IAC Code Volume 3 (Acquirer Requirements).

### **3.4 Temporary Suspension of Interchange**

- (a) Where in the reasonable opinion of an IA Participant or other intermediate network entity, excessive ATM Transaction response times from the other party are causing a downgrading of the service level in the Interchange system the first affected party may temporarily suspend its services for such period or periods as it shall think fit to restore the service level of the Interchange system to normal level.
- (b) The first affected party must notify the other party and the Company prior to suspending the service if practical, or at the earliest opportunity after suspending the service.

### **3.5 Unauthorised Access Prevention**

Each party to the Interchange, including each IA Participant, Third Party Provider and any intermediate network entity must maintain procedures for avoiding any unauthorised access to or use of, the Interchange system through its own hardware, software, Interchange Lines and operational procedures which enable the exchange of authorisation and reconciliation of financial ATM Transactions. It is the responsibility of the engaging IA Participant to make inquiries and to satisfy itself that its Third Party Provider or intermediate network entity complies with this clause 3.5.

**Next page is Part 4**



## PART 4 ATM INTERCHANGE OPERATIONS

This Part 4 sets out:

1. The business rules to be followed by all IA Participants as parties to ATM Interchange; and
2. Regulatory obligations applicable to ATM Interchange.

### 4.1 Obligation to engage in ATM Interchange

- (a) Subject to clause 4.1(c) each IA Participant must engage, or be ready to engage, in ATM Interchange with each other IA Participant by reason of having established a combination of:
  - (i) Direct Connections;
  - (ii) Direct Clearing/Settlement Arrangements; and/or
  - (iii) having appointed a Clearing/Settlement Agent to engage in ATM Interchange on its behalf.
- (b) This Code does not govern the establishment of the arrangements described in clause 4.1(a).
- (c) Nothing in this Code obliges an IA Participant to engage in ATM Interchange with any other IA Participant which is, in its reasonable opinion, in material default of any ATM Law, any default of any material technical or operational requirement specified in this Part 4 or any device or data security requirement which applies to that IA Participant under any part of the IAC Code Set.

### 4.2 Terms Applicable to ATM Interchange

Each IA Participant engaging in ATM Interchange with each other IA Participant must do so in accordance with:

- (a) its Certification Undertakings;
- (b) the Standard Interchange Terms in Annexure E;
- (c) the Standard Interchange Specification set out in Annexure A;
- (d) the Direct Charging Rules in Annexure F; and
- (e) the provisions of this Part 4.

### 4.3 ATM Transactions

- (a) **(Transaction Types)**: Each Acquirer must, as a minimum, be capable of supporting the following ATM Transactions:
  - (i) Cash withdrawal transactions;

- (ii) Balance enquiries; and
  - (iii) Reversal of the above Transactions and enquiries.
- (b) **(Account Selection):** As a minimum, account selection at ATM Terminals must provide for Cardholder selection of both Cheque and Savings accounts.
- (c) **(Record of Transaction):** An Acquirer must ensure that:
- (i) each Record of Transaction generated by a Terminal is clear and unambiguous. It must, as a minimum comply with the standards detailed in the e-Payments Code.<sup>7</sup>
  - (ii) any Card number included on the Record of Transaction has at least four (4) digits excluded. The preferred method of truncation is to print the first six (6) digits and the last (3) digits of the Card number on the Record of Transaction.
  - (iii) card expiry dates are excluded from Cardholder Records of Transaction.
  - (iv) it (the Acquirer) is clearly identified on the Record of Transaction.
  - (v) Annexure F prescribes additional requirements concerning a Record of Transaction for ATM Transactions which involve an ATM Operator Fee.
- (d) **(Supported Cards):** Subject to this Code, the Cards to be supported by an Acquirer are defined in each of its bilateral Interchange Agreements.
- (e) **(PIN Data):** Where a Transaction contains PIN data (bit 52), that PIN data must be formatted in accordance with one of the PIN Block formats specified in AS2805.3.1 with the exception of formats 1, 2 and 8.

#### 4.4 EMV Phase 1 Processing

- (a) Clause 4.4(b) to (h) applies to ATM Transactions arising from the use of Australian IC Cards at an EMV capable ATM during EMV Phase 1.
- (b) Phase 1 processing is only applicable until such times as the Terminal and the relevant Interchange Link(s) are upgraded to be EMV capable.
- (c) All ATMs must provide account selection facilities, (minimum cheque/savings) when presented with an Australian IC Card and credit (cash advance) when presented with an EMV combo (Scheme credit/debit) card.
- (d) The Financial Request Message created for the ATM Transaction is to be presented to the Issuer with the account selected by the cardholder mapped

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<sup>7</sup> Amended effective 20/8/18, version 007 r&p 001.18

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into bit 003.

- (e) When an Australian IC Card or EMV combo card is presented and a debit (cheque/savings) is selected or credit (cash advance) is selected that is to be routed bilaterally, the Acquirer may choose to use either magnetic stripe sourced card information or optionally card information sourced from the IC to generate the Financial Request Message.
- (f) Further, the ATM may retrieve the Track Two Equivalent Data from the IC. The Track Two Equivalent Data formatted in accordance with AS 3524 and clause 9.11.3 (Data Element 35) may be used to construct a Financial Request Message, which must be forwarded to the Issuer in accordance with magnetic stripe processing formats and rules (as contained in Annexure A). Where this is done the POS entry mode must accurately reflect the source of the card information.
- (g) If Track Two Equivalent Data is obtained from an Australian IC Card then POS entry code “051” (contact interface) or POS entry code “071” (contactless interface) must be used in the Financial Request Message.
- (h) If the Card information of an Australian IC Card or EMV combo card is unable to be read, then the Track Two Data can be electronically captured from the card’s magnetic stripe and the POS entry code “021” (refer 9.11.3) must be used in the Financial Request Message.

#### 4.5 EMV Phase 2 Processing

- (a) **(EMV Compliance):** On and from the Compliance Date:
  - (i) each Issuer must, to the extent that it issues Cards containing a Debit Chip Application, ensure that those Cards comply with the EMV Standards for Cards; and
  - (ii) each Acquirer must:
    - (A) ensure that its ATM Terminals, including those deployed by a third party for which it is the lead Acquirer, comply with the EMV@ATM Terminal Standards; and<sup>8</sup>
    - (B) ensure that each ATM Transaction initiated at its ATM Terminal with a chip Card, containing an AID of any Approved Card Payment System, is processed in accordance with the [EMV Integrated Circuit Card Specifications for Payment Systems].<sup>9</sup>
- (b) **(Issuer Liability for Fraudulent ATM Transaction):** Each Issuer agrees to indemnify each Acquirer against direct loss which is the result of any person’s fraudulent use of a Card and PIN issued by that Issuer to effect an

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<sup>8</sup> Amended effective 21/11/17, version 006 r&p 002.17

<sup>9</sup> Amended effective 21/11/17, version 006 r&p 002.17

ATM Transaction, except to the extent that:

- (i) the Issuer did not authorise the ATM Transaction; or
  - (ii) the loss can be attributed to the Acquirer's failure to comply with clause 4.5(a)(ii).
- (c) **(Liability Shift for Counterfeit ATM Transaction):** Subject to clause 4.5(d), each Acquirer agrees to indemnify each Issuer for the value amount of any Counterfeit ATM Transaction initiated and completed at the Acquirer's ATM Terminal after the Compliance Date where either:
- (i) the ATM Terminal was not EMV Compliant; or
  - (ii) the Counterfeit ATM Transaction was not processed by the Acquirer in accordance with the requirements in clause 4.5(a)(ii)(B).
- (d) **(Liability Shift Exception):** The Acquirer is not liable under clause 4.5(c) in any of the following circumstances: <sup>10</sup>
- (i) in respect of any Counterfeit ATM Transaction processed and authorised by the Issuer as a Fallback Transaction (*note: Annexure G.5.1 sets out various ICC Card usage scenarios which could result in fallback transaction*).; or
  - (ii) if the Issuer makes a claim under the indemnity more than 12 months after the date of the Counterfeit ATM Transaction. <sup>11</sup>
- (e) **(Presumption):** Unless the Acquirer can produce satisfactory evidence that its ATM Terminal is EMV Compliant, and was so compliant at the relevant time, an Issuer who has suffered loss as a result of a Counterfeit ATM Transaction initiated and completed at the ATM Terminal is entitled to the benefit of the presumption that the Counterfeit ATM Transaction occurred because of the failure of the Acquirer to comply with the requirements of clause 4.5(a)(ii).<sup>12</sup>
- (f) **(Satisfactory evidence):** Satisfactory evidence for the purpose of clause 4.5(e) is the ATM Transaction Listing for the ATM Terminal on the relevant day indicating that transactions prior to and subsequent to, the Counterfeit Transaction concerned were successfully processed as EMV transactions using the AID that the Issuer advises was on the card. The Tag 9F06 in the Transaction Listing identifies the AID.<sup>13</sup>

#### 4.6 Liability Shift Claim Process

*Note: An Issuer may become aware of a Counterfeit ATM Transaction as a result of a customer complaint about an unauthorised transaction or as a result of its own*

<sup>10</sup> Last amended effective 20/8/18, version 007 r&p 001.18

<sup>11</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>12</sup> Amended effective 21/11/17, version 006 r&p 002.17

<sup>13</sup> Inserted effective 21/11/17, version 006 r&p 002.17

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*fraud detection programmes. A customer complaint of unauthorised transaction which is, in the Issuer's reasonable opinion, a Counterfeit ATM Transaction, is to be resolved in terms of this clause 4.6 if the Issuer claims against the Acquirer within 12 months after the transaction date. An Issuer cannot make a claim against an Acquirer under the clause 4.5(c) liability shift indemnity more than 12 months after the date of the Counterfeit ATM Transaction. The timeframes in this clause 4.6 for the resolution of a claim made within the 12 month period are intended to be consistent with the timeframes for resolution of customer complaints under the ePayments Code. They are also broadly consistent with those for resolution of Disputed Transactions as set out in Part 4 of the ATM System Code. This process utilises the Disputed Transaction File (Annexure M) but is simplified to reflect the fact that extended investigation by the Acquirer is unnecessary in the case of Counterfeit ATM Transactions claims.<sup>14</sup>*

- (a) No longer than 12 months after the date of a Counterfeit ATM Transaction, an Issuer may make a claim under the indemnity given in clause 4.5(c), for the value amount of a Counterfeit ATM Transaction, by making an entry in a Disputed Transaction File in accordance with clause 4.22, adapted as follows:<sup>15</sup>
  - (i) selecting the Dispute Type “Counterfeit Claim”;
  - (ii) entering the claim reference number in the Originating Bank Reference Number field; and
  - (iii) entering the Sequence No. in the STAN (System Trace Audit Number) field.
- (b) Within ten (10) Business Days of receipt of a Counterfeit ATM Transaction Claim, the Acquirer must either:<sup>16</sup>
  - (i) accept and settle the claim in accordance with clauses 4.23(d) and 4.23(f); or
  - (ii) refuse the claim by making the appropriate entry in a Settled Disputed Transaction File and returning it to the Issuer's claims contact together with satisfactory evidence, in the terms of clause 4.5(f), in support of the refusal.
- (c) If the Acquirer:
  - (i) refuses a claim under clause 4.6(b)(ii) but fails to provide satisfactory evidence, in the terms of clause 4.5(f), in support of the refusal; or<sup>17</sup>

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<sup>14</sup> Last amended effective 20/8/18, version 007 r&p 001.18

<sup>15</sup> Last amended effective 20/8/18, version 007 r&p 001.18

<sup>16</sup> Amended effective 3/7/17, version 005 r&p 001.17

<sup>17</sup> Amended effective 21/11/17, version 006 r&p 002.17

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- (ii) fails to respond to the Counterfeit ATM Transaction Claim within ten (10) Business Days of the date of receipt of the *Counterfeit ATM Transaction Claim*;<sup>18</sup>
  - (d) the Issuer may then initiate a charge back against the Acquirer for the value amount of the Counterfeit ATM Transaction, by making an entry in a Disputed Transaction File with the Charge Back field set to “Yes” and the proposed date of the charge back entered in the “Charge Back Date” field and sending it to the Acquirer’s claims contact in accordance with clause If the Acquirer refuses a claim under clause 4.6(b)(ii), the Issuer may not initiate a chargeback, but may refer the matter to dispute resolution proceedings in accordance with clause 4.7.<sup>19</sup>
- 4.23(j).<sup>20</sup>

#### 4.7 Counterfeit ATM Transaction Claim - Dispute Resolution

- (a) Any disputes in respect of the application of clauses 4.5 and 4.6 of this Code shall be determined pursuant to Part 12 of the IAC Regulations.
- (b) The parties to any such dispute shall attempt to resolve it by negotiating in good faith prior to referring it to the Company for determination pursuant to Part 12 of the IAC Regulations.
- (c) For the avoidance of doubt the ATM Code Committee, IAF or Board, as the case may be, may if deemed appropriate, retain the services of one or more third parties to assist with the resolution of any dispute in respect of the application of this part.

#### 4.8 Settlement

- (a) Each IA Participant must be able to settle ATM Transactions with all other Interchange partners by reason of being either a Direct Settler; or having appointed one or more Direct Settlers to settle on its behalf.
- (b) Each Issuer must pay the applicable Acquirer for the total net value of all ATM Transactions initiated with Cards it has issued, and which it has duly authorised in accordance with this Code.
- (c) Settlement of obligations arising between each Acquirer and each Issuer as a result of ATM Interchange must take place at least once each business day in accordance with the procedures set out in the IAC Code Volume 5 – Settlement. IA Participants are bound by the IAC Code Volume 5 – Settlement as if set out in this Code in its entirety.

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<sup>18</sup> Inserted effective 3/7/17, version 005 r&p 001.17

<sup>19</sup> Amended effective 3/7/17, version 005 r&p 001.17

<sup>20</sup> Amended effective 3/7/17, version 005 r&p 001.17

#### **4.9 Interchange Fees**

- (a) Interchange Fees in respect of ATM Transactions are regulated by the ATM Access Regime. Subject to the requirements of the ATM Access Regime, the basis, rate and payment of an Interchange Fee (if any) will be as agreed from time to time bilaterally and specified in the Interchange Agreement.
- (b) Following receipt of Interchange billing reports (see clause 4.13), usually within one to five business days of the start of each month IA Participants which are parties to Interchange exchange acquired Transaction data by telephone and facsimile and verify and calculate net difference and agree amount due/to be paid. (This may involve some negotiations and sharing of differences). Monthly Interchange Fee reports may be exchanged to assist identification and resolution of large differences. Net fees will be settled by bank cheque, warrant, drawing voucher, or such other method as may be agreed between the parties from time to time.

#### **4.10 Interchange Reports**

- (a) Each IA Participant must ensure that all reports of the Interchange which it is required to produce for the purposes of clauses 4.11 to 4.13 contain information which:
  - (i) satisfies the agreed internal audit requirements of both parties to the Interchange;
  - (ii) provides the ability to trace Items in the event of discrepancies/enquiries across the Interchange Link;
  - (iii) assists in verifying settlement figures; and
  - (iv) provides statistical information to provide a basis for calculating applicable Interchange Fees.
- (b) All ATM Transactions, whether approved, declined or cancelled that are processed through the ATM network must be reported using an ATM Transaction Listing to assist with Cardholder enquiries and balancing procedures.
- (c) Interchange Settlement Reports and Interchange Billing Reports are to be exchanged by Acquirers on an exception basis to assist with resolution of discrepancies.
- (d) The format of all reports required is left to the individual IA Participant's discretion, provided that all minimum information requirements have been met. Reports may be kept in microfiche format.

#### **4.11 ATM Interchange Reports and Transaction Listings**

Each IA Participant must, in respect of all Interchange in which it engages in that particular capacity, produce a daily ATM Transaction Listing which contains the following:<sup>21</sup>

- (a) Cardholder Number
- (b) Acquirer Sequence/Trace Number (set by Acquirer Host)
- (c) Issuer Sequence Number (set by Issuer Host)
- (d) Local Posting Date
- (e) Real Calendar Date and Timestamp of Transaction
- (f) Acquirer ATM Sequence Number
- (g) Transaction Type Performed
- (h) Amount of Transaction
- (i) Amount of any ATM Operator Fee
- (j) ATM Location
- (k) Authorisation response code
- (l) Terminal ID number

#### **4.12 Interchange Settlement Reports (Value)**

- (a) Each Acquirer must produce, in respect of each Issuer, a daily Interchange Settlement Report for the purposes of and in accordance with the IAC Settlement Code.
- (b) For reconciliation purposes, each Issuer must produce, in respect of each Acquirer, a daily Interchange Settlement Report which complies with the requirements specified in the IAC Settlement Code.

#### **4.13 Interchange Billing Reports**

- (a) Each IA Participant must produce a monthly Interchange billing report for each Interchange Agreement that provides for payment of an Interchange Fee, which specifies:
  - (i) number of ATM Transactions acquired;
  - (ii) Interchange Fee applicable to ATM Transactions acquired by that

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<sup>21</sup> Amended effective 21/11/17, version 006 r&p 002.17



- institution;
- (iii) total sum of Interchange Fees receivable in relation to acquired ATM Transactions (derived by multiplying the number of ATM Transactions acquired, by the Interchange Fee applicable to ATM Transactions acquired by that institution);
  - (iv) number of ATM Transactions issued;
  - (v) Interchange Fee applicable to ATM Transactions issued by that institution;
  - (vi) total sum of Interchange Fees payable in relation to issued ATM Transactions (derived by multiplying the number of ATM Transactions issued, by the Interchange Fee applicable to ATM Transactions issued by that institution); and
  - (vii) net settlement figure for monthly Interchange Fee.
- (b) For reconciliation purposes, each Issuer must produce an Interchange Settlement Report which complies with the requirements specified in IAC Settlement Rules.

#### **4.14 Retention Period**

Unless applicable legislation, or an IA Participant's policy, specifies a longer retention period, each of the reports produced under clauses 4.11 to 4.13 are to be held by each IA Participant for a minimum period of 12 months, in such a manner that they are capable of being retrieved within 10 business days if required.

#### **4.15 ATM Terminal - Cards Retained**

- (a) A Card which has been retained by an ATM during operation for any reason is a "Retained Card" for the purposes of this Part 4.
- (b) Where a Card has been retained by an ATM that is serviced by a branch, the branch may hold the Card for one business day following its removal from the ATM.
- (c) Where the branch staff can determine the reason for the capture of the Card, it may be returned to the Cardholder, within the above timeframe, upon successfully establishing the claimant's identity and provided that the Card was captured due to system or machine malfunction.
- (d) Where the branch staff have any doubt as to the claimant's right to the Card, the claimant should be advised to contact their own Issuer branch.<sup>22</sup>
- (e) Where a Card has been retained at the request of the Card Issuer the Card

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<sup>22</sup> Amended effective 1/1/23, version 014 r&p 002.22

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is not to be returned to the Customer under any circumstances. This includes where a Card has been retained due to excessive PIN tries or where the Card Issuer has advised that the Card is a Hot Card or expired Card.

- (f) All Cards that have been captured and not returned to a Cardholder are to be rendered unusable (without damage to any chip on the Card) by the Acquirer and returned to the Issuer (bearing in mind the Card has a signature on it and if it is also a credit Card will have an embossed account number all of which information may be still obtainable from the destroyed Card).

#### **4.16 Good Design Principles Applicable to ATM Terminal Interface**

- (a) Acquirers need not adopt a standard Customer interface at ATM Terminals, but the selected interface, instructions and prompts must be unambiguous.
- (b) IA Participants may optionally apply the ATM Installation Guidelines set out in Annexure I to this Code.

#### **4.17 Doubtful ATM Transactions<sup>23</sup>**

- (a) In the circumstances where an Acquirer raises a possible Doubtful Transaction (i.e. an ATM Transaction where cash has been dispensed from an ATM but the withdrawal ATM Transaction has not been processed to the relevant Cardholder account), the relevant Cardholder's account will be debited (i.e. force posted) by the Issuer of the relevant Card for the ATM Transaction value within 14 Business Days of the ATM Transaction provided:
  - (i) the Acquirer notifies the Issuer of the Doubtful Transaction as soon as possible and at least within seven (7) Business Days of the ATM Transaction enabling the Issuer seven (7) Business Days to investigate; and
  - (ii) the Acquirer and the Issuer do not settle the matter following an investigation by the Issuer.
  - (iii) If the Issuer does not force post the relevant ATM Transaction within 14 Business Days then the ATM Transaction cannot be force posted. The Cardholder has recourse to raise a Disputed Transaction with the Issuer of the Card if it believes the force posting is invalid. If an ATM has been cashed incorrectly this scenario will not be considered to be a Doubtful Transaction and should be dealt with by the Issuer and Acquirer bilaterally.

#### **4.18 Doubtful ATM Transactions - Issuer Responsibilities [Deleted]<sup>24</sup>**

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<sup>23</sup> Last amended effective 1/9/23, version 015 r&p 002.23

<sup>24</sup> Deleted effective 21/11/16, version 004 r&p 002.16

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**4.19 Doubtful ATM Transactions – ATM Affiliate Responsibilities [Deleted]<sup>25</sup>****4.20 Retention of Records – Doubtful Transactions [Deleted]<sup>26</sup>****4.21 Disputed Transactions – General**

- (a) Claims by the Cardholder not to have initiated or authorised an ATM Transaction must be investigated by the Issuer and resolved with the Cardholder in the manner outlined in the ePayments Code.
- (b) The Cardholder is to be required to report these disputes to the Issuer. If a Cardholder approaches the Acquirer, the Acquirer must advise the Cardholder to report the Disputed Transaction to the Issuer.
- (c) All Disputed Transactions are to be managed in the terms of the ePayments Code and this Part 4. Subject to the provisions of the ePayments Code, IA Participants and subscribers to the ATM System Code in any other capacity are required to cooperate and seek to resolve any processing difficulties that may arise with any ATM Transaction and to initially seek to resolve any disputed transaction in good faith and through discussion and negotiation.<sup>27</sup>

**4.22 Disputed Transactions - Issuer's Responsibilities**

Upon receiving advice of a Disputed Transaction, the Issuer must:

- (a) establish where the value of the Disputed Transaction is held: e.g., establish that value is not held as a result of internal error;
- (b) prepare an entry in the Disputed Transaction file, which will be in the form of an excel file, or CSV file if bilaterally agreed between members, containing the following fields, which will inform the investigation by the Acquirer "Disputed Transaction File" (explanation of each field is contained in the parenthesis but is not required to be included):<sup>28</sup>
  - (i) Originating Bank (Issuer);
  - (ii) Originating Bank reference number (Issuer reference number);
  - (iii) Card Number (Cardholder Card Number);
  - (iv) Suspense Account claim to be paid into (Issuer's Suspense Account details);
  - (v) Terminal Number;

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<sup>25</sup> Deleted effective 21/11/16, version 004 r&p 002.16

<sup>26</sup> Deleted effective 21/11/16, version 004 r&p 002.16

<sup>27</sup> Amended effective 1/9/23, version 015 r&p 002.23

<sup>28</sup> Amended effective 21/11/16, version 004 r&p 002.16

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- (vi) Terminal Name;
  - (vii) Transaction Date;
  - (viii) Transaction Time;
  - (ix) STAN (System Trace Audit Number);
  - (x) Amount request (Amount request in the Transaction);
  - (xi) Amount Received (Amount received by the Cardholder);
  - (xii) Difference (Difference between the amounts requested and amounts received by the Cardholder);
  - (xiii) Dispute Type (drop down field with the selection of: Shortpay; Duplication; Doubtful Transaction, Counterfeit Claim; and Rejected);<sup>29</sup>
  - (xiv) Rejected Reason (Drop down field with selection of: Invalid Card Number; Invalid Terminal; or Other);
  - (xv) Charge Back (Drop down field with the selection of: Yes or No); and
  - (xvi) Charge back date (Date the Charge Back will be processed).

The Disputed Transaction File must comply with the technical specifications set out in Annexure M to this Code (including the File Naming Convention set out in Annexure M) and is to be sent as an encrypted attachment to an e-mail transmission to the Acquirer, (contact details are found on the AusPayNet Extranet <https://extranet.auspaynet.com.au/>). The Disputed Transaction File is to be used for all Disputed Transactions raised by an Issuer on a particular Acquirer for the relevant day and therefore may contain multiple entries;

- (c) if it receives a rejected entry from an Acquirer in accordance with clause 4.23(b), resend the corrected entry in the next available Disputed Transaction File following correction of the error in the rejected entry;<sup>30</sup>
- (d) if requested by the Acquirer as part of its investigations, provide to the Acquirer, the Issuer's Transaction Listing and/or Interchange Settlement Report; and<sup>31</sup>
- (e) grant written approval of any extension of time requested by the Acquirer in accordance with clause 4.23(h) for the purposes of its investigation.<sup>32</sup>

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<sup>29</sup> Amended effective 3/7/17, version 005 r&p 001.17

<sup>30</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>31</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>32</sup> Amended effective 21/11/16, version 004 r&p 002.16

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## 4.23 Disputed Transactions - Acquirer's Responsibilities

The Acquirer must:

- (a) confirm receipt from the Issuer of the Disputed Transaction File via return e-mail transmission. The email confirmation can be by way of automated response. If no confirmation is received from the Acquirer, the Issuer is entitled to proceed as if a response had been received from the Acquirer on that day;<sup>33</sup>
- (b) immediately following receipt of the Disputed Transaction File, commence validation of the Disputed Transaction File. Entries in the Disputed Transaction File that cannot be matched, validated or are otherwise considered invalid are to be dealt with as follows:<sup>34</sup>
  - (i) a specific entry may be rejected by returning the entry to the Issuer. Rejected entries must be returned in an encrypted excel file (or CSV if bilaterally agreed between members) as an attachment to an e-mail transmission to the Issuer, in the same format as the Disputed Transaction File including a reason code for each rejection; and<sup>35</sup>
  - (ii) rejection can be by way of automated response and must be sent immediately following validation of the Disputed Transaction File, which is to be completed as soon as possible following receipt of the Disputed Transaction File.<sup>36</sup>
- (c) promptly initiate investigations through use of internal reporting mediums and, where necessary, consultation with the Issuer;
- (d) if the value of the Disputed Transaction is held by the Acquirer, promptly provide value to the Issuer in accordance with the Suspense Account Details instructions in the Disputed Transaction File. (Where the value has already been forwarded to the Issuer, the Acquirer should advise date and method of value processed);<sup>37</sup>
- (e) complete its investigation within 10 business days of receipt of the Disputed Transaction File or, in the case of a rejected entry in a Disputed Transaction File under clause 4.23(b), receipt of the invalid (not rejected) entry in a Disputed Transaction File, and promptly notify the Issuer in writing of the outcome or whether more time is required to complete its investigation;<sup>38</sup>
- (f) provide confirmation to the Issuer that the value of the Disputed Transaction has been settled or denied by sending to the Issuer an ATM Settled Disputed Transaction File by way of an encrypted attachment to an e-mail transmission not later than 10 business days after receipt of a Disputed

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<sup>33</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>34</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>35</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>36</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>37</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>38</sup> Amended effective 21/11/16, version 004 r&p 002.16

Transaction File. The Settled Disputed Transaction File must include all of the same fields as in the Disputed Transaction File (specified in clause 4.22(b)) as well as the following additional fields:<sup>39</sup>

- (i) Amount Paid;<sup>40</sup>
- (ii) Date Payment Sent (to Issuer); and<sup>41</sup>
- (iii) Responding Bank Reference (optional),<sup>42</sup>

and must comply with the technical specifications set out in Annexure M (including the File Naming Convention set out in Annexure M).<sup>43</sup>

- (g) Where the claim is denied, appropriate reports are to be provided to verify that there was no equipment or system malfunction at the time of the ATM Transaction. The reports to be provided must include at least two of the following:<sup>44</sup>
  - (i) a copy of the device's journal roll or its electronic equivalent including evidence of notes dispensed where appropriate;
  - (ii) a reconciliation report covering the period;
  - (iii) a statement confirming that the device in question was not in surplus at the time of the next balancing operation, subsequent to the date of the Disputed Transaction;
  - (iv) a bill counter report;<sup>45</sup>
  - (v) ATM Terminal balance as at the first balancing following the Transaction; and<sup>46</sup>
  - (vi) other evidence that the ATM Transaction was reversed.<sup>47</sup>
- (h) The Acquirer will be granted an extension of time to complete its investigations in the following circumstances:<sup>48</sup>
  - (i) if the Disputed Transaction relates to an offsite or remote ATM, unserviced ATM or an ATM owned by a third party other than the Acquirer, a 10 business day extension must be granted by the Issuer provided that the Acquirer informs the Issuer of the expected date of

<sup>39</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>40</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>41</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>42</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>43</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>44</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>45</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>46</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>47</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>48</sup> Inserted effective 21/11/16, version 004 r&p 002.16

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balancing the relevant ATM. In these circumstances, the Acquirer must complete its investigation and provide confirmation to the Issuer no later than 20 business days of the initial receipt of a Disputed Transaction File; and<sup>49</sup>

- (ii) if a Disruptive Event has occurred and been reported by the Acquirer by way of an IAC Operational Broadcast, a 10 business day extension must be granted by the Issuer. In these circumstances the Acquirer must complete its investigation and provide confirmation to the Issuer no later than 20 business days of the initial receipt of a Disputed Transaction File.<sup>50</sup>
- (i) If the Acquirer fails to respond to the Issuer within 10 business days, or if an extension has been granted in accordance with clause 4.23(h)(i) or 4.23(h)(ii), 20 business days, the Issuer is permitted to charge back the value amount to the Acquirer. The value amount is the amount defined in the 'Difference' field of the Disputed Transaction File. This period commences on and from the date the Disputed Transaction File is taken to be received, in accordance with Step 3 in the table set out in clause 4.27.<sup>51</sup>
- (j) The Issuer must send an e-mail attaching the encrypted Disputed Transaction File to the Acquirer (see contact details, <https://extranet.apca.com.au/>), with the 'Charge Back' field set to 'Yes' and the proposed date of the charge back entered in the 'Charge Back Date' field. The Issuer must give 3 business days' warning of the proposed charge-back. In the case where an Acquirer has sought a 10 business day extension, in accordance with clause 4.23(h)(i) or 4.23(h)(ii), this email regarding the charge back is to be sent on or after the expiration of the 20 business day period (as applicable). In all other cases, the email regarding the charge back is to be sent on the expiration of the 10 business day period.<sup>52</sup>

#### **4.24 Disputed Transactions - ATM Affiliate and Third Party Responsibilities**

To the extent that any Acquirer or Issuer reasonably requires information, assistance or co-operation of an ATM Affiliate or a Third Party Provider or other person to properly investigate a Disputed Transaction, the ATM Affiliate is obliged to use reasonable endeavours to provide that information, assistance or co-operation, and the Acquirer or Issuer must otherwise ensure that it has proprietary arrangements in place to ensure that Third Party Provider or other person is obliged to provide such information, assistance or co-operation.

#### **4.25 Re-presentation**

- (a) Re-presentation by the Acquirer is allowed only if:

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<sup>49</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>50</sup> Inserted effective 21/11/16, version 004 r&p 002.16

<sup>51</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>52</sup> Amended effective 21/11/16, version 004 r&p 002.16

- (i) the charge-back by the Issuer is improper or invalid;<sup>53</sup>
  - (ii) Cardholder received the requested Cash; or
  - (iii) the Acquirer has processed an adjustment for the disputed ATM Cash disbursement.
- (b) Re-presentation must be received by Issuer within 10 business days of the charge-back, otherwise it will not be valid.

#### 4.26 Retention of Records – Disputed Transactions

All Interchange parties are to maintain details of Disputed Transactions for at least 12 months.

#### 4.27 Timing

- (a) Timing for processing of Disputed Transactions is governed by the requirements of the ePayments Code and by the requirements of this Framework. A summary of resolution steps and associated time frames for resolution of Disputed Transactions is set out below. A detailed illustration of the process for resolution of Disputed Transactions is set out in Annexure N.<sup>54</sup>

*(Note: Currently the ePayments Code requires the Issuer to advise the Cardholder within 21 days of a receipt of a complaint either of the outcome of the investigation or the need for more time to complete the investigation. Unless there are exceptional circumstances which the Issuer advises to the Cardholder in writing, the ePayments Code requires the Issuer to complete its investigation within 45 days of receipt of the complaint. Times stipulated below are intended to enable Issuers to be in a position to meet their obligations under the Code, however Framework Participants are required to comply with the shorter timeframes stipulated in this Part 4 rather than the timeframes for complaints stipulated in the ePayments Code, in relation to Disputed Transactions).<sup>55</sup>*

Issuer	Acquirer	Time Frame
1. Issuer receives Cardholder complaint (ePayments Code – Day 1).		
2. Sends Disputed Transaction File to Acquirer.		As soon as practicable.

<sup>53</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>54</sup> Amended effective 21/11/16, version 004 r&p 002.16

<sup>55</sup> Amended effective 21/11/16, version 004 r&p 002.16



## PART 4. ATM INTERCHANGE OPERATIONS

Issuer	Acquirer	Time Frame
	<p>3. Confirm receipt and “received on” date: if received before 10am on a business day then this will be IAC Code Set – Business Day 1. If received after 10am on a business day, or received at any time on a day that is not a business day, then IAC Code Set – Business Day 1 will be the next business day following date of receipt.</p> <p>In the case of a rejected entry in a Disputed Transaction File, the “received on date” calculated by reference to when the valid (not rejected) entry in a corrected Disputed Transaction File is received.</p>	On receipt of the Disputed Transaction File.
	4. Investigate and resolve if possible.	Prior to IAC Code Set – Business Day 10, i.e., IAC Code Set Day 1 plus 9 business days.
	5. Send Issuer Settled Disputed Transaction File and process payment and/or request a 10 business day extension if conditions for extension met.	On or prior to IAC Code Set – Business Day 10.
6. Advise Cardholder of final outcome (if Acquirer has sent Settled Disputed Transaction File) or current status if an extension has been granted.		On IAC Code Set – Business Day 10 (which will be before ePayments Code Day 21, i.e., ePayments Code – Day 1 plus 20 calendar days).
7. Initiate charge back by sending Disputed Transaction File to Acquirer with charge back details – if appropriate.		On IAC Code Set – Business Day 11.

Issuer	Acquirer	Time Frame
8. Post charge back and advise Cardholder of final outcome.		On IAC Code Set – Business Day 14.
	9. If 10 business day extension has been granted – Send Issuer Settled Disputed Transaction File and process payment.	On IAC Code Set – Business Day 20.
10. 10 business day extension – Advise Cardholder of final outcome (if Acquirer has sent Settled Disputed Transaction File).		On IAC Code Set – Business Day 20.
11. 10 day business extension – Initiate charge back by sending Disputed Transaction File to Acquirer with charge back details – if appropriate.		On IAC Code Set – Business Day 21.
12. 10 business day extension – Post charge back and advise Cardholder of final outcome.		On IAC Code Set – Business Day 24 (which will be before ePayments Code – day 45).

Table 4.27 - Timing<sup>56</sup>

#### 4.28 Enquiries and Notification of System Outages

- (a) Enquiries relating to Cardholders' ATM Transactions are to be directed to the Issuer.
- (b) Enquiries relating to Cardholder disputes/queries should be directed to the appropriate contact in <https://extranet.auspaynet.com.au/>.
- (c) Enquiries regarding settlement matters and any related discrepancies are to be directed to the appropriate contact in <https://extranet.auspaynet.com.au/>.
- (d) Both parties to an Interchange are to advise each other of any scheduled or unscheduled downtime. All problems resulting in unscheduled downtime and general enquiries regarding the Interchange Link problems are to be directed to the appropriate contact in <https://extranet.auspaynet.com.au/>.
- (e) In the event that either institution has scheduled downtime resulting in the Interchange Link being unavailable, a written advice is to be sent prior to this advising the date and approximate commencement and completion

<sup>56</sup> Amended effective 21/11/16, version 004 r&p 002.16

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times. This advice is to be directed to the appropriate contact in <https://extranet.auspaynet.com.au/>.

- (f) In the event of unscheduled outages, Framework Participants will apply the escalation procedures set out in Annexure H (Escalation Procedures).

#### **4.29 Management of System Outages – Operational Broadcast**

- (a) Framework Participants may provide operational advice to other Framework Participants by issuing an operational broadcast using the Company's extranet ("Operational Broadcast").
- (b) The Operational Broadcast form is an online form which can be accessed, completed and sent by Framework Participants using AusPayNet's extranet.
- (c) The Operational Broadcast form may be used to notify other Framework Participants or Non-Framework Participants about:
- (i) unscheduled network outages;
  - (ii) scheduled network outages;
  - (iii) to facilitate the exchange of general operational information relevant to network operations; or
  - (iv) Disruptive Events.
- (d) Operational Broadcast forms may be completed by Framework Participants and submitted to AusPayNet during business hours (Monday to Friday 8.30 am to 5.30 pm) for action.
- (e) AusPayNet will process the Operational Broadcast form during business hours, and broadcast as requested in the "Communication Process" section of the form.
- (f) An Operational Broadcast about a Disruptive Event must include the following information: (1) the time when the Disruptive Event commenced or is expected to commence; (2) the time when normal processing is expected to resume or resumed; and (3) the current status of the Disruptive Event.

#### **4.30 Notification of a Disruptive Event**

An IA Participant that experiences a Disruptive Event must notify the Company as soon as possible. Notification of a Disruptive Event shall be given to the operational contacts listed at <https://extranet.auspaynet.com.au> and subsequently by an Operational Broadcast.

**The next page is Annexure A**

## **Annexure A. STANDARD INTERCHANGE SPECIFICATION**

### **A.1 Standard Interchange**

- (a) This Annexure A sets out the interchange specifications required to be met by all IA Participants, to the extent applicable to the capacities in which they participate (or are deemed to participate) in Interchange.
- (b) Although it is not necessary that all Interchanges engaged in by IA Participants and Non-Members conform to this specification, it is a requirement that all IA Participants are capable of supporting this interface and it is to be used where bilateral agreement cannot be reached.
- (c) As this specification is taken from the previous version of the CECS Manual (in force until 30 June 2015) it contains elements that are unnecessary for an ATM only interchange. These elements have been retained as a transition measure only.

### **A.2 Purpose**

The purpose of this Annexure A is to define the standard message set capable of supporting the range of Interchange Transactions arising from Card-originated, debit Transactions and associated interactive message traffic between IA Participants.

### **A.3 Scope**

- (a) The scope of this Annexure A is to specify IAC requirements for debit authorisation Interchange in sufficient detail to allow construction and implementation of the required interface (see also Part 2).
- (b) The message specifications given in this Annexure A are based on the Australian Standard, AS2805 Electronic funds transfer - Requirements for interfaces. The requirements of this specification take precedence over those of the AS2805 standard if any contention arises during the implementation of an interface using this specification.

### **A.4 References**

The following documents are referred to in this Annexure A:

- (a) AS2805.2-2007/Amdt 2-2008 Electronic funds transfer - Requirements for interfaces Part 2: Message structure, format and content
- (b) AS2805.4.1-2001/Amdt 1/2006 Electronic funds transfer - Requirements for interfaces Part 4.1: Message authentication - Mechanism using a block cipher
- (c) AS2805.6.3-2000/Amdt 1/2003 Electronic funds transfer - Requirements for interfaces Part 6.3: Key management - Session Keys - Node to node

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (d) AS2805.6.1-2002/Amdt 3/2007 Electronic funds transfer - Requirements for interfaces Part 6.1: Key management - Principles Amended effective 27.04.11
- (e) AS2805.16 Electronic funds transfer - Requirements for interfaces Merchant Category Codes
- (f) AS2805.6.6- 2006 Electronic funds transfer - Requirements for interfaces Part 6.6: Key management – Session Keys – Node to node with KEK replacement.

**A.4.1 Normative references**

Unless specifically identified otherwise, the terms, definitions and specifications contained in the referenced publications given in clause A.4 are normative to this specification.<sup>57</sup>

**A.5 Supported Message Types**

Request	Response	Description
0100	0110	Authorisation Request
0200	0210	Financial Transaction Request
0220	0230	Financial Transaction Advice
0221	0230	Financial Transaction Advice Repeat
0420	0430	Acquirer Reversal Advice
0421	0430	Acquirer Reversal Advice Repeat
0520	0530	Acquirer Reconciliation Advice
0521	0530	Acquirer Reconciliation Advice Repeat
0800	0810	Network Management Request
0820	0830	Network Management Advice

Table A.5 – Supported Message Types

**A.6 Supported Transaction Set****A.6.1 Pre-authorised Transaction**

- (a) A pre-authorised Transaction is a two-phase Transaction. An authorisation request (message type 100) is used by the Card acceptor for the approval or guarantee of funds from the Card Issuer or their agent. If an authorisation request is approved it is not to be debited against the

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<sup>57</sup> Amended effective 21/11/17, version 006 r&p 002.17

ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

Cardholder's account, which will be performed by the Financial Transaction Advice (message type 220) that may follow.

- (b) The Issuer may put a temporary hold on the Cardholder's account for the amount authorized. In the absence of the 0220 Advice Message (or a reversal of the pre-authorization) that completes the Transaction, the lifetime of the pre-authorization request shall not exceed 24 hours.
- (c) Pre-authorization Transactions are generated from devices such as fuel dispensers and Card-activated phones. The Transaction is used where the Merchant or Terminal does not know the final cost of the goods or services to be provided. The authorisation message will contain the maximum amount that the Terminal is able to dispense. The Pre-authorization response message will contain the Issuer authorised amount for this Transaction. This value may be less than the requested value.
- (d) The Financial Transaction Advice that completes the Transaction must be for a value equal to or lower than the amount for which the authorisation was approved.

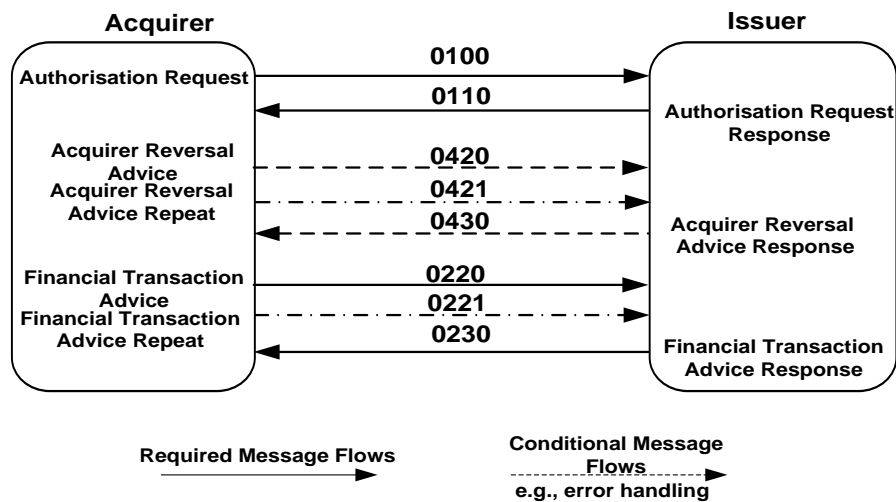


Figure A.6.1 – Pre-authorized Transaction flow

- (a) If the amount of the advice is greater than the amount authorised, the Transaction may be rejected by the Issuer.
- (b) For Acquirer Reversal Advice messages the amount field must contain the same value as in the original Authorisation Request message.

**A.6.2 Balance Enquiry Transaction**

- (a) A Balance Enquiry Transaction requests the Issuer to provide information about the current balance and available (cleared) funds of an account linked to the Card. The Transaction has no financial impact on the account, other than fees that may arise from the execution of the Transaction.

- (b) A balance enquiry Transaction uses a “Financial Transaction Request” message (0200)

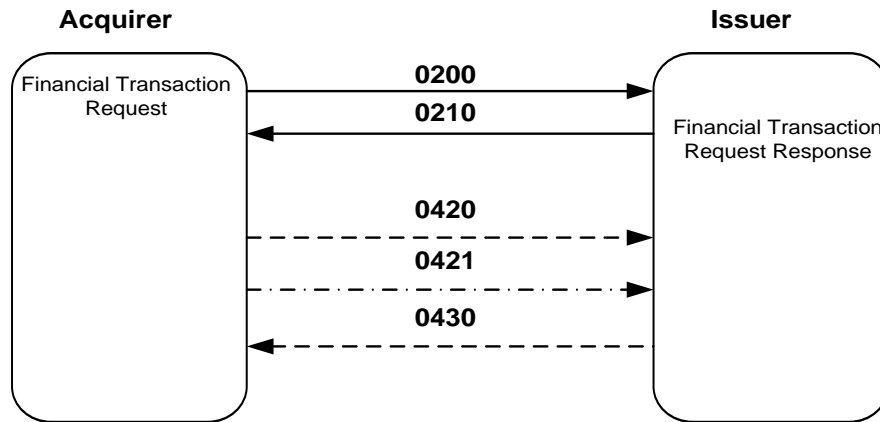


Figure A.6.2 – Balance Enquiry Transaction flow

- (c) Acquirer Reversal Advice (0420) messages are used to handle error conditions arising from the inability to complete the Transaction for example, failure to print a receipt if requested, timeouts etc.

### A.6.3 Cash Withdrawal Transaction

- (a) A Cash Withdrawal Transaction is used by an Acquirer to request authorisation from the Card Issuer to complete a Cardholder initiated withdrawal request at a Terminal.

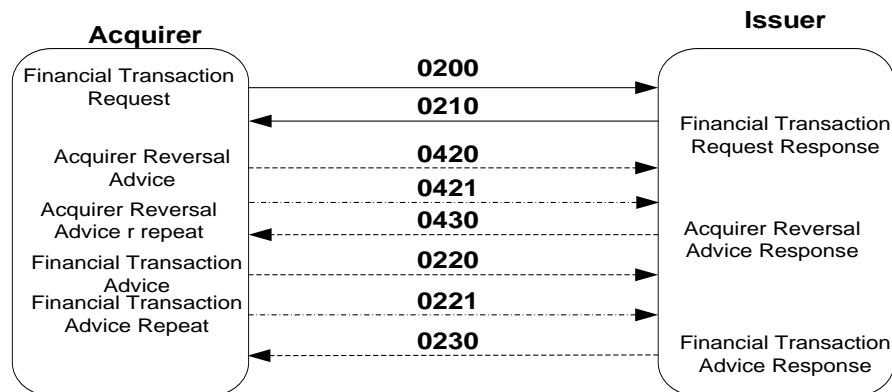
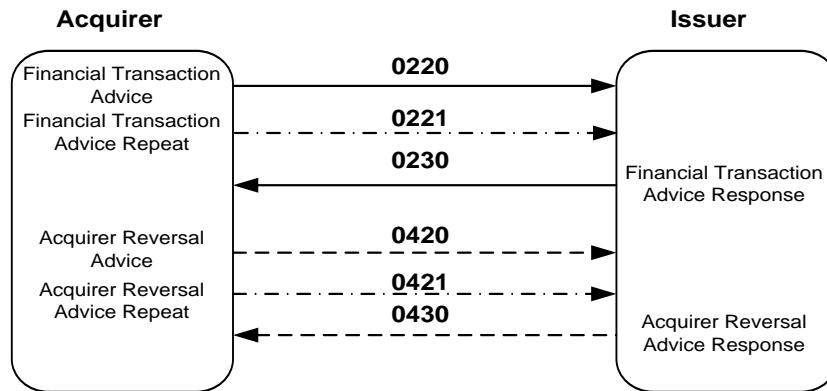


Figure A.6.3 – Cash Withdrawal Transaction flow

- (a) The approval issued by the Issuer must be for the total amount of the request; approval of partial amounts is not supported.
- (b) The “Acquirer Reversal Advice” must be for the full amount contained in the request.
- (c) In the case where a partial dispense occurs, only for ATM Transactions, the Acquirer must send a “Reversal Advice” message for the full amount of the original “Financial Transaction Request” message, followed by a “Financial Transaction Advice” message for the amount of the actual dispense.

**A.6.4 Fall-Back Transaction**

- (a) Fall back Transactions are used when there is a failure to process an EFTPOS Transaction on line. The failure could be at the Merchant’s device, the Merchant to Acquirer link or the Interchange.
- (b) There are four specific fall-back modes for ICC originated Transactions namely:
  - (i) Chip Fall-back: occurs where the Transactions rules require online authorisation and the Terminal is unable to go online. Transaction processing proceeds in accordance with the Issuer and Terminal default processing rules (EMV default processing);
  - (ii) Technology Fall-back: occurs when due to a fault of either the ICC or the IFD, the Terminal is unable to retrieve data from the chip. Fall-back is to magnetic-stripe;
  - (iii) Manual Entry: occurs when the Terminal is unable to retrieve Card data from both the ICC and the magnetic-stripe;
  - (iv) Fall-back Override refers to the situation where, when in Chip Fall-back, the ICC returns a decline, and where the Merchant, under certain specified conditions, chooses to override the result.
- (c) For additional details see Annexure B (Technology Fallback).



**Figure A.6.4 – Fall-Back Transaction flow**

- (a) A reversal message may be sent when the Terminal fails to receive a 0230 “Financial Transaction Advice” response or when the Terminal fails to authenticate the 0230 response message.

**A.6.5 Reconciliation Transaction**

- (a) Reconciliation Transactions are used between two end points of a link to confirm the number and value of financial Transactions that have been approved since the last reconciliation process occurred.



## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (b) For Acquiring nodes, the reconciliation totals must not be updated until the financial Transaction response message is received from the Issuing node with an approval action code.
- (c) Separate reconciliation totals and processing is required for each interface between nodes.
- (d) A sending node must maintain a set of reconciliation totals for each reconciliation date that the node is currently using in messages being sent. Similarly, the receiving node must maintain reconciliation totals for each date that it is receiving.
- (e) Each node must support reconciliation dates of the current date, plus the following day. Transactions with reconciliation dates that do not match one of these two dates may be rejected by the receiving system.
- (f) In the case of bi-lateral links (both acquiring and issuing) separate reconciliation totals must be maintained for messages sent and for those received i.e., they must not be netted.

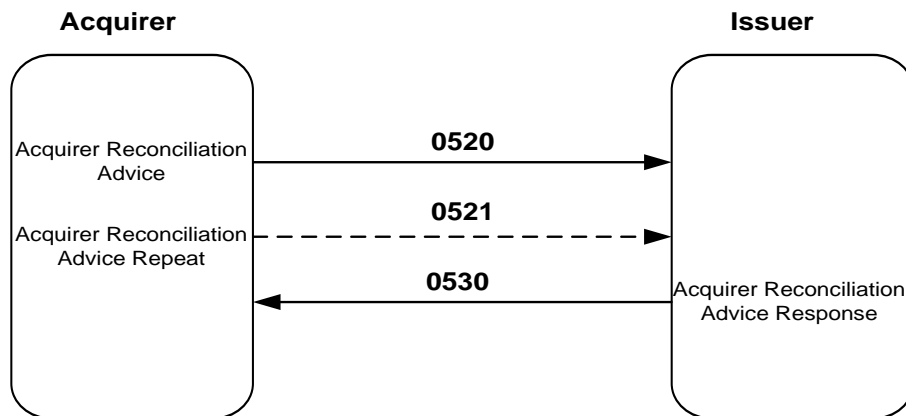


Figure A.6.5 – Reconciliation Transaction flow

### A.6.6 Declined ICC Transactions

- (a) For ICC originated Transactions a declined Transaction is any Transaction where the Issuer sends, or where an ICC responds with, a response within the permitted response time, declining the Transaction for reasons which may include but are not limited to, PIN errors, account errors and insufficient funds.
- (b) Where the Transaction is declined by the ICC (AAC returned), the declined Transaction is not to be forwarded to the Issuer, except where the merchant chooses to override the Card decision in which case the fallback indicator “FBKO” must be included in the 0220 Advice message sent to this Issuer indicating that the override has occurred.

## A.7 Network Management

- (a) Network management involves the initial and ensuing dialog between the applications running at both end of the Interchange Link, which are required to start and maintain the reliable and secure flow of financial messages. It includes messages to establish and restore communications at the application layer (session establishment), the exchange of security keys, verification of link status and session termination by either node.
- (b) Network Management Transactions include link “Sign On/Off, Key Change Requests as well as link status (echo) requests.
- (c) A Sign On request must precede any other message type on a link and must be immediately followed with a Key Change Advice.

### A.7.1 Sign On Request

- (a) A “Sign On” request is used by a node to request permission from the receiving node to transmit financial messages. A “Sign On” is unidirectional and each endpoint is required to “Sign On” independently.
- (b) A “Sign On” request performs proof-of-endpoint processing as described in clause A.8.4.

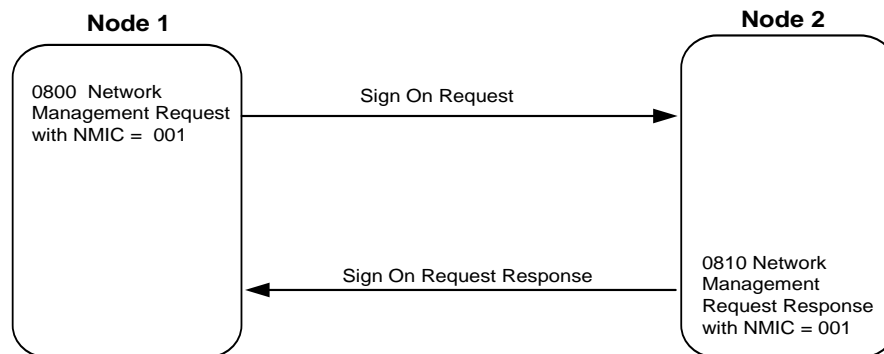


Figure A.7.1 – Sign On Request

- (a) A “Sign On” request must precede any other message type on a link and, if successful, be immediately followed by a Key Change Request.

### A.7.2 Echo Test

- (a) Echo Test Transactions are used by both nodes of a link to ensure that the other node is receiving messages and responding at an application's level. They do not indicate that the link is available for use. These Transactions can be sent at any time once session keys have been established, that is subsequent to a successful Key Change Transaction.

- (b) They must be sent where no activity has occurred on the link during the preceding sixty seconds and the link is in the signed on state.

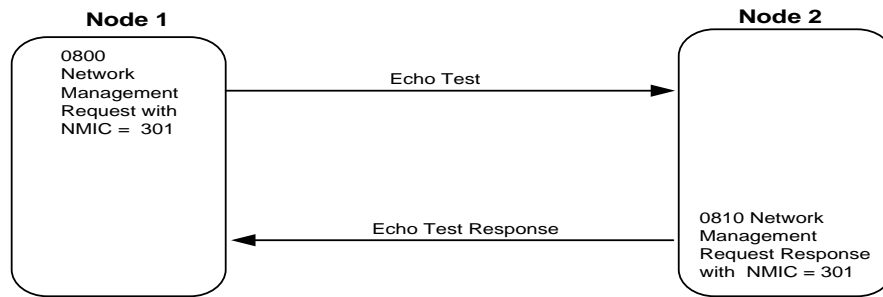


Figure A.7.2 – Echo Test

### A.7.3 Key Change Advice

A Key Change Advice is required after each successful Sign On, and subsequently at intervals not exceeding one hour or the transmission of 256 financial Transactions, to establish the session keys to be used for MAC generation/verification and PIN encipherment/decipherment as described in clause A.8.3.

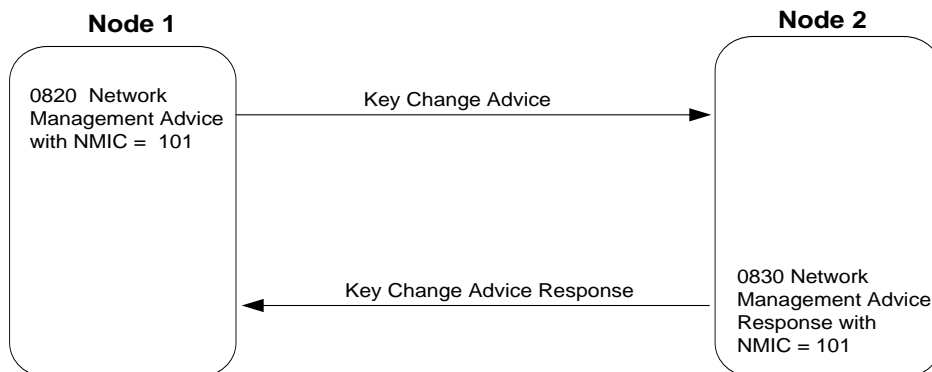


Figure A.7.3 – Key Change Advice

### A.7.4 Sign Off Advice

A Sign Off Advice is used by either node to terminate the transmission of financial messages in both directions.

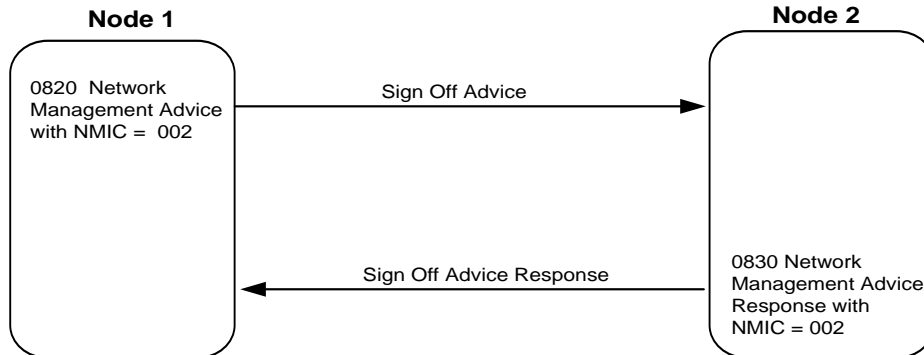


Figure A.7.4 – Sign Off Advice

## A.8 Key Management

This clause A.8 describes the Interchange key management and exchange process using DEA 3 (128-bit) KEKs (Key Enciphering Keys) with proof of end-point capability. Reference can be made to AS 2805.6.3 or AS2805.6.6.

### A.8.1 AS 2805 Conformance

Key Management will conform to AS 2805.6.1.

### A.8.2 Interchange Key Enciphering Keys

- (a) Each interchange node will contain an Interchange Send Key Enciphering Key (KEKs) and an Interchange Receive Key Enciphering Key (KEKr). The Interchange Send KEK will be the same key as the Interchange Receive KEK in the partnering node, similarly the Interchange Receive KEK will be the same as the Interchange Send KEK in the partnering node. The manner by which these keys are generated and installed must be agreed between the partners and employ one of the methods identified in IAC Code Set Manual Volume 4 (Device Requirements and Cryptographic Management).<sup>58</sup>
- (b) The Interchange Key Enciphering Keys are used to encipher and decipher the session keys when they are transmitted between the nodes and in the proof of end points process.
- (c) Interchange Key Enciphering Keys must be Statistically Unique and must be changed, at a minimum, once every two years.

<sup>58</sup> Amended effective 1/1/16, version 002 r&p 002.15

<b>NODE A</b>		<b>NODE B</b>
Interchange Key Encrypting Key, send (KEKs)	=	Interchange Key Encrypting Key, receive (KEKr)
Interchange Key Encrypting Key receive (KEKr)	=	Interchange Key Encrypting Key send (KEKs)

Table A.8.2 – Interchange Key Encrypting Keys

### A.8.3 Session Keys

- (a) Each node keeps four sets of session keys, two send sets and two receive sets.
- (b) Each set of session keys consists of three keys, MAC Key, PIN Protect Key and optionally a Data Enciphering Key. Each session key is 128-bits long and stored in a secure manner.
- (c) The send session key sets are generated by the sending node and numbered "1" or "2". The send session key sets are then forwarded to the receiving node to be used as the receive session key sets.
- (d) The receive session key sets are received in a 0820 Network Management Advice message with bit 070 equal to 101 from the sending node. The set number of either "1" or "2" contained in bit 53 indicates the receive session key set used by the receiving node to verify the MAC, decipher the data and translate or verify the PIN.
- (e) One set of send session keys is used at a time and all Transactions sent from the sending node will generate the MAC and encipher the PIN, if present, using the MAC Generator Key and PIN Protect Key, respectively, from the same send session key set. The send session key set used is indicated by bit 53 (contains "1" or "2") in each message.
- (f) Session Keys must be statistically unique and replaced, at a minimum, once every hour or on every 256 Transactions, whichever occurs first.
- (g) The Data Encipherment Key is unused. The Data Encipherment Key may optionally be included in the Key Change Message (see Network Management Key Change Advice message format (clause A.12.17) and clause A.13.6).<sup>59</sup>
- (h) When enciphered for transmission, each session key type will use a unique variant of the Key Encrypting Key in accordance with AS 2805.6.1.

<b>NODE A</b>		<b>NODE B</b>
Send Session Keys Set 1		Receive Session Keys Set 1
• MAC Key (KMACs1)	=	• MAC Verification Key (KMACr1)
• PIN Protect key (KPEs1)	=	• PIN Protect key (KPEr1)

<sup>59</sup> Amended effective 21/11/17, version 006 r&p 002.17

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

• Data Encipherment Key (KDs1)	=	• Data Decipherment Key (KDr1)
Send Session Keys Set 2		Receive Session Keys Set 2
• MAC Key (KMACs2)	=	• MAC Verification Key (KMACr2)
• PIN Protect key (KPEs2)	=	• PIN Protect key (KPEr2)
• Data Encipherment Key (KDs2)	=	• Data Decipherment Key (KDr2)
Receive Session Keys Set 1		Send Session Keys Set 1
• MAC Verification Key (KMACr1)	=	• MAC Key (KMACs1)
• PIN Protect key (KPEr1)	=	• PIN Protect key (KPEs1)
• Data Decipherment Key (KDr1)	=	• Data Encipherment Key (KDs1)
Receive Session Keys Set 2		Send Session Keys Set 2
• MAC Verification Key (KMACr2)	=	• MAC Key (KMACs2)
• PIN Protect key (KPEr2)	=	• PIN Protect key (KPEs2)
• Data Decipherment Key (KDr2)	=	• Data Encipherment Key (KDs2)

Table A.8.3 - Session Keys

## A.8.4 Establishing a Link

- (a) A link must be established using the 0800/0810 Network Management Messages with a NMIC of “Sign On” (001). Each side must be successfully Signed on before a session can be established.
- (b) A proof of endpoints check is part of the sign on process.
- (c) A Random number (RNs) is generated along with its inverted form (RNr) both are enciphered under KEKs. The enciphered RNs is forwarded to the interchange partner in Data Element 48 of the logon request. The enciphered RNr is stored awaiting the logon response.
- (d) The interchange partner will, on receipt of the sign on request, generate the inverted form of the enciphered RNs received (RNr) and return it, enciphered by KEKr, in the sign on response. The enciphered RNr must be forwarded in Data Element 48.
- (e) On receiving the sign on response, the enciphered RNr in the message is compared with the stored version of enciphered RNr. If the two values match, proof of endpoints is established.
- (f) Following these messages the key change messages establish the current session keys. Then, and only then, can other Transactions be processed.

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (h) Following is an example of the message flow to establish a link showing the key set used. The terms "send" and "receive" are from Node A's viewpoint.

NODE A		NODE B
0800 (Sign On)	⇒	
	⇐	0810 (Sign On Reply)
	⇐	0800 (Sign On)
0810 (Sign On Reply)	⇒	
0820 (Key Change, Send Set 1)	⇒	
	⇐	0830 (Key Change Reply)
	⇐	0820 (Key Change, Receive Set 1)
0830 (Key Change Reply)	⇒	
	⇐	0200 (Receive set 1 keys)
0210 (Send set 1 keys)	⇒	
etc.		etc.

Table A.8.4 - Establishing a Link message flow

### A.8.5 Changing Session Keys

The method of session key changes is detailed below:

- (a) While one set of send session keys is being used, the other send session key set is randomly generated by the sending node and their KVCs generated, the keys are then enciphered under the Interchange Send KEK and transmitted to the receiving node in a 0820 "Network Management Advice" message.
- (b) When a 0820 message is received by the receiving node, the session keys are deciphered using the Interchange Receive KEK. These deciphered keys are set up as the set of receive keys specified by the set number contained in bit 53 of the 0820 message. The Key Verification Codes (KVCs) are calculated by the receiving node and transmitted to the sending node in bit 48 of the 0830 message.
- (c) When the 0830 "Network Management Advice" response message is received at the node initiating the key change, the KVCs contained in the 0830 message are validated. If the KVCs are correct, the new send session key set can be used immediately. If the KVCs are invalid, new send session key set must be generated and the whole process is repeated.

### A.8.6 Sign Off

Either node may terminate the transmission of financial messages by sending a "Sign Off" advice. A "Sign Off" is accomplished by the transmission of a "Network Management Advice Message" with a Network Management Information Code equal to 002.

**A.8.7 Key Change During Normal Processing**

A session key change can occur at any time; each node independently initiates the change of their send keys. The sender will advise their sending session keys to the receiver using a 0820 “Network Management Advice” message with a NMIC for key change (101). Once a valid response (0830 message) is received and the KVCs confirmed, the new keys can be used.

**A.9 Time Out Parameters**

Link timeouts must conform to clause 3.1.

**A.10 Link Reconciliation**

- (a) Link Reconciliation will be effected by the receipt of a Reconciliation Advice Message initiated by a link end-point, typically the Acquirer, once in every 24-hour period. This message contains the sender's totals (counts and the value if appropriate) of financial and other Transactions that have occurred on the link since the previous Link Reconciliation.
- (b) The receiving party, typically the Issuer, acknowledges the Advice by sending a “0530” Reconciliation Advice Response message that contains its own totals of the Transactions that it has received in the settlement period.

**A.10.1 Link Reconciliation Requirements**

Link Reconciliation must comply to the following:

- (a) Only 0520/0521 reconciliation advice messages and 0530 reconciliation response messages must be used in the reconciliation process;
- (b) Only one reconciliation advice message per logical interchange must be sent by the Acquirer or intermediate network node, every calendar day;
- (c) The reconciliation advice message must contain all the totals for that link;
- (d) The transmission of the reconciliation advice message must indicate the end of the reconciliation period for that Acquirer or intermediate network facility;
- (e) The reconciliation messages must not be used as the sole basis of financial settlement;
- (f) Field 15, Date Settlement usage must be as follows:
  - (i) the Acquirer, or intermediate network facility, is responsible for setting this field for all Transactions being forwarded and may change the value of the field in order to forward a Transaction. All Transactions (requests and advices) must contain a Date Settlement field value greater than that contained in previous reconciliation advice messages across that link. The Acquirer or intermediate network facility, may start sending financial messages with the following day's Date Settlement before closing the current reconciliation period;



## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (ii) the institution receiving a message may reject a Transaction if the Date Settlement field contains a date prior to, or more than one day in advance of, the current reconciliation date;
- (iii) all repeat Transactions must contain the same settlement date as their original (unrepeated) Transactions;
- (g) The reconciliation advice messages may be placed in a store and forward file with the aim of sending all previous advice messages with the appropriate date prior to sending the reconciliation message;
- (h) To ensure that all Transactions are completed prior to sending the reconciliation advice message, the reconciliation advice message should not be formatted nor sent during the timeout period and preferably for at least two minutes, after the link settlement date has changed for a link (cutover),<sup>60</sup>
- (i) Where two related Transactions (e.g., an original request and its reversal or a pre-authorization and its completion advice) are transmitted either side of cutover time, the two Transactions must contain different dates in their Date, settlement fields;
- (j) Advice messages must be added to the settlement totals only once, when they are first sent;
- (k) Reversal messages must be added to the settlement totals only when the original Transaction has also been added.

**A.11 Link Settlement Times**

Link Reconciliation, for the day of reconciliation must be effected on or by 22:00 hours, or other such time as may be mutually agreed.

**A.12 Message Formats**

- (a) Full specifications for the messages and fields described herein are to be found in AS 2805.2. The specifications and requirements of AS 2805.2 are taken to apply unless specified otherwise in this clause A.12.
- (b) The presence of a mandatory field is indicated by the letter 'M' in the right most columns in the following tables. Conditional fields are indicated by the letter 'C' and optional fields by the letter "O".

**A.12.1 0100 Authorisation Request Message**

BIT	DESCRIPTION	ATTRIB		COMMENTS
---	Message Type	n	4	'0100'
---	Bit Map Primary	b	64	

<sup>60</sup> Amended effective 20/8/18, version 007 r&p 001.18

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
003	Processing Code	n	6	Digits 1&2 = '00' for Pre-authorisation, Digits 3&4 = '10' if from Savings A/C, '20' if from Cheque A/C, Digits 5&6 = '00'.	M
004	Amount Transaction	n	12	Amount in format '\$\$\$\$\$\$\$\$cc'.	M
007	Transmission Date & Time	n	10	Sender's message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit No.	n	6	A number assigned by the Card acceptor that uniquely identifies a Transaction at a Terminal for at least one calendar day and remains unchanged for the life of the Transaction.	M
012	Time, Local Transaction	n	6	DEVICE Time in the format 'HHMMSS'.	M
013	Date, Local Transaction	n	4	DEVICE Date in the format 'MMDD'.	M
015	Date, Settlement	n	4	Acquirer's Reconciliation Date having the format 'MMDD'.	M
018	Merchant's Type	n	4	Merchant Category Code see AS 2805.16	M
022	POS Entry Mode	n	3	Permissible values '021' - Magnetic Stripe with PIN Entry capability, or '051' - Integrated Circuit Card with PIN Entry capability, or '071' - Contactless Integrated Circuit Card with PIN entry capability.	M
023	Card Sequence Number	n	3	If available, this data should be included	C <sup>3</sup>
025	POS Condition Code	n	2	A limited subset of the codes provided in AS 2805.2 is supported. See clause A.13.3.	M
032	Acquiring Institution Identification Code	n	..11	The Acquirer's, Issuer identification number (IIN) issued by ISO through Standards Australia. (see AS 2805.2, clause 4.4.6)	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the Acquirer or intermediate network node if one is present. See clause <b>Error! Reference source not found.</b> for usage of this field	C
035	Track 2 Data	z	..37	Card Track 2 data field having the format: 'LLTrack2 data' where 'LL' is the data length.	M <sup>5</sup>
037	Retrieval Reference Number	an	12	Reference number supplied by the Card acceptor, that remains unchanged for the life of the Transaction, for example the STAN plus transmission time, formatted as SSSSSSHHMMSS	M
042	Card Acceptor Identification Code	ans	15	A code uniquely identifying a Merchant location (see AS 2805.2, E3.3 and appendix F)	M
043	Card Acceptor Name/ Location	ans	40	DEVICE location description, formatted as described in clause E6 of AS 2805 part 2.	M
047	Additional Data, National	ans	...999	Terminal Capability Code (see AS 2805.2, 4.4.25.21 and conditionally Card Check value see 0.	M

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
048	Additional Data Private	ans	...999	Acquiring DEVICE State Code – ‘n’. Refer clause A.13.7.	O
052	PIN Data	b	64	PIN encrypted by the PIN Session key.	C <sup>2</sup>
053	Security Related Control Information	N	16	‘0000000000000001’ if Key Set 1 used, ‘0000000000000002’ if Key Set 2 used.	M
055	Integrated Circuit Card related data	b	...999	For EFTPOS see clause A.13.13 for the required contents of this field. For ATM see clause A.13.14 for the required contents of this field.	C <sup>4</sup>
064	Message Authentication Code	b	64	MAC of all previous fields generated with the Sender’s MAC Session key.	M

Table A.12.1 - 0100 Authorisation Request Message

## Notes:

1. *This message is used in support of the Pre-authorization Transaction in unattended environments e.g., fuel pumps and card phones. Manual entry of Card details is not supported.*
2. *Required for magnetic-stripe originated Transactions if field 035 present (Card swiped). Not required for ICC originated Transactions if the 'off-line PIN validated by the Card' CVM was used.*
3. *From TAG 5F34 for ICC originated Transactions.*
4. *Not required for magnetic-stripe originated or EMV Phase 1 Transactions.*
5. *From TAG 57 for ICC originated Transactions.*

## A.12.2 0110 Authorisation Request Response Message

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	‘0110’	
---	Bit Map Primary	b	64		
003	Processing Code	n	3	Echoed from the Financial Transaction Request (‘0100’) message.	M
004	Amount Transaction	n	12	Issuer approved Transaction limit.	M <sup>3</sup>
007	Transmission Date & Time	n	10	Sender’s Message Date & Time in format ‘MMDDhhmmss’	M
011	Systems Trace Audit Number	n	6	Echoed from the Financial Transaction Request (‘0100’) message.	M
015	Date, Settlement	n	4	Echoed from the Financial Transaction Request (‘0100’) message	M
032	Acquiring Institution Identification Code	n	..11	Echoed from the Financial Transaction Request (‘0100’) message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the Issuer or intermediate network node if one is present. See clause <b>Error! Reference source not found.</b> for usage of this field	C <sup>1</sup>

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
038	Authorisation id Response	an	6	An Issuer assigned code indicating approval.	C <sup>2</sup>
039	Response Code	an	2	'00' = approved, for other values refer to Response Codes Table.	M
041	Card Acceptor Terminal ID	ans	8	Echoed from the Financial Transaction Request ('0100') message.	M
042	Card Acceptor Identification Code	ans	15	Echoed from the Financial Transaction Request ('0100') message.	M
047	Additional Data, National	ans	...999	Card Check Value response code, see appendix C and AS 2805.2, clause 4.4.25.3.	C
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
055	Integrated Circuit Card related data	b	...999	For EFTPOS see clause A.13.13 for the required contents of this field. For ATM see clause A.13.14 for the required contents of this field.	O <sup>4</sup>
064	Message Authentication Code	b	64	MAC of all previous fields generated with the Sender's MAC Session key.	M

**Table A.12.2 - 0110 Authorisation Request Response Message****Notes:**

1. Required if field present in associated 0100 Request message.
2. Required if request approved, may be omitted otherwise.
3. Must contain zeroes if request is not approved.
4. Not required for magnetic-stripe originated or EMV Phase 1 Transactions or where not provided by the Issuer.

**A.12.3 0200 Financial Transaction Request Message**

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0200'	
---	Bit Map Primary	b	64		
002	Primary Account Number	n	..19	PAN having the format: 'LLPAN data' where 'LL' is the data length	C <sup>1</sup>

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
003	Processing Code <sup>61</sup>	n	6	Transaction (Digits 1&2) = '00' for Goods & Services '01' for Cash Withdrawal '09' for Goods & Services with Cash '20' for Refund of Goods & Services '21' for Deposits  '31' for Balance Enquiry  Source Account (Digits 3&4) = '00' if sub-field unused, '10' if from Savings A/C, '20' if from Cheque A/C, '30' if from a Credit facility <sup>10</sup> .  Destination Account (Digits 5&6) = '00' if sub-field unused, '10' if to Savings A/C, '20' if to Cheque A/C, '30' if to a Credit facility <sup>10</sup> .  See AS 2805.2, clause 4.4.11, only the mentioned codes are supported.	M
004	Amount, Transaction	N	12	Total Amount in format \$\$\$\$\$\$\$\$cc	M <sup>7</sup>
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit No.	n	6	A number assigned by the Card acceptor that uniquely identifies a Transaction at a Terminal for at least one calendar day and remains unchanged for the life of the Transaction.	M
012	Time, Local Transaction	n	6	DEVICE Time in the format 'HHMMSS'.	M
013	Date, Local Transaction	n	4	DEVICE Date in the format 'MMDD'.	M
014	Expiry Date	n	4	'YYMM', Card expiry date Where the PAN is manually entered and the data unavailable, this field may be omitted.	C <sup>2</sup>
015	Date, Settlement	n	4	Acquirer's Business Date having the format 'MMDD'	M
018	Merchant's Type	n	4	Merchant Category Code see AS 2805.16	M
022	POS Entry Mode	n	3	'012' - Manually entered with no PIN Entry capability, or '021' - Magnetic Stripe with PIN Entry, or '051' - Integrated Circuit Card with PIN Entry capability, or '071' - Contactless ICC with PIN Entry capability.	M
023	Card Sequence Number	n	3	If available, this data should be included	C <sup>11</sup>

<sup>61</sup> Amended effective 21/11/17, version 006 r&p 002.17

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
025	POS Condition Code	n	2	A limited subset of the codes provided in AS 2805.2 is supported. See clause A.13.13.	M
028	Amount, Transaction Fee		X+n8	Fee charged by the ATM Operator for the Transaction activity in the currency of Amount, Transaction (bit 004)	C <sup>8,9</sup>
032	Acquiring Institution Identification Code	n	..11	The Acquirer's, Issuer identification number (IIN) issued by ISO through Standards Australia. (see AS 2805.2, clause 4.4.6)	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the Acquirer or intermediate network node if one is present. See clause A.13.4 for usage of this field	C <sup>4</sup>
035	Track 2 Data	z	..37	Card Track 2 data field having the format: 'LLTrack2 data' where 'LL' is the data length. For manually entered Transactions, this field must not be present.	C <sup>1</sup>
037	Retrieval Reference Number	an	12	Reference number supplied by the Card acceptor, that remains unchanged for the life of the Transaction, for example the STAN plus transmission time, formatted as SSSSSSHHMMSS	M
041	Card Acceptor Terminal ID	ans	8	A unique code identifying the logical Terminal at the Card acceptor location (see AS 2805.2, E3.4)	M
042	Card Acceptor Identification Code	ans	15	A code uniquely identifying a Merchant location (see AS 2805.2, E3.3 and appendix F)	M
043	Card Acceptor Name/ Location	ans	40	DEVICE location description, formatted as described in clause E6 of AS 2805.2.	M <sup>6</sup>
047	Additional Data, National	ans	...999	Terminal Capability Code (see AS 2805.2, 4.4.25.21 and conditionally Manual Entry Indicator and optionally Card Check value see Appendix C	M <sup>5,13</sup>
048	Additional Data Private	ans	4	See clause A.13.7.	O
052	PIN Data	b	64	PIN encrypted by the PIN Session key.	C <sup>3</sup>
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
055	Integrated Circuit Card related data	B	...999	For EFTPOS see clause A.13.13 for the required contents of this field. For ATM see clause A.13.14 for the required contents of this field.	C <sup>12</sup>
057	Amount Cash	n	12	The Cash component of the Transaction, zeroes otherwise.	M
064	Message Authentication Code	b	64	MAC of all previous fields generated with the Sender's MAC Session key.	M

Table A.12.3 - 0200 Financial Transaction Request Message

Where the Cardholder and Card are present at the time and place of the Transaction, the Card details should be electronically captured by reading them

from the Card or in the case of an IC Card retrieved from the Card (Tag 57, Track 2 Equivalent Data). In these cases field 35 should contain the Card information and field 2 must not be present. Additionally, field 52 is required for all Card originated Transactions except, in the case of ICC Transactions, where the Cardholder verified offline CVM is used. Where an IC Card is unable to be read, subject to the requirements of 4.4(h), the Card details should be electronically captured by reading them from the Card's magnetic stripe.

## Notes:

1. Only one of the fields 002 or 035 must be present.
2. Required if field 002 present (PAN manually entered).
3. Required for magnetic-stripe originated Transactions if field 035 present (Card swiped). Not required for ICC originated Transactions if the 'off-line PIN validated by the Card' CVM was used.
4. Required field if an intermediate network node (or nodes) exists in the transmission path between Acquirer and Issuer.
5. Required for all Card-read Transactions, if the Card is unable to be read refer to **Error! Reference source not found.** for ICCs.
6. Must contain only the words "Medicare Benefit" if a refund Transaction is being used to make a Medicare Claim Refund.
7. For ATM Transactions, the amount shown in this field must be exclusive of any ATM Operator Fee, that is, it will represent the amount anticipated to be dispensed to the Cardholder.
8. The 'X' portion must contain 'D' to indicate that the fee is due the Acquirer.
9. If this field is included in a message, but no direct charge is to apply, then the n8 component of the field must be set to zero.
10. Recommended for ATM Transactions to/from a Credit facility. For example cash advances from a credit card account.
11. From TAG 5F34 for ICC originated Transactions.
12. Not required for Deposit, Refund, magnetic-stripe originated and EMV Phase 1 Transactions.
13. The population of field 47 is only mandatory subsequent to the interchange link being upgraded to support EMV processing.

#### A.12.4 0210 Financial Transaction Request Response Message

BIT	DESCRIPTION	ATTRIB		COMMENTS
---	Message Type	n	4	'0210'
---	Bit Map Primary	b	64	

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
003	Processing Code	n	6	Echoed from the Financial Transaction Request ('0200') message.	M
004	Amount Transaction	n	12	Echoed from the Financial Transaction Request ('0200') message.	M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Financial Transaction Request ('0200') message.	M
015	Date, Settlement	n	4	Echoed from the Financial Transaction Request ('0200') message.	M
028	Amount, Transaction Fee		X+n8	Echoed from the Financial Transaction Request (0200) message	C
032	Acquiring Institution Identification Code	n	..11	Echoed from the Financial Transaction Request ('0200') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the Issuer or intermediate network node if one is present. See clause <b>Error! Reference source not found.</b> for usage of this field	C <sup>1</sup>
039	Response Code	an	2	'00' = approved, for other values refer to Response Codes Table.	M
041	Card Acceptor Terminal ID	ans	8	Echoed from the Financial Transaction Request ('0200') message.	M
042	Card Acceptor Identification Code	ans	15	Echoed from the Financial Transaction Request ('0200') message.	M
047	Additional Data, National	ans	...999	Card Check Value response code, see AS 2805.2, clauses 4.4.25.3.	C <sup>2</sup>
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
055	Integrated Circuit Card related data	b	...999	For EFTPOS see clause A.13.13 for the required contents of this field. For ATM see clause A.13.14 for the required contents of this field.	O <sup>4</sup>
057	Amount Cash	n	12	Echoed from the Financial Transaction Request ('0200') message.	M
058	Ledger Balance	n	12	This field has the following format: 'S\$\$\$\$\$\$cc' – where 'S' = 'D' for a Debit balance and 'C' for a Credit balance.	C <sup>3</sup>
059	Account Balance, Cleared Funds	n	12	This field has the following format: 'S\$\$\$\$\$\$cc' - where 'S' = 'D' for a Debit balance and 'C' for a Credit balance.	C <sup>3</sup>
064	Message Authentication Code	b	64	MAC of all previous fields generated with the Sender's MAC Session key.	M

Table A.12.4 - 0210 Financial Transaction Request Response Message

## Notes:

1. Required if field present in associated 0200 Request message.



## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

2. *Optionally required if PAN manually entered and Card Check Value present and sent in the associated 0200 request message.*
3. *Required field for balance enquiries, at Issuer's discretion for other Transactions.*
4. *Not required for magnetic-stripe originated Transactions or where not provided by the Issuer.*

**A.12.5 0220/0221 Financial Transaction Advice Message**

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0220' - Advice or '0221' - Advice repeat	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64	Required if Data Element 90 is present for partial dispense processing.	C
002	Primary Account Number	n	..19	PAN having the format: 'LLPAN data' where 'LL' is the data length.	C <sup>1</sup>
003	Processing Code <sup>62</sup>	n	6	Transaction (Digits 1&2) = '00' for Goods & Services '01' for Cash Wdl '09' for Goods & Services with Cash '20' for Refund of Goods & Services '21' for Deposits  Source Account (Digits 3&4) = '00' if sub-field unused, '10' if from Savings A/C, '20' if from Cheque A/C, '30' if from a Credit facility <sup>7</sup> .  Destination Account (Digits 5&6) = '00' if sub-field unused, '10' if to Savings A/C, '20' if to Cheque A/C, '30' if to a Credit facility <sup>7</sup> .  See AS 2805.2, clause 4.4.11, only the mentioned codes are supported.	M
004	Amount Transaction	n	12	Amount in format '\$\$\$\$\$\$\$\$cc'	M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	A number assigned by the Card acceptor, or the Acquirer, that uniquely identifies a Transaction at a Terminal for at least one calendar day and remains unchanged for the life of the Transaction.	M
012	Time, Local Transaction	n	6	DEVICE Time in the format 'HHMMSS'.	M
013	Date, Local Transaction	n	4	DEVICE Date in the format 'MMDD'.	M
014	Expiry Date	n	4	'YYMM', Card expiry date Where the PAN is manually entered and the data unavailable, this field may be omitted.	C <sup>2</sup>

<sup>62</sup> Amended effective 21/11/17, version 006 r&p 002.17

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
015	Date, Settlement	n	4	Acquirer's Processing Date having the format 'MMDD'.	M
018	Merchant's Type	n	4	Merchant Category Code see AS 2805.16	M
022	POS Entry Mode	n	3	'012' - Manually entered with no PIN Entry capability, or '021' - Magnetic Stripe with PIN Entry, or '051' - Integrated Circuit Card with PIN Entry capability, or '071' - Contactless ICC with PIN Entry capability	M
023	Card Sequence Number	N	3	If available, this data should be included	C <sup>8</sup>
025	POS Condition Code	n	2	A limited subset of the codes provided in AS 2805.2 is supported. See clause A.13.13.	M
028	Amount, Transaction Fee		X+n8	Fee charged by the ATM Operator for the Transaction activity in the currency of Amount, Transaction (bit 004)	C <sup>6</sup>
032	Acquiring Institution Identification Code	n	..11	The Acquirer's, Issuer identification number (IIN) issued by ISO through Standards Australia. (see AS 2805.2, clause 4.4.6)	M
033	Forwarding Institution Identification Code	n	.11	The IIN of the Acquirer or intermediate network node if one is present. See clause A.13.4 for usage of this field	C <sup>3</sup>
035	Track 2 Data	z	..37	Card Track 2 data field having the format: 'LLTrack2 data' where 'LL' is the data length. This data element may mirror the data contained in the original request or advice message or be truncated to include only the Primary Account Number(PAN), Separator, Expiration Date and Service Code in accordance with the requirements of the Payment Card Industry (PCI) Data Security Standard – Version 1.2.	C <sup>1</sup>
037	Retrieval Reference Number	an	12	Reference number supplied by the Card acceptor, that remains unchanged for the life of the Transaction, for example the STAN plus transmission time, formatted as SSSSSSHMMSS	M
038	Authorisation id Response	an	6	Echoed from the associated 0110 Authorisation Response message if present (pre-authorised Transaction)	C <sup>4</sup>
041	Card Acceptor Terminal ID	ans	8	A unique code identifying the logical Terminal at the Card acceptor location. In accordance with AS 2805.2, E3.4 this field together with the AIIC and CAIC uniquely identifies a Terminal within Australia.	M
042	Card Acceptor Identification Code	ans	15	A code uniquely identifying a Merchant location (see AS 2805.2, E3.3 and appendix F)	M
043	Card Acceptor Name Location	ans	40	DEVICE location description.	M <sup>5</sup>

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
047	Additional Data National	Ans	...999	Terminal Capability Code (see AS 2805.2, 4.4.25.21 and conditionally Electronic Fallback Indicator and Card Check Value see AS 2805.2, clauses 4.4.25.11 and 4.4.25.3)	M
048	Additional Data Private	ans	4	See clause A.13.7	O
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
055	Integrated Circuit Card related data	b	...999	For EFTPOS see clause A.13.13 for the required contents of this field. For ATM see clause A.13.14 for the required contents of this field.	C <sup>9</sup>
057	Amount Cash	n	12	The Cash component of the Transaction, zeroes otherwise.	M
064	Message Authentication Code	b	64	MAC of all previous fields generated with the Sender's MAC Session key. Mandatory if data element 90 not required, otherwise excluded.	C
090	Original Data Elements	n	42	Required to contain the data elements of the original Transaction for partial dispense processing	C
128	Message Authentication Code	b	64	MAC of all previous fields generated with the Sender's MAC Session key. Mandatory if data element 90 present, otherwise excluded.	C

Table A.12.5 - 0220/0221 Financial Transaction Advice Message

Where the Cardholder and Card are present at the time and place of the Transaction, the Card details should be electronically captured by reading them from the Card or in the case of an IC Card, retrieved from the chip (Tag 57, Track 2 Equivalent Data). In these cases field 35 should contain the Card information and field 2 must not be present. Where an IC Card is unable to be read, subject to the requirements of 4.4(h) the Card details should be electronically captured by reading them from the Card's magnetic stripe. The magnetic stripe read is indicated by the value "021" in field 22.

## Notes:

1. Only one of the fields 002 or 035 must be present.
2. Required if field 002 present (PAN manually entered).
3. Required field if an intermediate network node (or nodes) exists in the transmission path between Acquirer and Issuer.
4. Required if the data is present in the associated 0110 Authorisation Response message.
5. Must contain only the words "Medicare Benefit" if a refund Transaction is being used to make a Medicare Claim Refund.
6. For an ATM Partial Dispense this field must contain zero ('D0000000000000') as no ATM Operator Fee can be charged for an ATM Partial Dispense.
7. Recommended for ATM Transactions to/from a Credit facility. For example cash advances from a credit card account.
8. From TAG 5F34 for ICC originated Transactions.

9. *Not required for deposit Transactions, Refund Transactions and magnetic-stripe originated and EMV phase 1 Transactions*

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

**A.12.6 0230 Financial Transaction Advice Response Message**

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0230'	
---	Bit Map Primary	b	64		
003	Processing Code	n	6	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
004	Amount Transaction	n	12	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
015	Date, Settlement	n	4	Echoed from the Financial Transaction Request ('0220/0221') message.	M
028	Amount, Transaction Fee		X+n8	Echoed from the Financial Transaction Advice ('0220/0221') message.	C <sup>1</sup>
032	Acquiring Institution Identification Code	n	..11	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the Issuer or intermediate network node if one is present. See clause <b>Error! Reference source not found.</b> for usage of this field	C <sup>1</sup>
039	Response Code	an	2	'00' = approved, for other values refer to Response Codes Table.	M
041	Card Acceptor Terminal ID	ans	8	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
042	Card Acceptor Identification Code	ans	15	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
057	Amount Cash	n	12	Echoed from the Financial Transaction Advice ('0220/0221') message.	M
064	Message Authentication Code	b	64	MAC of all previous fields generated with the sender's MAC Session key.	M

**Table A.12.6 - 0230 Financial Transaction Advice Response Message**

Note:

1. Required if field present in associated 0220/0221 messages

**A.12.7 0420/0421 Acquirer Reversal Advice/Repeat Message**

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0420' - Advice or '0421' - Advice repeat	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
002	Primary Account Number	n	..19	PAN having the format: 'LLPAN data' where 'LL' is the data length.	C <sup>1</sup>
003	Processing Code	n	6	Echoed from the request or Advice message.	M
004	Amount Transaction	n	12	Echoed from the request or Advice message.	M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit No.	n	6	Echoed from the request or Advice message.	M
012	Time, Local Transaction	n	6	DEVICE Time in the format 'HHMMSS'.	M
013	Date, Local Transaction	n	4	DEVICE Date in the format 'MMDD'.	M
014	Expiry Date	n	4	'YYMM' This data element should mirror the data contained in the original 0100 or 0200.	C <sup>2</sup>
015	Date, Settlement	n	4	Acquirer's Processing Date having the format 'MMDD'.	M
022	POS Entry Mode	n	3	Echoed from the request or Advice message.	M
025	POS Condition Code	n	2	A limited subset of the codes provided in AS 2805.2 is supported. See clause A.13.3.	M
028	Amount, Transaction Fee		X+n8	Echoed from the Request or Advice message but with X set to 'C'	C <sup>3</sup>
032	Acquiring Institution Identification Code	n	..11	The Acquirer's, Issuer identification number (IIN) issued by ISO through Standards Australia. (see AS 2805 part 2, clause 4.4.6)	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the Acquirer or intermediate network node if one is present. See clause A.13.4 for usage of this field	C
035	Track 2 Data	z	..37	Card Track 2 data field having the format: 'LLTrack 2 data' where 'LL' is the data length. This data element may mirror the data contained in the original request or advice message or be truncated to include the Primary Account Number(PAN), Separator, Expiration Date and Service Code in accordance with the requirements of the Payment Card Industry (PCI) Data Security Standard – Version 1.2.	C <sup>1</sup>
037	Retrieval Reference Number	an	12	Echoed from the request or Advice message.	M
041	Card Acceptor Terminal ID	ans	8	Echoed from the request or Advice message.	M
042	Card Acceptor Identification Code	ans	15	Echoed from the request or Advice message.	M
043	Card Acceptor Name Location	ans	40	Echoed from the request or Advice message.	M

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
047	Additional Data National	ans	...999	Echoed from the request or Advice message.	C
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
055	Integrated Circuit Card related data	b	...999	For EFTPOS see clause A.13.13 for the required contents of this field. For ATM see clause A.13.14 for the required contents of this field.	C <sup>4</sup>
057	Amount Cash	n	12	Echoed from the request or Advice message	M
090	Original Data Elements	n	42	Original data from the Transaction being reversed: a) Message Type - 'nnnn', b) System Trace Audit No. - 'nnnnnn', c) Local Date & Time - 'MMDDhhmmss', d) Acquiring Institution - 'nnnnnnnnnn', e) Forwarding Institution - all zeroes	M
128	Message Authentication Code	b	64	MAC of all previous fields generated with the sender's MAC Session key.	M

Table A.12.7 - 0420/0421 Acquirer Reversal Advice/Repeat Message

## Notes:

1. Only one of the fields 002 or 035 must be present.
2. Required if field 002 present (PAN manually entered).
3. Required if present in the original Request message.
4. Not required for Deposit Transactions, Refund Transactions and magnetic-stripe originated and EMV Phase 1 Transactions.

## A.12.8 0430 Acquirer Reversal Advice Response Message

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0430'	
---	Bit Map Primary	b	64		
003	Processing Code	n	6	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
004	Amount Transaction	n	12	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
015	Date, Settlement	n	4	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
028	Amount, Transaction Fee		X+n8	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	C
032	Acquiring Institution Identification Code	n	..11	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the intermediate network node if one is present. See clause A.13.4 for usage of this field	C
039	Response Code	an	2	'00' = approved, for other values refer to Response Codes Table.	M
041	Card Acceptor Terminal ID	ans	8	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
042	Card Acceptor Identification Code	ans	15	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
057	Amount Cash	n	12	Echoed from the Acquirer Reversal Advice ('0420/0421') message.	M
064	Message Authentication Code	b	64	MAC of all previous fields generated with the sender's MAC Session key.	M

Table A.12.8 - 0430 Acquirer Reversal Advice Response Message

## A.12.9 0520/0521 Acquirer Reconciliation Advice/Repeat Message

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0520' - Advice or '0521' Advice repeat	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Sequential Number managed by the Acquirer	M
015	Date, Settlement	n	4	Initiator's Processing Date having the format 'MMDD' being the date to be reconciled.	M
032	Acquiring Institution Identification Code	n	..11	The Initiator's, Issuer identification number (IIN) issued by ISO through Standards Australia. (see AS 2805.2, clause 4.4.6).	M <sup>1</sup>
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
074	Credits Number	n	10	Number of Credit Transactions processed by the Acquirer since the last Settlement.	M
075	Credit Reversals Number	n	10	Number of Credit Reversal Transactions processed by the Acquirer since the last Settlement.	M
076	Debits Number	n	10	Number of Debit Transactions processed by the Acquirer since the last Settlement.	M
077	Debit Reversals Number	n	10	Number of Debit Reversal Transactions processed by the Acquirer since the last Settlement.	M



## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
078	Transfers Number	n	10	Not used, must be zeroes	M
079	Transfer Reversals Number	n	10	Not used, must be zeroes	M
080	Inquiries Number	n	10	Number of Account Balance Inquiry Transactions processed by the Acquirer since the last Settlement.	M
081	Authorisations Number	n	10	Number of Authorisation Transactions processed by the Acquirer since the last Settlement.	M
083	Credits, Transaction Fee Amount	n	12	The sum amount of ATM Operator Fees in all Authorisation, Financial and Reversal Transactions where the fee amount is indicated as a credit.	C
085	Debits, Transaction Fee Amount	n	12	The sum amount of ATM Operator Fees in all Authorisation, Financial and Reversal Transactions where the fee amount is indicated as a debit.	C
086	Credits Amount	n	16	Total amount of Credit Transactions processed by the Acquirer since the last Settlement.	M
087	Credit Reversals Amount	n	16	Total amount of Credit Reversal Transactions processed by the Acquirer since the last Settlement.	M
088	Debits Amount	n	16	Total amount of Debit Transactions processed by the Acquirer since the last Settlement.	M
089	Debit Reversals Amount	n	16	Total amount of Debit Reversal Transactions processed by the Acquirer Since the last Settlement	M
097	Amount, Net Settlement	x + n	16	'X' is set to 'D' if Net Value is a Debit or 'C' if Net value is a Credit, followed by the Net amount of Debit & Credit Transactions processed by the Acquirer since the last Settlement.	M <sup>2</sup>
099	Settlement Institution Identification Code	n	..11	The Issuer identification number (IIN) of the intended recipient of the reconciliation advice message.	M <sup>1</sup>
118	Cash Total Number	n	10	Number of Cash Withdrawal Transactions processed by the Acquirer since the last Settlement.	M
119	Cash Total Amount	n	16	Total amount of Cash Withdrawal Transactions processed by the Acquirer since the last Settlement.	M
128	Message Authentication Code	b	64	MAC of all previous fields generated with the sender's MAC Session key.	M

Table A.12.9 - 0520/0521 Acquirer Reconciliation Advice/Repeat Message

Note:

1. Link reconciliation is performed between the nodes specified in fields 032 and 099.

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

2. The amount must be inclusive of ATM Operator Fees and the total Transaction value amount.

**A.12.10 0530 Acquirer Reconciliation Advice Response Message**

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0530'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Acquirer Reconciliation Advice ('0520/0521') message.	M
015	Date, Settlement	n	4	Echoed from the Acquirer Reconciliation Advice ('0520/0521') message.	M
032	Acquiring Institution Identification Code	n	..11	Echoed from the Acquirer Reconciliation Advice ('0520/0521') message.	M
039	Response Code	an	2	'00' = approved, for other values refer to Response Codes Table.	M
053	Security Related Control Information	n	16	'0000000000000001' if Key Set 1 used, '0000000000000002' if Key Set 2 used.	M
066	Settlement Code	n	1	'01' = In balance, '02' = Out of Balance, '03' = Error.	M
074	Credits Number	n	10	Number of Credit Transactions processed by the Issuer for the current reconciliation period.	M
075	Credit Reversals Number	n	10	Number of Credit Reversal Transactions processed by the Issuer for the current reconciliation period.	M
076	Debits Number	n	10	Number of Debit Transactions processed by the Issuer for the current reconciliation period.	M
077	Debit Reversals Number	n	10	Number of Debit Reversal Transactions processed for the current reconciliation period.	M
078	Transfers Number	n	10	Not used, must be zeroes	M
079	Transfer Reversals Number	n	10	Not used, must be zeroes	M
080	Inquiries Number	n	10	Number of Account Balance Inquiry Transactions processed by the Issuer for the current reconciliation period.	M
081	Authorisations Number	n	10	Number of Authorisation Transactions processed by the Issuer for the current reconciliation period.	M
083	Credits, Transaction Fee Amount	n	12	Total amount, of ATM Operator Fees processed by the Issuer where the fee amount is indicated as a credit.	O

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
085	Debits, Transaction Fee Amount	n	12	Total amount, of ATM Operator Fees processed by the Issuer where the fee amount is indicated as a debit.	O
086	Credits Amount	n	16	Total amount of Credit Transactions processed by the Issuer for the reconciliation period.	M
087	Credit Reversals Amount	n	16	Total amount of Credit Reversal Transactions processed by the Issuer for the current reconciliation period.	M
088	Debits Amount	n	16	Total amount of Debit Transactions processed by the Issuer for the current reconciliation period.	M
089	Debit Reversals Amount	n	16	Total amount of Debit Reversal Transactions processed by the Issuer for the current reconciliation period.	M
097	Amount, Net Settlement	x + n	16	'X' is set to 'D' if Net Value is a Debit or 'C' if Net value is a Credit, followed by the Net amount of Debit & Credit Transactions processed by the Issuer for the current reconciliation period.	M
099	Settlement Institution Identification Code	n	..11	Echoed from the Acquirer Reconciliation Advice ('0520/0521') message.	M
118	Cash Total Number	n	10	Number of Cash Withdrawal Transactions processed by the Issuer for the current reconciliation period.	M
119	Cash Total Amount	n	16	Total amount of Cash Withdrawal Transactions processed by the Issuer for the current reconciliation period.	M
128	Message Authentication Code	b	64	MAC of all previous fields generated with the sender's MAC Session key.	M

Table A.12.10 - 0530 Acquirer Reconciliation Advice Response Message

## A.12.11 0800 Network Management Sign On Request Message

- (a) 0800 Network Management Sign On Request messages are used to establish or re-establish a link.
- (b) "Sign On" messages are uni-directional and each node must independently "Sign On" to establish a bi-directional flow of financial messages. "Sign On" messages require a Sign On Response (0810 with Data Element 70 equal to 001). A "Sign On" can be initiated by either node and may be sent at any time.
- (c) "Sign On" messages initiates proof of endpoint processing by sending an enciphered random value in data element 48.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0800'	
---		b	64		

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	A number assigned by the requestor that uniquely identifies a Transaction for at least one calendar day and remains unchanged for the life of the Transaction.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending network node.	M
048	Additional Data Private	ans	...999	Enciphered 64-bit random number used for proof-of-end-point processing. eKEKsV82(RNs), length 8 bytes	M
053	Security Related Control Information	n	16	KEK identifier. See clause A.13.9 for usage of this field.	O
070	Network Management Information Code	n	3	'001' – Sign On.	M
100	Receiving Institution Identification Code	n	..11	The Issuer identification number (IIN) of the intended recipient of the Sign On request message.	M

Table A.12.11 - 0800 Network Management Sign On Request Message

**A.12.12 0810 Network Management Sign On Request Response Message**

- (a) A Network Management "Sign On" response message is sent in response to a Network Management Sign On Request message (0800 with NMIC equal to 001) to confirm that the link is operational and to complete proof of endpoint processing.
- (b) A Sign On Request Response message contains an enciphered random number in data element 48 with a length of eight bytes.
- (c) The random number returned is the inverse of the random number sent in the corresponding Sign On Request message:  $RNr = \sim RNs$ .

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0810'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Logon/Echo Request ('0800') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field	M
039	Response Code	an	2	'00' = link operational, for other values refer to Response Codes Table.	M

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
048	Additional Data Private	ans	...999	This data element will contain an eight byte, encrypted random number, created from the inversion of the random number provided by the requestor in the Logon request message.  eKEKrv84(RNr)	M
053	Security Related Control Information	n	16	Echoed from the Logon/Echo Request ('0800') message.	O
070	Network Management Information Code	n	3	'001' – Sign On.	M
100	Receiving Institution Identification Code	n	..11	Echoed from the Logon/Echo Request ('0800') message.	M

Table A.12.12 - 0810 Network Management Sign On Request Response Message

## A.12.13 0820 Network Management Sign Off Advice Message

- (a) 0820 Network Management Sign Off Advice messages are used to terminate financial message processing on a link.
- (b) "Sign Off" messages cause the immediate termination of all request and advice message traffic on a given link. A "Sign Off" can be initiated by either node and may be sent at any time.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0820'	
---		b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	b	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	b	6	A number assigned by the requesting node that uniquely identifies a Transaction for at least one calendar day and remains unchanged for the life of the Transaction.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field	M
070	Network Management Information Code	n	3	'002' - Sign Off.	M
100	Receiving Institution Identification Code	n	..11	The Issuer identification number (IIN) of the intended recipient of the Sign Off advice message.	M

Table A.12.13 - 0820 Network Management Sign Off Advice Message

**A.12.14 0830 Network Management Sign Off Advice Response Message**

A Network Management Sign Off Advice Response message is sent in response to a Network Management Sign On Advice message (0820 with NMIC equal to 002) to complete the logical disconnection of the link.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0820'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Sign Off Advice ('0820') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending Node.	M
039	Response Code	an	2	'00' = Sign off successful	M
070	Network Management Information Code	n	3	'002' - Sign Off.	M
100	Receiving Institution Identification Code	n	..11	Echoed from the Sign Off advice ('0820') message.	M

**Table A.12.14 - 0830 Network Management Sign Off Advice Response Message**

**A.12.15 0800 Network Management Echo Request Message**

- (a) Network Management Echo Request Messages are sent to confirm link status.
- (b) Network Management Echo Request Messages require a Network Management Echo Response (0810 with data element 70 equal to 301).
- (c) Echo Requests should be sent after one (1) minute of link inactivity.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0800'	
---		b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	A number assigned by the requestor that uniquely identifies a Transaction for at least one calendar day and remains unchanged for the life of the Transaction.	M

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field	M
070	Network Management Information Code	n	3	'301' - Echo test	M
100	Receiving Institution Identification Code	n	..11	The Issuer identification number (IIN) of the intended recipient of the Echo Request message.	M

Table A.12.15 - 0800 Network Management Echo Request Message

**A.12.16 0810 Network Management Echo Request Response Message**

A Network Management Echo Request Response message is sent in response to a Network Management Echo Request message (0800 with NMIC equal to 301). Successful receipt confirms the operational status of the link.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0810'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Logon/Echo Request ('0800') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field	M
039	Response Code	an	2	'00' = approved, for other values refer to Response Codes Table.	M
070	Network Management Information Code	n	3	Echoed from the Logon/Echo Request ('0800') message	M
100	Receiving Institution Identification Code	n	..11	Echoed from the Logon/Echo Request ('0800') message.	M

Table A.12.16 - 0810 Network Management Echo Request Response Message

**A.12.17 0820 Network Management (Key Change) Advice Message**

- (a) Network Management Advice Messages are used to initiate the replacement of a set of session keys.
- (b) A Network Management Key Change Advice message requires a Network Management Key Change Advice Response message (0830 with NMIC equal to 101).
- (c) Each Node must send a Network Management Key Change Advice message immediately after successful confirmation of a "Sign On" request.

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (d) Subsequently, while ever a Node remains signed on a Network Management Key Change Advice message can be sent by either node at any time.
- (e) Data Element 48 is used to convey the new session keys enciphered under the interchange send, key encrypting key (KEKs).

BIT	DESCRIPTION	ATTRIB		COMMENTS	
	Message Type	n	4	'0820'	
	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	A number assigned by requestor that uniquely identifies a Transaction for at least one calendar day and remains unchanged for the life of the Transaction.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field	M
048	Additional Data Private	ans	...999	This field has two alternative constructions, see clause A.13.6.	M
053	Security Related Control Information	n	16	Key Set identifier. See clause A.13.9 for usage of this field.	M
070	Network Management Information Code	n	3	'101' – Key Change	M
100	Receiving Institution Identification Code	n	..11	The Issuer identification number (IIN) of the intended recipient of the Key Change Advice message.	M

Table A.12.17 - 0820 Network Management (Key Change) Advice Message

## A.12.18 0830 Network Management Advice (Key Change) Response Message

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0830'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'	M
011	Systems Trace Audit Number	n	6	Echoed from the Key Change Advice ('0820') message.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field	M
039	Response Code	an	2	'00' =Keys installed, for other values refer to Response Codes Table.	M



## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
048	Additional Data Private	ans	...999	<p>This field has two alternative constructions, dependent on the number of fields that were present in the request either</p> <p>A nine byte data element containing the calculated Key Verification Codes (KVCs) of the interchange session keys received in the corresponding 0820 message as follows;            KVC(KMACs) with length of 3 bytes            KVC(KPEs) with length of 3 bytes            KVC(KDs) with length of 3 bytes;</p> <p>alternatively;</p> <p>A six byte data element containing the calculated Key Verification Codes (KVCs) of the interchange session keys received in the corresponding 0820 message as follows;            KVC(KMACs) with length of 3 bytes            KVC(KPEs) with length of 3 bytes</p>	M
053	Security Related Control Information	n	16	Echoed from Key Change Advice ('0820') message.	M
070	Network Management Information Code	n	..11	Echoed from the Key Change Advice ('0820') message.	M
100	Receiving Institution Identification Code	n	..11	Echoed from the Key Change Advice ('0820') message	M

Table A.12.18 - 0830 Network Management Advice (Key Change) Response Message

**A.12.19 0820 Network Management (KEK Change) Advice Message**

- (a) Network Management Advice Messages are used to initiate the replacement of a Key Enciphering Key (KEK) when Online RSA Key Method is used to change Key Enciphering Keys.
- (b) A Network Management KEK Change Advice message requires a Network Management KEK Change Advice Response message (0830 with NMIC equal to 140).
- (c) Each Node must send a Network Management KEK Change Advice message at least once every 2 years to comply with the interchange requirements specified in IAC Code Set Volume 4 (Device Requirements and Cryptographic Management).<sup>63</sup>
- (d) Data Element 112 is used to convey the new Send Key Encipherment Key (KEKs), enciphered under the Interchange Public Key (IPK) of the recipient, which will have been previously provided to the sender via a secure channel.

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<sup>63</sup> Amended effective 1/1/16, version 002 r&p 002.15

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (e) The new KEK may be used after the Network Management Advice Response message (0830) has been received and the KVC validated.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0820'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'.	M
011	System Trace Audit Number	n	6	A number assigned by the requestor that uniquely identifies a Transaction for at least one calendar day and remains unchanged for the life of the Transaction.	M
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See 4.3.12 for usage of this field.	M
053	Security Related Control Information	n	16	KEK identifier. See clause A.13.9 for usage of this field.	M
070	Network Management Information Code	n	3	'140'	M
100	Receiving Institution Identification Code	n	..11	The Issuer identification number (IIN) of the intended recipient of the Key Change Advice message.	M
112	Key Management Data	b	...999	See clause A.13.12 for usage of this field.	M

**Table A.12.19 0820 Network Management (KEK Change) Advice Message**

**A.12.20 0830 Network Management (KEK Change) Advice Response Message**

- (a) A Network Management Advice Response message is sent in response to a Network Management Advice Request message.
- (b) Data Element 112 contains the KVC of the KEK sent in the 0820 request and is used to confirm that it matches the KVC that was built with the KEK.

BIT	DESCRIPTION	ATTRIB		COMMENTS	
---	Message Type	n	4	'0830'	
---	Bit Map Primary	b	64		
001	Bit Map Secondary	b	64		M
007	Transmission Date & Time	n	10	Sender's Message Date & Time in format 'MMDDhhmmss'.	M
011	System Trace Audit Number	n	6	A number assigned by the requestor that uniquely identifies a Transaction for at least one calendar day and remains unchanged for the life of the Transaction.	M

ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

BIT	DESCRIPTION	ATTRIB		COMMENTS	
033	Forwarding Institution Identification Code	n	..11	The IIN of the sending node. See clause A.13.4 for usage of this field.	M
039	Response Code	an	2	'00' = Keys stored. For other values, refer to Response Codes Table.	M
053	Security Related Control Information	n	16	Echoed from the KEK Change Advice ('0820') message	M
070	Network Management Information Code	n	3	'140'	M
100	Receiving Institution Identification Code	n	..11	Echoed from the Key Change Advice ('0820') message	M
112	Key Management Data	b	...999	KVC of the KEK sent in the 0820 KEK Change Advice.	M

**Table A.12.20 - 0830 Network Management (KEK Change) Advice Response Message**

**A.13 Fields**

The definitions contained in AS2805 part 2 apply, unless otherwise stated.

**A.13.1 Processing Code (field 3)**

This field contains a 6-digit processing code constructed from three sub-fields.

1	Positions 1 and 2	Describes the specific Transaction as follows 00 = Purchase 01 = Cash Withdrawal 09 = Combined purchase and Cash out 20 = Refund 31 = Balance Enquiry
2	Positions 3 and 4	Source Account Type 00 = Field unused 10 = Savings Account 20 = Cheque Account
3	Positions 5 and 6	Destination Account Type 00 = Field unused 10 = Savings Account 20 = Cheque Account

**Table A.13.1 Processing Code (field 3)**

*Note: Only the above-specified codes may be used.*

**A.13.2 Merchant's Type (field 18)**

This field must contain the code that best describes the Merchant where the Transaction originated. These codes can be found in the Australian Standard AS 2805.16 as Merchant Category Code and the code selected should be the one that applies to the predominate activity conducted by that Merchant. It must not be replaced by intermediate systems.

**A.13.3 Point of Service Condition Code (field 25)**

Only the following codes identified in AS 2805.2 may be used:

- 00 = Normal presentment
- 04 = Electronic Cash register interface
- 08 = Mail or telephone order
- 10 = Customer identity verified
- 41 = Cash Dispensing Machine i.e., an ATM
- 42 = Electronic Payment Terminal i.e., a POS Terminal
- 43 = Card Activated Fuel Dispenser
- 44 Travel Ticket Vending Machines

**A.13.4 Usage of Institution Identification Codes (fields 32, 33)**

As described in AS 2805.2, clause 4.4.23, the usage of institution identification codes must be in accordance with the following table.

For Request or Advice messages				
IID	Acquirer to A	A to B	B to C	C to Card Issuer
Acquiring Institution	Remains the same throughout the life of the Transaction			
Forwarding Institution	(Acquirer)	A	B	C
Receiving Institution	A	B	C	(Card Issuer)

**Table A.13.4A - Usage of Institution Identification Codes for Request Messages (fields 32, 33)**

For Response messages				
IID	Issuer to C	C to B	B to A	A to Acquirer
Acquiring Institution	Remains the same throughout the life of the Transaction			
Forwarding Institution	(Card Issuer)	C	B	A
Receiving Institution	C	B	A	(Acquirer)

**Table A.13.4B - Usage of Institution Identification Codes for Response Messages (fields 32, 33)**

**A.13.5 Service Restriction Code (field 40)**

Field 40 is not supported.

**A.13.6 Additional data private (field 48) for 0820 Key change Advice message**

Field 48, within a 0820 Key Change Advice Message is used to transport the new session keys. As the presence of the data encipherment session key is optional there are two alternative constructions of this field. Note that the Data Encipherment key is unused in this interchange specification.

- (a) Without Data Encipherment Session Key

Data length - '032'

- (i) 16 byte encrypted MAC Session Key (KMACs);
- (ii) 16 byte encrypted PIN Protect Session Key (KPEs).

- (b) With Data Protect Session Key

Data length - '048'

- (i) 16 byte encrypted MAC Session Key (KMACs);
- (ii) 16 byte encrypted PIN Protect Session Key (KPEs);
- (iii) 16 byte encrypted Data Encipherment Session Key (KDs, unused, may be zeroes).

**A.13.7 Additional data private (field 48) for 0800/0810 Logon Request/Response messages**

- (a) For Logon Request Messages (0800, NMIC 001), field 48 will contain an enciphered, 8 byte, random number used for proof-of-end-point processing.
- (b) For the response message, this field will contain the enciphered, inverted value of the random number provided in the request message.

**A.13.8 Additional Data Private (field 48) for Financial Messages (01xx, 02xx, 04xx)**

- (a) For details of this field refer to AS 2805.2. Note that many existing Interchanges provide a state code in this field as follows;
- (b) For 01xx, 02xx and 04xx messages, the first byte of this field may contain a single byte state code as follows:

- 0 Reserved for future use
- 1 Australian Capital Territory
- 2 New South Wales
- 3 Victoria
- 4 Queensland
- 5 South Australia
- 6 Western Australia
- 7 Tasmania

- 
- 8 Northern Territory
  - 9 Reserved for future use
  - (a) Additional data may follow.
  - (b) The inclusion of the state code in this field is deprecated and is not recommended for new Interchanges.

#### **A.13.9 Security Related Control Information (field 53)**

- (a) For Sign-on Request Messages (0800, NMIC 001) where Online RSA Key Method is used, field 53 will contain the identifier of the KEK used to generate eKEKsV82(RNs):
  - '0000000000000010' when KEK 1 has been used.
  - '0000000000000020' when KEK 2 has been used.
- (b) For Key Change Advice Messages (0820, NMIC 101) where Online RSA Key Method is not used, field 53 will contain the identifier of the interchange session key set being changed:
  - '0000000000000001' when interchange key set 1 is being changed.
  - '0000000000000002' when interchange key set 2 is being changed.
- (c) For Key Change Advice Messages (0820, NMIC 101) where Online RSA Key Method is used, field 53 will contain the identifier of the KEK used to encipher the interchange session keys and the identifier of the interchange session key set being changed:
  - '0000000000000011' when KEK 1 has been used and interchange key set 1 is being changed.
  - '0000000000000012' when KEK 1 has been used and interchange key set 2 is being changed.
  - '0000000000000021' when KEK 2 has been used and interchange key set 1 is being changed.
  - '0000000000000022' when KEK 2 has been used and interchange key set 2 is being changed.
- (d) For KEK Change Advice Messages (0820, NMIC 140) where Online RSA Key Method is used, field 53 will contain the identifier of the KEK being changed:
  - '0000000000000010' when interchange KEK 1 is being changed.
  - '0000000000000020' when interchange KEK 2 is being changed.

**A.13.10 Network management information code (field 70)**

The following 3 digit network management information codes must be used:

Position 1	Positions 2 and 3	
0 - System condition	01	Sign on
0 - System condition	02	Sign off
1 - System security	01	Key Change
1 - System security	40	KEK Change
3 - System audit control	01	Echo test

**Table A.13.10 - Network management information code (field 70)**

**A.13.11 Message Authentication Codes (fields 64 and 128)**

Message Authentication codes must be constructed in accordance with AS 2805.4.1. The MAC size must be 32-bits and stored left justified, right zero filled in the 64-bit field.

**A.13.12 Key Management Data (field 112)**

- For KEK Change Advice messages (0820, NMIC 140) where Online RSA Key Method is used, field 112 will contain the new KEK enciphered under the receiver's Interchange Public Key (IPK<sub>r</sub>) and the signed hash of the KEK using the sender's Interchange Secret Key (ISK<sub>s</sub>).
- The length of the field will be dependent of the key lengths of two RSA keys. The format of the field will be as follows:

Description	Size
Field length	3 bytes
KVC of KEK	3 bytes
KEK enciphered under IPK <sub>r</sub>	Size of the modulus of IPK <sub>r</sub>
Signed hash of the KEK using ISK <sub>s</sub>	Size of the modulus of ISK <sub>s</sub>

**Table A.13.12A - Key Management Data (field 112)**

- For KEK Change Advice Response messages (0830, NMIC 140) where Online RSA Key Method is used, field 112 will contain the KVC of the KEK.

Description	Size
Field length	3 bytes
KVC of KEK	3 bytes

**Table A.13.12B - Key Management Data (field 112)**

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

**A.13.13 EMV (Field 55) POS Interchanges**

- (a) Field 55 must be formed in accordance with clause 4.4.26 of AS2805.2—2007Amdt 2-2008, as a series of individual data objects, Tag, Length, Value (TLV) encoded as per ISO 7816-6. The order of the data objects is not important.
- (b) The table below identifies the data elements required for each message type.

TAG	Name	Len	Message Type						Comment
			0100	0110	02002	0210	0220	04201	
71	Issuer Script Template 1	..127		O		O			
72	Issuer Script Template 2	..127		O		O			
82	Application Interchange Profile	2	✓		✓		✓	C	
8A	Authorisation Response Code	2		O		O	O	C	Note 3
91	Issuer Authentication Data	..16		O		O			Note 5
95	Terminal Verification Result	5	✓		✓		✓	C	TVR may have changed in 0420 e.g., Issuer authentication failure
9A	Transaction Date	3	✓		✓		✓	C	
9C	Transaction Type	1	✓		✓		✓	C	
5F2A	Transaction Currency Code	2	✓		✓		✓	C	
9F02	Amount, Authorised	6	✓		✓		✓	C	
9F03	Amount, Cash out	6	✓		✓		✓	C	
9F10	Issuer Application Data	..32	✓		✓		✓	C	Note 4. Format is Scheme specific. Reversals may contain updated IAD data
9F1A	Terminal Country Code	2	✓		✓		✓	C	
9F26	Application Cryptogram	1	✓		✓		✓	C	
9F27	Cryptogram Information Data	8	✓		✓		✓	C	ARQC/TC/AAC
9F33	Terminal Capabilities	3	✓		✓		✓	C	
9F34	CVM results	3	✓		✓		✓	C	
9F35	Terminal Type	1	✓		✓		✓	C	
9F36	Application Transaction Counter	2	✓		✓		✓	C	
9F37	Unpredictable Number	4	✓		✓		✓	C	

Table A.13.13 – DE.55 ICC system related data for POS Interchanges



## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

- (a) The table above lists the minimum required data elements for field 55 by message type. Additional TAGs may be included and must be passed through interchange if valid.

## Notes:

1. A reversal must contain the data from the original Transaction.
2. Field 55 is not required for Deposit and Refund Transactions.
3. The Authorisation Response Code is the actual response code used by the Issuer in generating the ARPC cryptogram. Where both TAG 8A and Bit 39 are present, TAG 8A must have precedence and must be passed to the Card unaltered, otherwise a rejection may occur when the ARPC cryptogram is presented to the Card. In the absence of TAG 8A, Bit 39 may be mapped and provided to the Card as TAG 8A. In 0220 messages TAG 8A is a Terminal generated value and must be provided to the Issuer.
4. Issuer application data. Present if provided by ICC in Generate AC command response.
5. Required if on-line Issuer authentication performed.

**A.13.14 EMV (Field 55) ATM Interchanges**

ICC system related data (DE.55) is a special form, composite data element using ISO 7816-6 TLV coding structures.<sup>64</sup>

- (a) Field 55 must be formed in accordance with clause 4.4.26 of AS2805.2—2007Amdt 2-2008, as a series of individual data objects, Tag, Length, Value (TLV) encoded as per ISO 7816-6. The order of the data objects is not important.<sup>65</sup>
- (b) Table A.13.14 identifies the minimum EMV data elements that must be included in DE.55. Other valid EMV data elements may be included by the Acquirer. Issuers should have the ability to ignore malformed or unwanted data elements without impairing Transaction processing. Note that DE.55 is not present in response messages for contactless transactions.<sup>66</sup>

Data Element	EMV Tag	LEN	Message Type						Comment
			0200	0210	022x <sup>6</sup>	0230	042x	0430	
Transaction currency code	5F2A	2	P	-	P	-	P	-	Present if provided
Issuer Script Template 1	71	..127	-	C <sup>2,3</sup>	-	-	-	-	
Issuer Script Template 2	72	..127	-	C <sup>2,3</sup>	-	-	-	-	

<sup>64</sup> Amended effective 1/1/16, version 002 r&p 002.15

<sup>65</sup> Amended effective 1/1/16, version 002 r&p 002.15

<sup>66</sup> Amended effective 1/1/16, version 002 r&p 002.15

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

Data Element	EMV Tag	LEN	Message Type						Comment
			0200	0210	022x <sup>6</sup>	0230	042x	0430	
Application Interchange Profile	82	2	M	-	M	-	M	-	
Authorisation Response Code	8A <sup>4</sup>	2	-	C <sup>3,7</sup>	-	-	C <sup>3,7</sup>	-	
Issuer Authentication Data	91	..16	-	C <sup>1,3</sup>	-	-	-	-	
Terminal verification results	95	5	M	-	M	-	M	-	TVR may have changed in 0420 e.g., Issuer authentication failure
Transaction Date	9A	3	M	0 <sup>3</sup>	M	-	M	-	
Transaction type	9C	1	M	-	M	-	M	-	
Amount authorised	9F02	6	M	O	M	-	M	-	Excluding any fees if applicable
Amount, other	9F03		M		M		M		Required for cryptogram.
DF name	84	..15	M	-	M	-	M	-	
Issuer Application Data	9F10	..32	M	-	M	-	M	-	Format is scheme specific.
Terminal country code	9F1A	2	M	-	M	-	M	-	
Application Cryptogram	9F26	8	M	-	M	-	M	-	
Cryptogram Information Data	9F27	1	M	-	M	-	M	-	
Terminal capabilities	9F33	3	P	-	P	-	P	-	
Cardholder Verification Method Results	9F34	3	P	-	P	-	P	-	
Terminal type	9F35	1	M	-	M	-	M		14. Unattended FI controlled
Application Transaction Counter	9F36 <sup>5</sup>	2	M	-	M	-	M	-	
Unpredictable number	9F37	4	M	-	M	-	M	-	

**Table A.13.14 - DE.55 ICC system related data for ATM Interchanges<sup>67</sup>**  
M = mandatory, P = preferred, C = conditional, - = not present, O = Optional.

## Notes:

1. *Mandatory if Issuer authentication performed by Issuer.*<sup>68</sup>

<sup>67</sup> Inserted effective 1/1/16, version 002 r&p 002.15

<sup>68</sup> Amended effective 1/1/16, version 002 r&p 002.15

2. *Mandatory if script command returned to the ICC by the Issuer.*<sup>69</sup>
3. *Not to be present for contactless responses.*<sup>70</sup>
4. *The Authorisation Response Code is the actual response code and, depending on the ARPC method implemented by the scheme, may be used by the Issuer in generating the ARPC cryptogram. Where both TAG 8A and DE.39 are present, TAG 8A shall have precedence and shall be passed to the Card unaltered, otherwise a rejection may occur when the ARPC cryptogram is presented to the Card. In the absence of TAG 8A, DE.39 may be mapped and provided to the Card as TAG 8A. In 0220 messages TAG 8A is an ATM generated value and must be provided to the Issuer.*<sup>71</sup>
5. *The Issuer host may receive duplicate ATC values for each authorisation when the previous authorisation request resulted in an online PIN failure. Issuers should consider not automatically declining transactions solely due to this condition as an indication of fraudulent activity.*<sup>72</sup>

*Note: ATC means Application Transaction Counter, which is maintained by the chip card application (incremented by the chip), that provides a sequential reference to each transaction. Issuers use the field in ICC card transaction validations.*<sup>73</sup>

6. *For 022x messages, TAG values should be taken from the original 0200 transaction with the exception of TAG 8A which is an ATM generated value and must be passed to the Issuer unaltered.*<sup>74</sup>
7. *Mandatory if 8A is used to generate the ARPC cryptogram in contact responses.*<sup>75</sup>

## **A.14 Response Codes**

### **A.14.1 Response Codes Table**

<b>Code</b>	<b>Meaning</b>	<b>Action</b>
08	Honour with signature	Approve after signature validation
12	Invalid Transaction	Decline Transaction
13	Invalid Amount	Decline Transaction
14	Invalid Card Number	Decline Transaction
15	No such Issuer	Decline Transaction
19	Re-enter Transaction	Decline Transaction – retry

<sup>69</sup> Amended effective 1/1/16, version 002 r&p 002.15

<sup>70</sup> Amended effective 1/1/16, version 002 r&p 002.15

<sup>71</sup> Amended effective 21/11/17, version 006 r&p 002.17

<sup>72</sup> Amended effective 21/11/17, version 006 r&p 002.17

<sup>73</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>74</sup> Amended effective 21/11/17, version 006 r&p 002.17

<sup>75</sup> Inserted effective 21/11/17, version 006 r&p 002.17

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

Code	Meaning	Action
21	No action taken	Unmatched reversal processing
30	Format Error	Decline Transaction
31	Bank not supported by switch	Decline Transaction
33	Expired Card	Decline Transaction, retain Card
34	Suspected fraud	Decline Transaction, retain Card
36	Restricted Card	Decline Transaction, retain Card
38	Allowable PIN tries exceeded	Decline Transaction, retain Card
40	Requested Function Not supported	Decline Transaction
41	Lost Card	Decline Transaction, retain Card
43	Stolen Card	Decline Transaction, retain Card
44	No Investment account	Decline Transaction
51	Not sufficient funds	Decline Transaction
52	No Cheque account	Account requested not attached –declined
53	No Savings account	Account requested not attached –declined
54	Expired Card	Decline Transaction
55	Invalid PIN	Decline Transaction, Request PIN again
56	No Card record	Decline Transaction
57	Transaction not permitted to Cardholder	Decline Transaction
58	Transaction not permitted to Terminal	Decline Transaction
61	Exceeds withdrawal amount limits	Decline Transaction
64	Original amount incorrect	Decline Transaction
65	Exceeds Withdrawal Frequency Limit	Decline Transaction
67	Hot Card	Decline Transaction, retain Card
91	Issuer not available	Decline Transaction
92	Financial Institution/Intermediate network not found for routing.	Decline Transaction
94	Duplicate transmission	Decline Transaction
95	Reconcile error	

## ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

Code	Meaning	Action
96	System malfunction	Decline Transaction
97	Settlement date advanced by 1 and totals reset. Accompanied by '1' totals in balance or '2' (totals out of balance) in Bit 66 settlement Code	Complete - approved Transaction
98	MAC error	Decline Transaction. Request Key change

Table A.14.1 - Response Codes Table

## A.14.2 Permitted Response Codes

		0210	0230	0430	0530	0810	0830
Successful	00	✓	✓	✓	✓	✓	✓
Refer to Card Issuer	01	✓					
Pick up Card	04	✓					
Do not honour	05	✓					
Error	06						
Honour with signature	08	✓					
Invalid Transaction	12	✓	✓	✓	✓	✓	✓
Invalid Amount	13	✓					
Invalid Card number	14	✓					
No such Issuer	15	✓	✓				
Re-enter Transaction	19	✓					
No action taken (unmatched reversal)	21			✓			
Format error	30	✓	✓	✓	✓	✓	✓
Bank not supported by switch	31	✓	✓	✓			
Expired Card	33	✓					
Suspected fraud	34	✓					
Restricted Card	36	✓					
Allowable PIN retries exceeded	38	✓					
Requested function not supported	40	✓					
Lost Card	41	✓					
Stolen Card	43	✓					
No investment account	44	✓					
Not sufficient funds	51	✓					
No cheque account	52	✓					

ANNEXURE A. STANDARD INTERCHANGE SPECIFICATION

		0210	0230	0430	0530	0810	0830
No savings account	53	✓					
Expired Card	54	✓					
Invalid PIN	55	✓					
No Card record	56	✓					
Transaction not permitted to Cardholder	57	✓					
Transaction not permitted to Terminal	58	✓					
Exceeds withdrawal amount limits	61	✓					
Original amount incorrect	64		✓				
Exceeds withdrawal frequency limit	65	✓					
Hot Card	67	✓					
Issuer not available	91	✓	✓	✓	✓	✓	✓
No route	92	✓	✓	✓	✓	✓	✓
Duplicate transmission	94	✓	✓	✓			
Reconcile Error	95				✓		
System malfunction	96	✓	✓	✓	✓	✓	✓
Settlement Date advanced	97				✓		
MAC error	98	✓	✓	✓	✓		

Table A.14.2 - Permitted Response Codes

Next page is Annexure B

**Annexure B. INTERCHANGE BIT MAP**

		0	0	0	0	0	0	0	0	0	0	0
	<b>B</b>	2	2	2	2	4	4	5	5	8	8	8
	<b>I</b>	0	1	2	3	2	3	2	3	0	1	2
	<b>T</b>	0	0	X	0	X	0	X	0	0	0	0
Bit Map Extended	1	—	—	C	—	M	—	M	M	M	M	M
Primary Account Number	2	C	—	C	—	C	—	—	—	—	—	—
Processing Code	3	M	M	M	M	M	M	—	—	—	—	—
Amount, Transaction	4	M	M	M	M	M	M	—	—	—	—	—
Transmission Date & Time	7	M	M	M	M	M	M	M	M	M	M	M
System Trace Audit Number	11	M	M	M	M	M	M	M	M	M	M	M
Time, local Transaction	12	M	—	M	—	M	—	—	—	—	—	—
Date, local Transaction	13	M	—	M	—	M	—	—	—	—	—	—
Date, expiry	14	C	—	C	—	C	—	—	—	—	—	—
Date, settlement	15	M	M	M	M	M	M	M	—	—	—	—
Merchant's type	18	M	—	M	—	—	—	—	—	—	—	—
POS Entry Mode	22	M	—	M	—	—	—	—	—	—	—	—
Card Sequence Number	23	C	—	C	—	—	—	—	—	—	—	—
POS Condition Code	25	M	—	M	—	M	—	M	—	—	—	—
Amount, Transaction Fee	28	—	—	—	—	—	—	—	—	—	—	—
Acquiring Institution ID code	32	M	M	M	M	M	M	M	—	—	—	—
Forwarding Institution ID code	33	C	C	C	C	C	C	—	—	M	M	M
Track 2 data	35	C	—	C	—	C	—	—	—	—	—	—
Retrieval Reference Number	37	M	M	M	—	M	—	—	—	—	—	—
Authorisation ID Response	38	—	—	M	—	—	—	—	—	—	—	—
Response Code	39	—	M	—	M	—	M	—	M	—	M	—
Card Acceptor Terminal ID	41	M	M	M	M	M	M	—	—	—	—	—
Card Acceptor ID Code	42	M	M	M	M	M	M	—	—	—	—	—
Card Acceptor Name/Location	43	M	—	M	—	M	—	—	—	—	—	—
Additional Data - National	47	C	C	C	—	C	—	—	—	—	—	—
Additional Data - private	48	O	—	O	—	O	—	—	—	M	M	M
PIN Data	52	C	—	—	—	—	—	—	—	—	—	—
Security Related Control Information	53	M	M	M	M	M	M	M	M	—	—	C
Amount Cash	57	M	M	M	M	M	M	—	—	—	—	—
Ledger Balance	58	—	C	—	—	—	—	—	—	—	—	—
Account Balance, cleared funds	59	—	C	—	—	—	—	—	—	—	—	—
Mac	64	M	M	C	M	—	M	—	—	—	—	—
Settlement Code	66	—	—	—	—	—	—	—	M	—	—	—
Network management Information Code	70	—	—	—	—	—	—	—	—	M	M	M
Credits, Number	74	—	—	—	—	—	—	M	M	—	—	—
Credit Reversals, number	75	—	—	—	—	—	—	M	M	—	—	—
Debits, Number	76	—	—	—	—	—	—	M	M	—	—	—
Debit Reversals, Number	77	—	—	—	—	—	—	M	M	—	—	—
Transfers, Number	78	—	—	—	—	—	—	M	M	—	—	—
Transfer Reversals, Number	79	—	—	—	—	—	—	M	M	—	—	—
Inquiries, Number	80	—	—	—	—	—	—	M	M	—	—	—
Authorisations, Number	81	—	—	—	—	—	—	M	M	—	—	—
Credits, Transaction Fee Amount	83	—	—	—	—	—	—	—	—	—	—	—
Debits, Transaction Fee Amount	85	—	—	—	—	—	—	—	—	—	—	—
Credits, Amount	86	—	—	—	—	—	—	M	M	—	—	—
Credit Reversals, Amount	87	—	—	—	—	—	—	M	M	—	—	—

ANNEXURE B. INTERCHANGE BIT MAP

		0	0	0	0	0	0	0	0	0	0	0	0
<b>B</b>		2	2	2	2	4	4	5	5	8	8	8	8
<b>I</b>		0	1	2	3	2	3	2	3	0	1	2	3
<b>T</b>		0	0	X	0	X	0	X	0	0	0	0	0
Debits, Amount	88	—	—	—	—	—	—	M	M	—	—	—	—
Debit Reversals, Amount	89	—	—	—	—	—	—	M	M	—	—	—	—
Original Data Elements	90	—	—	—	C	—	M	—	—	—	—	—	—
Amount, Net Settlement	97	—	—	—	—	—	—	M	M	—	—	—	—
Settlement Institution ID Code	99	—	—	—	—	—	—	M	M	—	—	—	—
Receiving Institution ID Code	100	—	—	—	—	—	—	—	—	M	M	M	M
Cash, Total Number	118	—	—	—	—	—	—	M	M	—	—	—	—
Cash, Total Amount	119	—	—	—	—	—	—	M	M	—	—	—	—
MAC	128	—	—	—	C	—	M	—	M	M	—	—	—

**Table B.1 Interchange Bit Map**

This table specifies fixed formats for all messages. "M" signifies that a data element is mandatory, "C" signifies that it is conditional, while "□" signifies that it is not permitted. Optional data elements are signified by the letter "O".

**Next page is Annexure C**



**Annexure C. TECHNOLOGY FALLBACK****C.1 Introduction**

The specifications that are outlined here are to be used where the Terminal through a malfunction of the ICC interface device (IFD) or the ICC, is unable to read the track 2 information from the ICC.

**C.2 Technology Fallback**

Technology fallback is not permitted subsequent to a successful application select command.

**C.3 Field 47**

Field 47 must contain the Faulty Card Read indicator FCR\ to indicate that an unsuccessful attempt was made to read the ICC.

**C.4 Terminal Capability Code (047)**

The message must contain an indicator in field 47 to define the capabilities of the Terminal. The value "TCCnn\" must be present and coded in accordance with AS 2805-2 clause 4.4.25.21 (amendment 2 to AS 2805.2-2007).

**Next page is Annexure D**

## **Annexure D. COMMUNICATIONS PHILOSOPHY**

There are a number of statements which together may be seen as encapsulating the philosophy for communications between any two Interchange parties.

- (a) A communications link will be maintained between the two interchange nodes for testing purposes. This link will remain in place indefinitely after testing the initial implementation to enable bilateral testing of modifications and enhancements.
- (b) Sufficient lines will be provided between the parties production sites such that, should any single line become inoperative, the remaining lines will be able to carry the anticipated peak load of Interchange Transactions at that time.
- (c) The parties will seek to have production Interchange line connected by alternative routes to minimise the impact of single communication network failures.
- (d) The parties will regularly ensure that each Interchange Link installed is operational, so that the loss of one Interchange Link will not cause a total loss of service.
- (e) Triple DES, line encryption must be used across all production lines.

**Next page is Annexure E**

## Annexure E. STANDARD INTERCHANGE TERMS

### E.1 Application to Third Party Agreements

To the extent that performance of these Standard Interchange Terms depends upon the actions of a third party who is represented by An IA Participant, the IA Participant must ensure that the third party agreement imposes obligations on the third party to perform those actions. The IA Participant remains responsible for ensuring that the obligations under these Standard Interchange Terms are met.

### E.2 Approved Cards

- (a) Each Acquirer shall accept Cards of Approved Cardholders at its ATMs for the purpose of making ATM Transactions.
- (b) Each IA Participant (Issuer) warrants to each other IA Participant (Acquirer) that:
  - (i) reasonable care and diligence has been taken in investigating the integrity of its Approved Cardholders;
  - (ii) all details of all current ATM Cards issued by it or a third party which it represents (including lost and stolen Cards) are updated daily within the relevant computer system to enable authorisation requests to be answered promptly; and
  - (iii) there will not be any terms and conditions imposed upon Approved Cardholders in conflict with this Code.

### E.3 Promotions and Advertising

- (a) Each IA Participant may display signage at its respective ATM locations which indicates the ATM Cards of IA Participants that are acceptable for ATM use. Each IA Participant will bear its own expenses in displaying such signage.
- (b) Each IA Participant authorises each other IA Participant to use its mark, logo and name for the purpose of promoting ATM interchange to their respective Approved Cardholders.

### E.4 Indemnity and Limitation of Liability

- (a) For the purposes of this clause “**Interchange Facility**” means the combination of hardware, software, communications lines and operational procedures which enables the exchange, authorisation and reconciliation of ATM Transactions between IA Participants or, where an IA Participant is a Clearing/Settlement Agent, between the IA Participant and the third party they represent in accordance with the third party agreement (the **Interchange Facility**).

- (b) Each IA Participant warrants to each other IA Participant that the Interchange Facility which it operates or controls:
  - (i) will comply in all material respects with the requirements of this Framework and any technical requirements specified by the Company from time to time; and
  - (ii) will be operated competently.
- (c) If an IA Participant commits any error or omission in the operation of the Interchange Facility, or fails or is unable for any reason to furnish, deliver or transmit an ATM Transaction as provided for by this Code, or in so supplying, delivering or transmitting an ATM Transaction, or operating the Interchange Facility commits an error or omission or does any act or thing incidental thereto which causes the other party to suffer loss or damage, the maximum liability or responsibility towards the affected IA Participant shall be:
  - (i) to correct the operation of the Interchange Facility or ATM Transaction; or
  - (ii) to furnish and transmit the ATM Transaction to the affected IA Participant as soon as is reasonably practical.
- (d) Each IA Participant agrees to indemnify each other IA Participant against direct losses which are the result of any person's negligent or fraudulent use of an ATM Card and PIN issued by the indemnifying IA Participant, to effect an ATM Transaction. However, the indemnifying IA Participant is not responsible for losses that occur:
  - (i) even though the indemnifying IA Participant did not authorize the ATM Transaction; and/or
  - (ii) as a result of another IA Participant's non-compliance with any requirement of this Code or the IAC Manual.

#### **E.5 Direct Charging**

- (a) Subject to paragraph (b), an Issuer may, at its absolute discretion, decline an ATM Transaction.
- (b) An Issuer must not decline an ATM Transaction solely because it is subject to a Direct Charge.

#### **E.6 Variation**

IA Participants may bilaterally agree to vary a Standard Interchange Term.

**Next page is Annexure F**

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## Annexure F. DIRECT CHARGING RULES

This Annexure F contains the rules and standards that must be followed by:

- (a) Acquirers who acquire ATM Transactions involving an ATM Operator Fee; and
- (b) Issuers who engage in Interchange with an Acquirer with respect to such ATM Transactions.

*Note: the Standard Interchange Terms in Annexure E oblige parties to ATM Interchange to comply with the rules specified in this Annexure F.*

### F.1 General Principles

An Acquirer may charge an ATM Operator Fee if it complies with:

- (a) this Annexure F and, in particular, the obligation to disclose to the Cardholder the amount of the ATM Operator Fee at a time that allows the Cardholder to cancel the Transaction without incurring the ATM Operator Fee (or any other fee); and
- (b) any other applicable provisions in this Code.

For the avoidance of doubt this Annexure F has no application to 'on-us' ATM Transactions.

### F.2 Amount and Variation of the ATM Operator Fee and Declines

This Annexure F does not in any way restrict:

- (a) the amount of the ATM Operator Fee that an Acquirer may charge a Cardholder;
- (b) the right of an Acquirer to vary the amount of its ATM Operator Fees; or
- (c) the right of an Issuer to decline an ATM Transaction.

### F.3 When Cardholders may be charged an ATM Operator Fee

#### F.3.1 Cash Withdrawal and Balance Inquiries

Acquirers may charge Cardholders an ATM Operator Fee for a Cash Withdrawal or a Balance Inquiry.

#### F.3.2 When an ATM Operator Fee may not be charged

No ATM Operator Fee may be charged if:

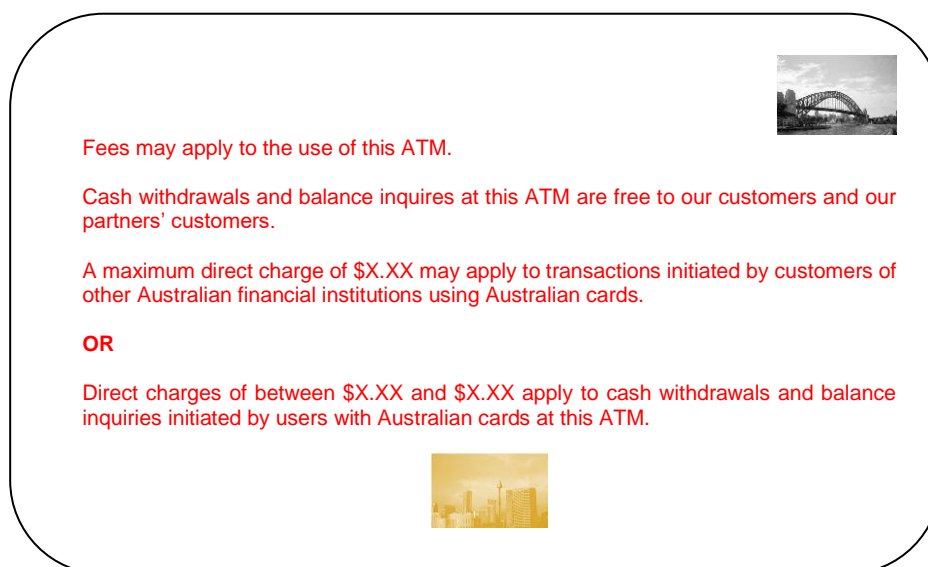
- (a) a Cash Withdrawal or a Balance Inquiry is declined by the Issuer;
- (b) a Cash Withdrawal results in a Partial Dispense; or
- (c) a Cash Withdrawal or a Balance Inquiry is not completed successfully.

## F.4 Disclosure Rules

### F.4.1 Pre-transaction (Idle State) On Screen Display of ATM Operator Fees<sup>76</sup>

- (a) The minimum ATM Operator Fee and maximum ATM Operator Fee that may be directly charged by the ATM Operator for Cash Withdrawals and Balance Inquiries initiated by Cardholders using domestically-issued Cards must be displayed on an ATM Screen in the ATM Terminal's screen rotation in idle state (**Idle State Fee Display**).
- (b) The Idle State Fee Display:
- (i) may be displayed with other messages or material displayed on that rotation screen, but must be presented in a font type and size that is clear and legible; and
  - (ii) must specify that the minimum and maximum ATM Operator Fees which may be charged by the ATM Operator are direct charges; but
  - (iii) is not required to include any reference to ATM Operator Fees that may be charged by the ATM Operator in relation to Cash Withdrawals and Balance Inquiries initiated by Cardholders using international Cards.

As an example:



**Figure F.4.1 - Pre-transaction (Idle State) On Screen Display of ATM Operator Fees**

- (a) Each ATM Framework Participant must provide written confirmation of its compliance with the requirements in clause F.4.1, and any details of

<sup>76</sup> Inserted effective 31/3/17, version 004 r&p 002.16

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material non-compliance, within 10 Business Days of request from the Secretary.

- (b) Each ATM Framework Participant authorises and consents to the disclosure by the Secretary of the compliance information described in clause F.4.1(c) to the RBA.

#### **F.4.2 On Screen**

The Cardholder must be advised of any ATM Operator Fee that will apply to a Cash Withdrawal or Balance Inquiry. This advice must:

- (a) be given on the ATM Screen as early as possible in the Transaction sequence;
- (b) clearly and unambiguously display the ATM Operator Fee at a time that allows the Cardholder to cancel the requested Cash Withdrawal or Balance Inquiry without incurring the ATM Operator Fee or any other fee;
- (c) comply with the following minimum requirements:
  - (i) inform the Cardholder they will be charged the ATM Operator Fee if they proceed with the Transaction;<sup>77</sup>
  - (ii) display the amount of the ATM Operator Fee that will be charged (Note: the display must show the amount of the fee in dollars and cents. Displaying a percentage value of the Transaction amount is not permitted);
  - (iii) display the entity responsible for managing Cardholder enquiries concerning the ATM Operator Fee (not the Issuer) including contact details, which must take the form of a contact number or URL;
  - (iv) state that the Issuer may also charge the Cardholder a fee;
  - (v) indicate how to CANCEL the Transaction; and
- (d) indicate how to ACCEPT the ATM Operator Fee and proceed with the Transaction; and
- (e) if a Cardholder performs more than one ATM Transaction in a single session then the requirements in (a), (b) and (c) above must be complied with for each ATM Transaction in respect of which the Cardholder will be charged an ATM Operator Fee.

*(Note: each Acquirer should consider the GST law and how it may apply to ATM Operator Fees. Whether or not an ATM Operator Fee is being levied by an Authorised Deposit Taking Institution may be a relevant consideration.)*

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<sup>77</sup> Amended effective 1/1/23, version 014 r&p 002.22

For example:

If you continue with this transaction, you will be charged  
\$X.XX  
by the [institution responsible for the transaction and contact  
number or url]

Your card Issuer may also  
charge you a fee for using this ATM

Continue

Cancel

**Figure F.4.2 – Pre-transaction On Screen Display of ATM Operator Fees**

## F.5 Record of Transaction

If the Cardholder elects to receive a Record of Transaction (that is, a receipt) then the Record of Transaction must comply with the following minimum requirements (in addition to those specified in Part 4, clause 4.3(c)):

- (a) the ATM Operator Fee must be itemised as a discrete item and not be bundled together with any withdrawal amount;
- (b) the ATM Operator Fee must be described as an “ATM Operator Fee” or similar; and
- (c) the recipient of the ATM Operator Fee or the entity responsible for managing Cardholder enquires regarding the fee (that is either the Acquirer or the ATM Deployer) must be displayed, including contact details, which must take the form of a contact number or URL.

For example:

**TRANSACTION RECORD**

DATE:	TIME	TERMINAL
xx/xx/xx	xx:xx	ATMXXXX

Card Number 501233\*\*\*\*\*123  
Seq. Number 000123

<b>Withdrawal</b>	<b>\$XXX.xx</b>
<b>ATM Operator Fee</b>	<b>\$X.xx</b>
<b>Available Balance</b>	<b>\$XXX.xx</b>
<b>Current Balance</b>	<b>\$XXX.xx</b>

Thank you for using “ACQUIRER NAME”

Please contact us at [www.ACQUIRERNAME.com.au](http://www.ACQUIRERNAME.com.au) or 1800 123 321

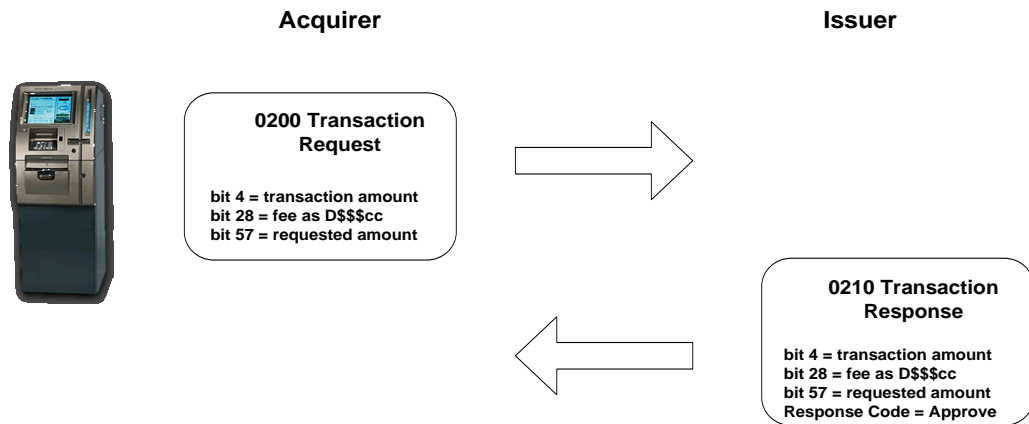
**Figure F.5 - Record of Transaction**



**F.6 Message Flow**

**F.6.1 Cash Withdrawal**

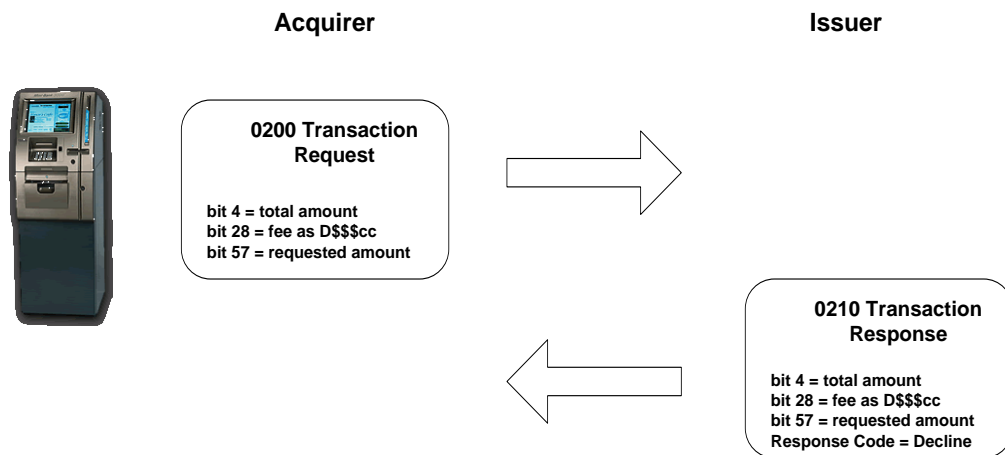
The ATM Operator Fee is to be contained in bit 28 as an 'X + n8' field of the Financial Transaction Request and Response messages (see AS 2805 -2:2007 clause 4.4.5). The 'X'portion of the fee data element will contain a 'D'to indicate that the fee is due the Acquirer. Standard, error free, message flow is illustrated below.



**Figure F.6.1 – Cash Withdrawal**

**F.6.2 Declined ATM Transactions**

No fees are to be levied on failed or declined ATM Transactions. In the case of a decline, bit 28 will contain (as an echo) the fee amount from the Transaction request message, acquirers must take care that such fees are not accumulated. The message flow is illustrated below.

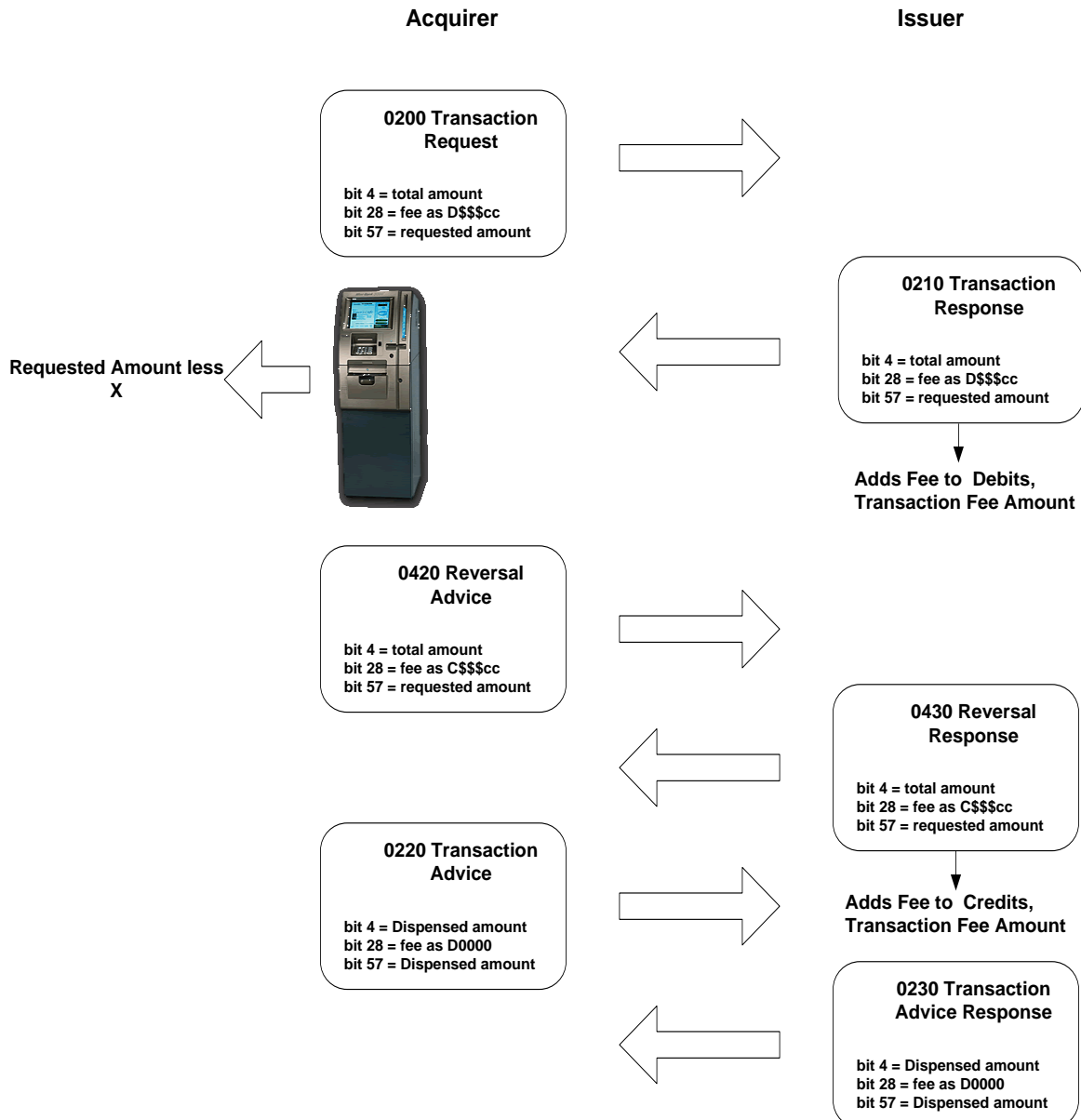


**Figure F.6.2 – Declined ATM Transactions**

**F.6.3 Partial Dispense and Fees**

The operation of a Partial Dispense is illustrated below. The essential features are:

- (a) The Acquirer will initiate an 0420 Reversal Advice Message with bits 4 (Amount, Transaction) and bit 57 (Amount, cash) identical to the 0200 Request message. Bit 28 (Amount, Transaction Fee) will be identical to the same field in the request message but with the indicator digit 'X' set to 'C' for credit.
- (b) In the subsequent Transaction Advice message, bit 4 and 57 will contain identical amounts and be equal to the actual amount dispensed by the ATM. In the Transaction Advice message bit 28 must be set to zero ('D000000000000') as no ATM Operator Fee is applicable in this case (see clause F.4.2 above).



**Figure F.6.3 - Partial Dispense and Fees**

- (a) ATM Operator Fees may be levied on Balance Inquiries. To prevent the ATM Operator Fee overdrawing the account Issuers may, in cases where this could occur, decline the Transaction (response Framework = 51 – insufficient funds).
- (b) The balance returned must reflect the impact of the ATM Operator Fee.
- (c) The inclusion of an ATM Operator Fee converts a Balance Inquiry Transaction to a financial Transaction (previously a non-financial Transaction) as such the fee value must be included in daily Interchange Settlement Reports.
- (d) Acquirers must ensure that full reversal processing is available on Balance Inquiries. Bit 28 of the 0420 message shall contain the same value as in the 0200 message but with the indicator 'X' set to 'C' indicating the value is owed to the Issuer.

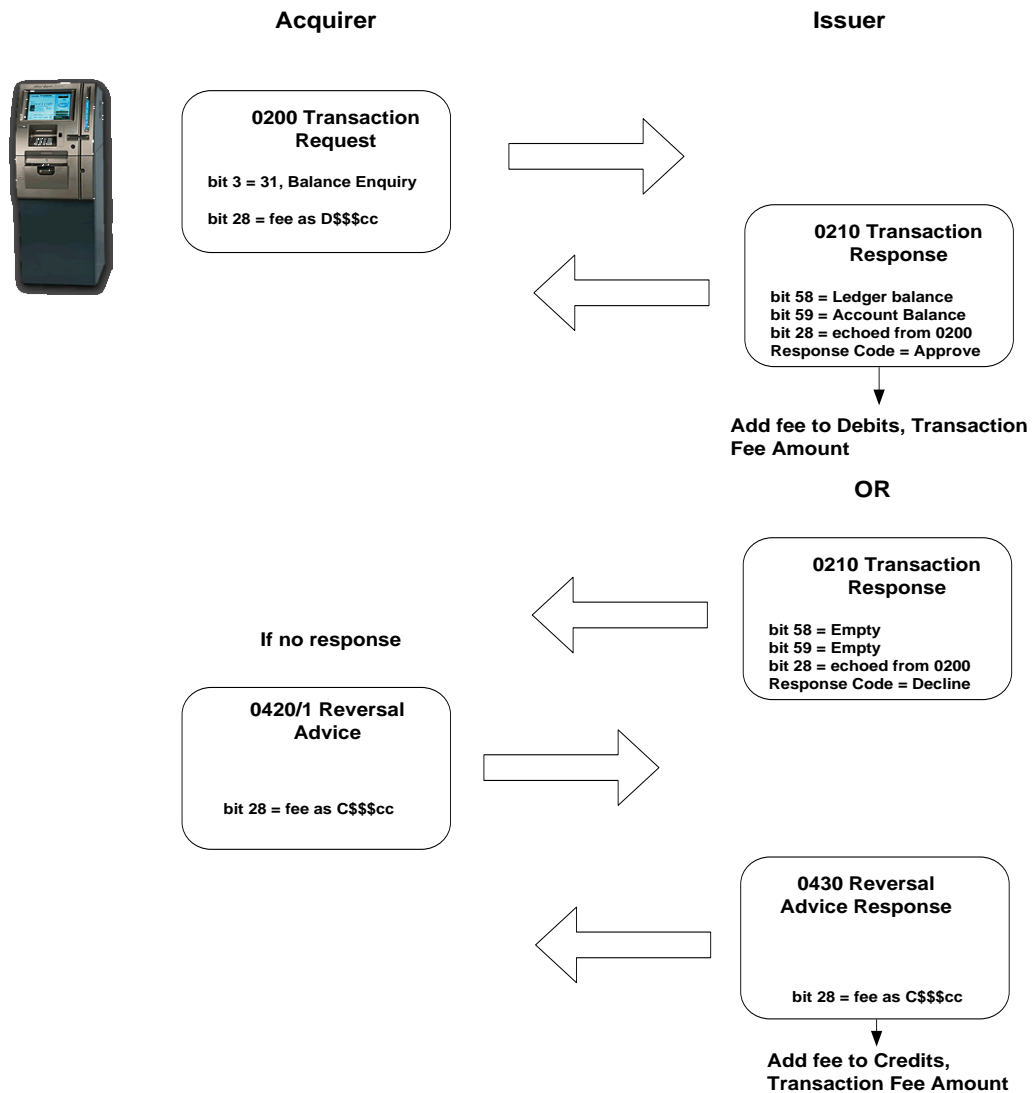


Figure F.6.4 - Balance Inquiries

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**F.6.4 Use of Bit 28 when no ATM Operator Fee is being levied**

Bit 28 is a conditional field that does not have to be present for every ATM Transaction. If an ATM Operator Fee is being levied then it must be included in the 0200 message and all subsequent messages (as described above). However if an ATM Operator Fee is not being levied then bit 28 can either be omitted or included with the n8 component being set to zero. Issuer systems must accommodate both possibilities.

**F.7 Settlement of ATM Operator Fees**

ATM Operator Fees must be included in daily settlement figures and settled in accordance with IAC Code Set Volume 5 (Settlement).<sup>78</sup>

**F.8 Transition**

For a period of 3 months commencing on the ATM Direct Charging Date an Acquirer may comply with the rules in this clause F.8 in lieu of compliance with the disclosure rules in clause F.4.

**F.9 Damages for Non-compliance with Direct Charging Rules**

- (a) This clause F.9 applies to Direct Charging Systems Error. In this Code, a Direct Charging Systems Error is a systems error that:
  - (i) causes material non-compliance with these Direct Charging Rules; and
  - (ii) affects 10 or more ATM Transactions.
- (b) Each IA Participant agrees that the amount of \$7,500.00 is a conservative and genuine pre-estimate of the total loss that all IA Participants that are ATM Issuers will suffer as a result of a Direct Charging Systems Error.
- (c) If a Direct Charging Systems Error occurs, then:
  - (i) the loss suffered by each IA Participant that is an Issuer (Issuer Framework Participant) as a result is presumed to be \$7,500 multiplied by the IA Participant's Issuing Share where "Issuing Share" means an IA Participant's Cards Market Share (as defined in the Company's Constitution) attributable to its activities as an Issuer; and
  - (ii) the IA Participant responsible for the ATMs affected by the Direct Charging System Error ("Responsible Framework Participant") must:
    - (A) pay Company the sum of \$7,500.00 multiplied by the IA Participant's Issuing Share; and
    - (B) rectify the Direct Charging Systems Error as soon as practicable.

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<sup>78</sup> Amended effective 1/1/16, version 002 r&p 002.15

- (d) All sums received by the Company pursuant to sub-clause (c)(ii)(A) above must be applied by the Company to operating costs and expenses which would otherwise be borne by Framework Participants pursuant to the IAC Regulations.
- (e) The presumption in sub-clause (c)(i) above will cease to apply between the Responsible Framework Participant and an Issuer Framework Participant if either of them establish (to the satisfaction of the other or by Dispute Resolution pursuant to Part 12 of the IAC Regulations) that the liability of the Responsible Framework Participant to the Issuer Framework Participant differs from the amount prescribed by sub-clause (b). If this occurs then any amounts received by the Issuer Framework Participant pursuant to sub-clause (c) must be taken into account in determining the amount due and payable between the Responsible Framework Participant and the Issuer Framework Participant.
- (f) Issuers will not seek additional compensation for any loss suffered as a result of a Direct Charging Systems Error from the Responsible Framework Participant pursuant to Part 12 of the IAC Regulations.
- (g) Nothing in this clause F.9 affects the right of the Responsible Framework Participant to seek contribution and/or compensation for a Direct Charging Systems Error from a party with whom it has a third party agreement.

**F.10 Prohibition on hindering or preventing Direct Charging**

- (a) Where an Acquirer wishes to Direct Charge in respect of ATM Transactions with a Cardholder of an ATM Issuer, the Issuer must not engage in conduct that hinders or prevents that Acquirer from Direct Charging.
- (b) For the avoidance of doubt, clause F.10(a) does not prevent an Issuer from charging its Cardholders a fee for an ATM Transaction.

**Next page is G**

## **Annexure G. EMV@ATM TERMINAL STANDARDS<sup>79</sup>**

### **G.1 Cards**

#### **G.1.1 Identification of Australian IC Cards**

Australian IC cards are those in which the EMV Issuer Country Code data element (tag 5F28) is equal to “036” (Australia).

### **G.2 Card Acceptance**

Acquirers should endeavour to support all Card types and applications commonly used by Australian Issuers. At a minimum AIDs of all Approved Card Payment Systems should be supported for the purpose of clause 4.5(a)(ii)(B). A list of Approved Card Payment Systems is published on the Company’s extranet.<sup>80</sup>

#### **G.2.1 PAN sequence number**

As Issuers may choose to link multiple accounts to single PAN through the use of the EMV data element PAN Sequence Number (TAG 5F34), ATMs and Acquirers must ensure that this data element, if present in the Card, is sent to the Issuer in DE.23 (Card sequence number) to ensure successful processing of the Transaction.

### **G.3 Transactions support and processing**

Mandatory supported Transactions are:

- (a) withdrawal;
- (b) balance; and
- (c) reversals of above.

Support for other Transaction types for “on-us Transactions” e.g., purchase, transfer, bill payment and top up is optional at Issuer discretion.

For cash withdrawal Transactions ATMs must adhere to the EMV protocol as defined in Book 3 of the EMV specifications for transaction type “cash”.

For Balance Inquiry, and for Transfer and Deposit Transactions, (if supported), the ATM must adhere to the recommendations contained in the EMVCo document “Recommendations for EMV Processing for Industry-Specific Transaction Types”. Other Transactions types e.g., bill payment and top up are to be defined and processed as Purchase Transactions.

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<sup>79</sup> Inserted effective 1/1/16, version 002 r&p 002.15

<sup>80</sup> Amended effective 21/11/17, version 006 r&p 002.17

**G.4 Terminal Processing****G.4.1 ICC precedence**

ATM Transaction initiation must ensure that where Cards contain both a chip and a magnetic stripe, the chip is given precedence. If a magnetic stripe is read that includes either of the service codes 2xx or 6xx the Cardholder must be requested to insert the Card into the ICC reader and the ATM must not proceed with the Transaction, until such an action has occurred.

Where the ATM contains a motorised, combined magnetic-stripe and ICC reader the ATM must give precedence to the ICC, if present.

Where the Cardholder payment device contains both a contact and contactless interface the Cardholder may choose either of these interfaces without precedence subject to the ATM ensuring that any re-presentation of the Card is through an ICC interface.

**G.4.2 Application name display**

For contact Transactions, if the ATM supports the ability to allow the Cardholder to select an application or to confirm the application proposed by the Terminal, when the ATM displays an application to the Cardholder, it shall display:<sup>81</sup>

- (a) the Application Preferred Name (Tag 9F12), if present and if the Issuer Code Table Index (Tag 9F11) indicating the part of ISO/IEC 8859 to use is present and supported by the Terminal (as indicated in Additional Terminal Capabilities); and
- (b) otherwise the Application Label, if present, by using the common character set of ISO/IEC 8859 (see EMV Book 4 Annex B).<sup>82</sup>

**G.4.3 Candidate list filtering**

When the Terminal offers application selection to the Cardholder and where such configuration is viable (e.g. the device has the capability to support this feature), then, prior to displaying the candidate list to the Cardholder, the Terminal shall look for any matching applications that contain the eftpos RID A000000384.<sup>83</sup>

If found, then the candidate list will be further examined and any applications matching the AIDs identified in Table G.4.3 shall be removed from the list prior to its presentation to the Cardholder.

RID	PIX	AID	Application
A000000003	8010	A0000000038010	Visa Plus
A000000004	3060	A0000000043060	Mastercard Maestro

<sup>81</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>82</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>83</sup> Amended effective 20/8/18, version 007 r&p 001.18

A000000004	6000	A0000000046000	Mastercard Cirrus
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**Table G.4.3 – Filtered AIDs**

When the Terminal does not offer application selection, then candidate list filtering is not applicable.<sup>84</sup>

#### **G.4.4 Application selection**

Where there is only a single entry in the candidate list, such as for a single application Card, application selection must be automatic and transparent to the Cardholder.

For multiple application Cards used in a contact interface:<sup>85</sup>

- (a) when the Terminal offers application selection to Cardholders, then the candidate list containing all mutually supported applications should be presented to the Cardholder and the Cardholder selected application shall be used for the Transaction; or<sup>86</sup>
- (b) when the Terminal does not offer application selection, the Terminal automatically selects the highest priority application on the Card.<sup>87</sup>

For multiple application Cards used in a contactless interface, the Terminal automatically selects the highest priority application on the Card.<sup>88</sup>

#### **G.4.5 Account selection**

- (a) Australian IC Cards (single application) – auto application selection<sup>89</sup>

For contact Transactions, Account selection is required for all single application Australian IC Cards. Accounts offered should include savings, cheque and credit.<sup>90</sup>

For contactless Transactions, Account selection is mandatory.<sup>91</sup>

The account type code 1 (DE.3-2) (AS 2805-2 bit 3, positions 3 & 4) for these Transactions should be set to:

10 – where Account selected is Savings

20 – where Account selected is Cheque

<sup>84</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>85</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>86</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>87</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>88</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>89</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>90</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>91</sup> Inserted effective 20/8/18, version 007 r&p 001.18



30 – where Account selected is Credit

(b) Australian IC cards (multiple applications) – Optional Account Selection<sup>92</sup>

(i) If the Terminal supports the ability to allow the Cardholder to select an application, after Cardholder selection of an application,<sup>93</sup>

(A) the Terminal may suppress Account selection in contact transactions.<sup>94</sup>

The account type code 1 (DE.3-2) (AS 2805-2 bit 3, positions 3 & 4) for these Transactions should be set to:

10 – where application selected is A00000038410 (eftpos Savings)

20 – where application selected is A00000038420 (eftpos Cheque)

00 – (Default Account) where application selection is other AID; or

(B) the Terminal may also offer Account selection (e.g. where device limitations make customised configurations impossible or impractical or where an Account selection step is required to ensure compliance with gaming venue legislation).<sup>95</sup>

(ii) If the Terminal does not support the ability to allow the Cardholder to select an application, the Terminal shall offer Account selection after selecting the highest priority application.<sup>96</sup>

(c) International IC cards

Account selection for International Cards should follow the relevant Card scheme rules where these are known. In the absence of specific requirements Account selection should not be offered.

The account type code 1 (DE.3-2) (AS 2805-2 bit 3, positions 3 & 4) for these Transactions should be set to 00 – (Default Account) where Account Selection is not specifically offered.

The account type code 1 (DE.3-2) (AS 2805-2 bit 3, positions 3 & 4) for these Transactions should be set to:

10 – where Account selected is Savings

20 – where Account selected is Cheque

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<sup>92</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>93</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>94</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>95</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>96</sup> Inserted effective 20/8/18, version 007 r&p 001.18

30 – where Account selected is Credit

#### **G.4.6 Account selection and downgrade**

For the purposes of transition to full EMV capability on Interchange Links, where it becomes necessary to downgrade a Transaction, e.g., if the bilateral link is unable to forward DE55 (chip data) and field DE.3-2 is equal to default (00) the Acquirer should, examine the application used to create the Transaction (TAG 84 in DE55) and set the account type code 1 (DE.3-2) (AS 2805-2 bit 3, positions 3 & 4) as follows:

10 – where application used was A00000038410 (eftpos Savings)

20 – where application used was A00000038420 (eftpos Cheque)

30 – (Credit account) where application selection is other AID.

Further, the ATM may retrieve the Track Two Equivalent Data from the IC data. The Track Two Equivalent Data formatted in accordance with AS 3524 and clause 9.11.3 (Data Element 35) may be used to construct a Financial Request Message, which must be forwarded to the Issuer in accordance with magnetic stripe processing formats and rules (as contained in Annexure A of this ATM System Code).

Where this is done the POS entry mode must accurately reflect the source of the card information. If Track Two Equivalent Data is obtained from an Australian IC Card then POS entry code “051” (contact interface) or POS entry code “071” (contactless interface) must be used in the Financial Request Message.

#### **G.4.7 Card verification**

ATMs are not required to support any form of offline data authentication so it is strongly recommended that Issuers validate the ARQC as a fraud mitigation measure.

#### **G.4.8 Authorisation response code**

Where both TAG 8A and DE.39 are present, TAG 8A shall have precedence and shall be passed to the Card unaltered.

#### **G.4.9 Chip decline**

Should the chip return an AAC (Decline) in response to the second GENERATE AC command for an Issuer approved Transaction, the Transaction is to be declined and a reversal message forwarded to the Issuer.

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**G.4.10 Transaction certificates [Deleted]<sup>97</sup>****G.4.11 Chained transactions**

ATMs may support additional Transactions without requiring the reinsertion of the Card. Single application Cards should return to the Transaction Type Selection step and use the saved encrypted PIN in any subsequent Transactions. Multi-application cards should use the same application that was selected in the first transaction for additional transactions in the same session.<sup>98</sup>

To avoid PIN verification failures, session key changes for PIN encryption keys should not occur during any chained sequence.

Further chained Transactions are not permitted subsequent to Card removal.

Note that this is in contravention of PCI-DSS requirements which do not allow a PIN to be stored even if encrypted subsequent to authorisation and that PCI requirements for ATMs are currently under review such that changes may be required in the future.

If the encrypted PIN has been cleared, multiple application Cards should return to the:<sup>99</sup>

- (a) Application selection step, if the Terminal offers application selection to Cardholders; or<sup>100</sup>
- (b) Account selection step, if the Terminal auto-selects the highest priority application.<sup>101</sup>

The prompt for "Further transactions" must also provide for a short duration timeout to ensure that the PIN is erased even if the Cardholder walks away from the ATM at that prompt.

**G.4.12 PIN retention**

To support chained Transactions, an encrypted PIN may be retained and reused in the subsequent Transaction if requested by the Cardholder. The encrypted PIN must be deleted at the end of the Cardholder session.

**G.5 Technical Fallback**

Where the chip data cannot be read due to a chip failure or IFD fault, the Transaction may continue using data read from the magnetic stripe only where no Cardholder action is required to transition from chip read to magnetic stripe read. Technical Fallback is not permitted subsequent to successful application selection.

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<sup>97</sup> Deleted effective 21/11/17, version 006 r&p 002.17

<sup>98</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>99</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>100</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>101</sup> Inserted effective 20/8/18, version 007 r&p 001.18

Such Transactions are denoted to the Card Issuer by presence of FCR code in DE47. See clause C.3 of the IAC Code Set Volume 6 (Technology Fallback) for details.

As this feature may be removed at a future time, Acquirers and deployers should endeavour to ensure this feature can be readily disabled should that be required in the future.

### **G.5.1 Fallback<sup>102</sup>**

There is only one type of fallback at ATM, it occurs when a chip Card, presented at a chip Terminal, cannot be read due to a technical issue with the chip read which results in the technology “falling back” to a magnetic stripe transaction.

Valid reasons for a fallback transaction include;

1. a defective or scratched chip
2. a chip reader that is defective
3. a chip intentionally damaged so it cannot be read, on a counterfeit card encoded with magnetic data stolen from a chip card.
4. a card without a chip, encoded with magnetic data stolen from a chip card.
5. An ATM Terminal's inability to recognise a particular application (AIDs that should be supported if that scheme is accepted by an Acquirer) is not a valid reason for a fallback transaction.

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<sup>102</sup> Inserted effective 21/11/17, version 006 r&p 002.17

The following table G.5.1 sets out various scenarios of ICC card usage and the expected field values and guidance about potential liability outcomes.<sup>103</sup>

Refer to clause 4.5 for liability in the case of Counterfeit ATM Transactions. The transfer of liability to the acquirer only applies in those cases of counterfeit fraud of ICC Cards.

Use Case Scenarios	Field 47		Field 22	Field 55	Card Service Code	Liability for Fraudulent Txns	Comments
	TCC	FCR	POS Entry Mode	EMV Data			
#1) Terminal not EMV Compliant	01	Not Present	021	Not present	201/601	Acquirer	Example: Terminal is EMV capable of VISA, however not EMV capable for ACe. An ACe Only card is presented. in the ATM.
#2) Downgrade @ Acquirer	02-07	Not Present	051 or 071	Not present	201/601	Party most responsible for non-compliance	Terminal compliant but either Acquirer/Issuer or bilateral link is not compliant
#3) Downgrade @ Switch (Hub)	02-07	Not Present	051 or 071	Not present	201/601	Issuer	
#4) Fallback due to faulty card read	02-07	FCR/	021 or 621	Not present	201/601	Issuer	
#5) Fraudulent card service code rewritten	02-07	Not Present	021 or 621	Not present	101	Issuer	Acquirer cannot identify card as a chip card
#6) Fraudulent Card Blank card populated with stolen mag-stripe data	02-07	FCR/	021 or 621	Not present	201/601	Issuer	
#7) Terminal without specific app support	02-07	Not Present	021 <sup>104</sup> or 621	Not present	201/601	Acquirer	

<sup>103</sup> Inserted effective 21/11/17, version 006 r&p 002.17

<sup>104</sup> We understand proprietary arrangements may use a value of 801 under this condition

Use Case Situations	Field 47		Field 22	Field 55	Card Service Code	Liability for Fraudulent Txns	Comments
	TCC	FCR	POS Entry Mode	EMV Data			
#8) Full Compliance Contact interface	02-07	Not Present	051	82,84,95,9A,9C,9F02,9F03,9F10,9F1A,9F26,9F27,9F35,9F36,9F37 <sup>105</sup>	201/601	Issuer	
#9) Full Compliance contactless	02-07	Not Present	071	82,84,95,9A,9C,9F02,9F03,9F10,9F1A,9F26,9F27,9F35,9F36,9F37 <sup>106</sup>	201/601	Issuer	
#10) Invalid messaging (1)	Absent or incorrect <sup>107</sup>	Not Present	021 or 621	Not present	201/601	Acquirer	IAC Rules require TCC represent the combined hardware and software functionality of the ATM
#11) Invalid messaging (2)	Absent <sup>108</sup>		021 or 621	Not present	201/601	Issuer <sup>109</sup>	If Issuer unable to receive or process DE.47 they are unable to detect fallback txns so are also unable to determine valid claims
#12) Invalid ATM configuration	02-07	FCR/	021 or 621	Not present	201/601	Acquirer	ATM unable to support a specific app and inappropriately submits it as fallback.

Table G.5.1 - Fallback Liability shift scenarios<sup>110</sup>

<sup>105</sup> Other TAGs may be present see clause A.13.14 Volume 6, IAC Code Set. The TAGs would be present in both auth request and responses.

<sup>106</sup> Other TAGs may be present see clause A.13.14 Volume 6, IAC Code Set. The TAGs would be present only in auth request, not in responses.

<sup>107</sup> 02-07 if ATM is configured with EMV hardware and possibly incomplete app support

<sup>108</sup> Field 47 is mandatory for all interchanges subsequent to EMV upgrade see IAC Code Set Volume 6 see clause A.12.3

<sup>109</sup> Field 47 is mandatory for all interchanges subsequent to EMV upgrade see IAC Code Set Volume 6 see clause A.12.3

<sup>110</sup> Inserted effective 21/11/17, version 006 r&p 002.17

### G.5.2 Identification of fallback transactions<sup>111</sup>

An issuer may use a combination of fields to identify a fallback transaction. A typical fallback transaction request message (0200) should be coded as follows. Please note that 0220 advice messages are not used in the ATM environment for fallback.

Field 47 Additional Data National

Field 47 should contain the faulty card read flag FCR\ (clause G.5) and also the Terminal Capability Code TCCnn\ should be present with a value of “nn” between 2 and 7. The FCR\ flag indicates that an unsuccessful attempt was made to read the chip and the TCCnn\ indicates that the Terminal has chip read capability.

00	Unknown
01	Mag-stripe reader
02	Contact ICC reader
03	Magnetic-stripe and contact ICC readers
04	Contactless ICC reader
05	Magnetic-stripe and contactless ICC readers
06	Contact and contactless ICC readers
07	Magnetic-stripe, contact and contactless ICC readers

**Table G.5.2 - TCCnn\ Values**

*Note that this value does not just represent the hardware capabilities of the ATM, rather TCC should be set to correctly represent both the hardware and software capabilities of the ATM.<sup>112</sup>*

Field 22 Point of sale entry mode

For a correctly coded fallback transaction field 22 should have a value of “621” indicating magnetic-stripe read in an ICC capable ATM.

Service Code (from track 2)

The expected service code encoded on the card must be 2xx or 6xx indicating the card is an ICC card. Note the acquirers will not be able to identify a counterfeit card where the fraudster has changed the value of the service code (provided they have also recalculated the LRC- Longitudinal Redundancy Check).

### G.5.3 Fallback rates

Acquirers should endeavour to maintain fallback rates of less than 3% of the total transaction volumes processed over a month.

<sup>111</sup> Inserted effective 21/11/17, version 006 r&p 002.17

<sup>112</sup> Inserted effective 20/8/18, version 007 r&p 001.18

Faulty card and counterfeit card transactions should be excluded when considering fallback rates. An Issuer may notify AusPayNet if it considers that an Acquirer is consistently exceeding the recommended fallback rate.

## G.6 Receipts

In addition to the requirements of clause 2.1.2 of Volume 3 (Acquirers Code) of the IAC Code Set, the value of the AID shall be printed or displayed on the receipt. The application label may be used as an alternative to the AID.<sup>113</sup>

## G.7 ATM configuration

The Terminal Type (TAG 9F35) shall be set to 14 or Unattended, On-line only, for all ATMs.

### G.7.1 Terminal Capabilities (TAG 9F35)

Encoding of the Terminal capabilities (TAG 9F33), typically 0x60,0x40 or 0x20, is illustrated in Tables G.7.1A to G.7.1C below. For additional details see EMV Book 4 Annex A.

B8	B7	B6	B5	B4	B3	B2	B1	Meaning
0	X	X	X	X	X	X	X	Manual Key Entry
x	1	X	X	X	X	X	X	Magnetic Stripe
X	X	1	X	X	X	X	X	IC Reader with contacts
X	X	X	0	0	0	0	0	RFU

Table G.7.1A - Terminal Type Byte 1

B8	B7	B6	B5	B4	B3	B2	B1	Meaning
0	X	X	X	X	X	X	X	Plain text PIN – IC verify
x	1	X	X	X	X	X	X	Enciphered PIN – online verify
X	X	0	X	X	X	X	X	Signature
X	X	X	0	X	X	X	X	Enciphered PIN – ICC verify
X	X	X	X	0	X	x	x	No CVM Required
X	X	X	X	X	0	0	0	RFU

Table G.7.1B - Terminal Capabilities - Byte 2

<sup>113</sup> Amended effective 21/11/17, version 006 r&p 002.17



B8	B7	B6	B5	B4	B3	B2	B1	Meaning
0	X	X	X	X	X	X	X	SDA
x	0	X	X	X	X	X	X	DDA
X	X	0/1	X	X	X	X	X	Card Capture
X	X	X	0	X	X	X	X	RFU
X	X	X	X	0	X	x	x	CDA
X	X	X	X	X	0	0	0	RFU

Table G.7.1C – Terminal Capabilities – Byte 3

### G.7.2 ATM mandatory physical features

ICC Readers are required in all ATMs. These readers or Interface devices (IFD) must be capable of reading ISO/IEC 7816 compliant ICC cards with contacts. Additionally these readers must be EMVCo. Level 1 type approved (see G.7.3).

The provision of contactless ICC support is optional but where provided the reader must be capable of reading Cards compliant to ISO/IEC 10536-1, ISO/IEC 14443-1 or ISO/IEC 15693-1, as appropriate. Additionally these readers must be EMVCo. Level 1 type approved (see G.7.3).

### G.7.3 EMV compliance

All ICC readers (EMV – IFD) must be type approved (Level 1) by EMVCo prior to deployment.

All contactless readers (EMV – proximity coupling device or PCD) must be type approved (Level 1) by EMVCo prior to deployment.

All Kernels must be EMVCo Level 2 type approved prior to deployment. For details of these approval requirements see <http://www.emvco.com/faq.aspx?id=40>.

All Kernels providing contactless reader support must conform to the requirements of EMVCo. – EMV Contactless Specification for Payment Systems – Book C 1,2,3 & 4 and be Card scheme approved. In addition, it must be ensured that all contactless kernels in an ATM must ensure the following Level 2 functions are provided for the acceptance of contactless Cards:

- (a) Device type unattended, online only, Operation control by financial institution;
- (b) Online only;
- (c) Only allowed Cardholder Verification Method (CVM) is online PIN;
- (d) Transactions supported are cash withdrawal, inquiry. Transfer, payment, cash deposit, and purchases are optional;
- (e) No support for offline data authentication (SDA, DDA, CDA); and
- (f) Device will decline Transaction in the case where online is not available.

#### **G.7.4 CVM support**

The only Cardholder Verification Method (CVM) to be supported is online encrypted PIN.

All devices must decline all Transactions if online is not available.

The only acceptable algorithm for PIN encipherment is DEA 3 (TDES) as specified in AS 2805 part 5.4.

#### **G.7.5 Transaction sequencing**

Optionally, at the end of a Transaction sequence the Cardholder may be prompted for another Transaction. In the case of ICC Cards the action to be taken will vary according to whether the Card has a single application or multiple applications (see clauses G.8.1 to G.8.4).

To support Transaction chaining, an encrypted PIN may be retained and reused in the subsequent Transaction if one is requested by the Cardholder. This encrypted PIN must be deleted at the end of the Cardholder session.

Chained Transactions are not permitted subsequent to Card withdrawal.

#### **G.8 Preferred transaction flows**

The preferred transaction flows reference “not on-us” Card processing requirements only and vary in accordance with the Card type – domestic or International, single or multi-application. Each of the possible permutations is illustrated in the following figures. Although these are the preferred flows, these rules place no restriction on Acquirers implementing other flows or sequences.

##### **G.8.1 Single app International card**

The preferred Transaction flow when an international ICC Card is presented to a chip enabled ATM where such results in only a single entry in the candidate list is illustrated in Figure G.8.1. In this case application selection is to proceed without Cardholder interaction, Account selection should follow individual scheme requirements and where further transactions are requested to flow should return to the "Select Transaction Type" step.

Allowable Transactions types are limited to Cash Withdrawal and Balance Inquiry. Where account selection has not been offered the *account type code 1* (DE.3-2) is to be set to 0x00 or Default. (AS 2805-2 bit 3, positions 3 & 4).

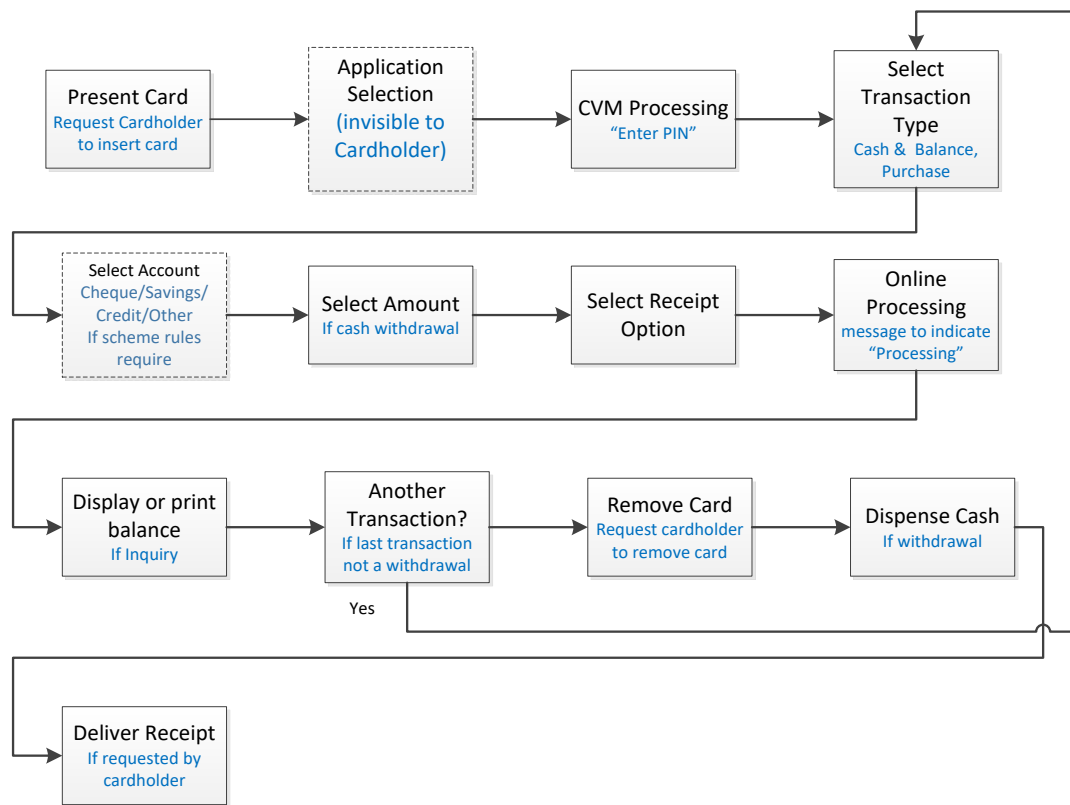


Figure G.8.1 - Single Application International Card

**G.8.2 Multiple application International card**

The preferred Transaction flow when an international ICC Card is presented to a chip enabled ATM where such results in multiple entries in the candidate list is illustrated in Figure G.8.2. In this case application selection will require Cardholder interaction, Account selection is to be omitted unless required by individual Card scheme requirements. Where further Transactions are requested the flow should return to the "Application Selection" step, requiring the Cardholder to re-enter the PIN.

Allowable transactions types are limited to Cash Withdrawal and Balance Inquiry.

The *account type code 1* (DE.3-2), for these Transactions is to be set to 0x00 or Default. (AS 2805-2 bit 3, positions 3 & 4)

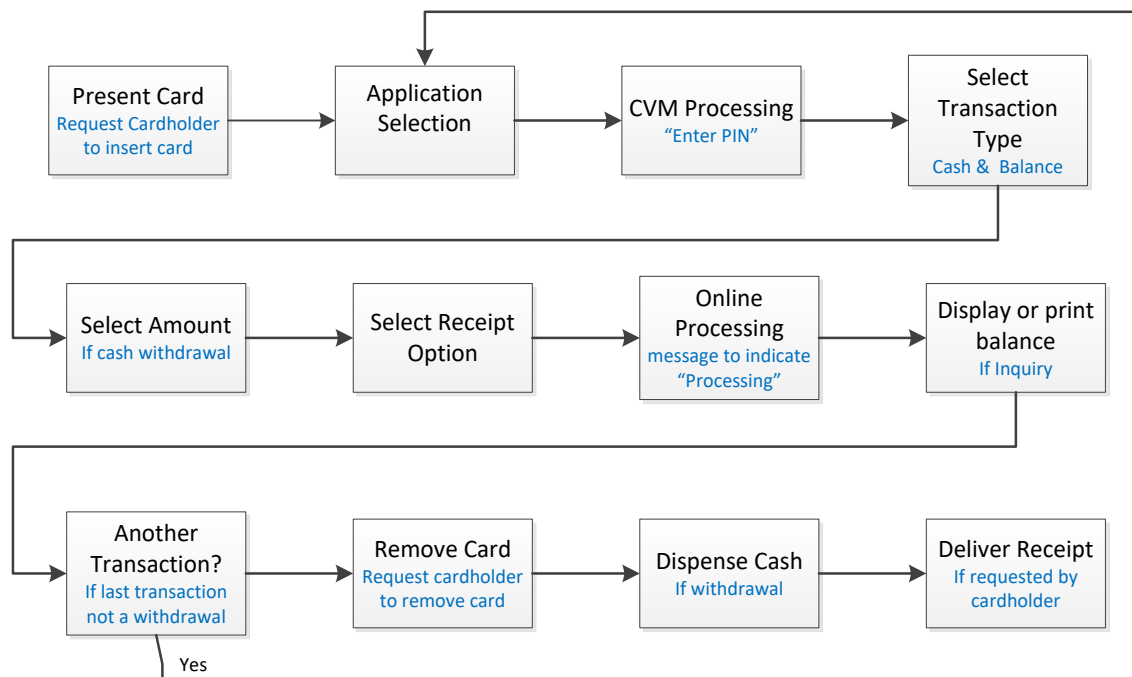


Figure G.8.2 - Multiple Application International Card

### G.8.3 Single Application, Australian IC Card

The preferred Transaction flow when an Australian IC Card is presented to a chip enabled ATM where such results in a single entry in the candidate list is illustrated in Figure G.8.3.

In this case application selection is to proceed without Cardholder interaction, Account selection is to be included and where further Transactions are requested to flow should return to the "Select Transaction Type" step.

Mandatory Transactions types are limited to Cash Withdrawal and Balance Inquiry.

The *account type code 1* (DE.3-2), for these transactions is to be set according to *account type code 1*. (AS 2805-2 refer to clause 4.4.11 of AS 2805.2-2007)

For domestic Cards the Issuer may need to select the account based on both the PAN and Pan Sequence Number if that option has been chosen by the Issuer, in which case the processing code is to be ignored.

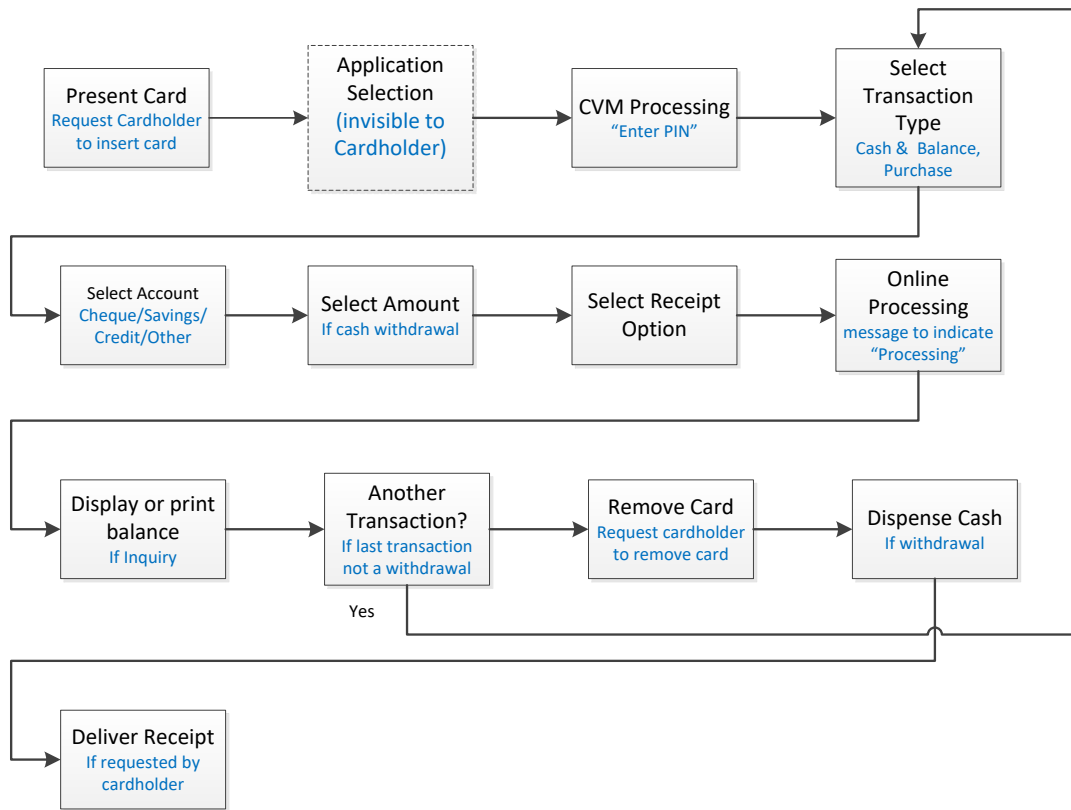


Figure G.8.3 - Single Application, Australian IC card

#### G.8.4 Multiple application Australian IC Card

The preferred Transaction flow options when a domestic ICC Card is presented to a chip enabled ATM where such results in multiple entries in the candidate list are illustrated below.<sup>114</sup>

Figure G.8.4A – If the Terminal supports the ability to allow the Cardholder to select an application and suppresses account selection. Refer to clause G.4.5(b)(i)(A).<sup>115</sup>

Figure G.8.4B – If the Terminal does not support the ability to allow the Cardholder to select an application and offers Account selection. Refer to clause G.4.5(b)(i)(B).<sup>116</sup>

Figure G.8.4C – If the Terminal supports the ability to allow the Cardholder to select an application and also offers account selection. Refer to clause G.4.5(b)(ii).<sup>117</sup>

<sup>114</sup> Amended effective 20/8/18, version 007 r&p 001.18

<sup>115</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>116</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>117</sup> Inserted effective 20/8/18, version 007 r&p 001.18

Mandatory Transactions types are limited to Cash Withdrawal and Balance Inquiry.

The *account type code 1* (DE.3-2), for these transactions is to be set according to *account type code 1*. (AS 2805-2 refer to clause 4.4.11 of AS 2805.2-2007)

For domestic Cards the Issuer may need to select the account based on both the PAN and Pan Sequence Number if that option has been chosen by the Issuer, in which case the processing code is to be ignored.

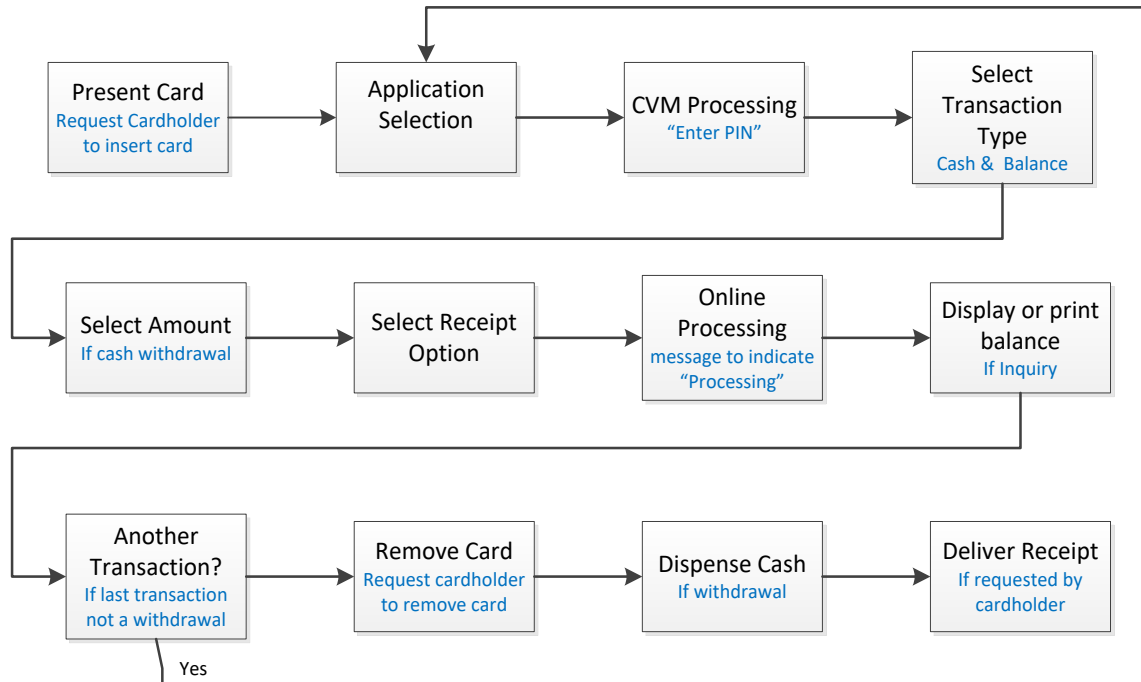


Figure G.8.4A - Multi app Australian IC Card

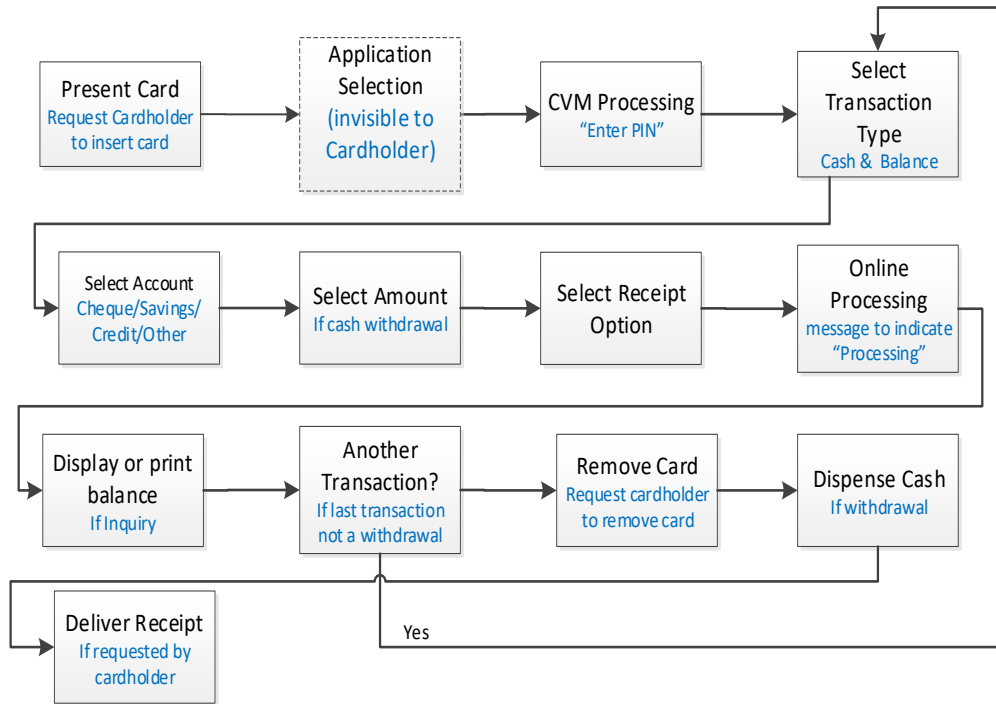


Figure G.8.4B – Multi app Australian IC Card<sup>118</sup>

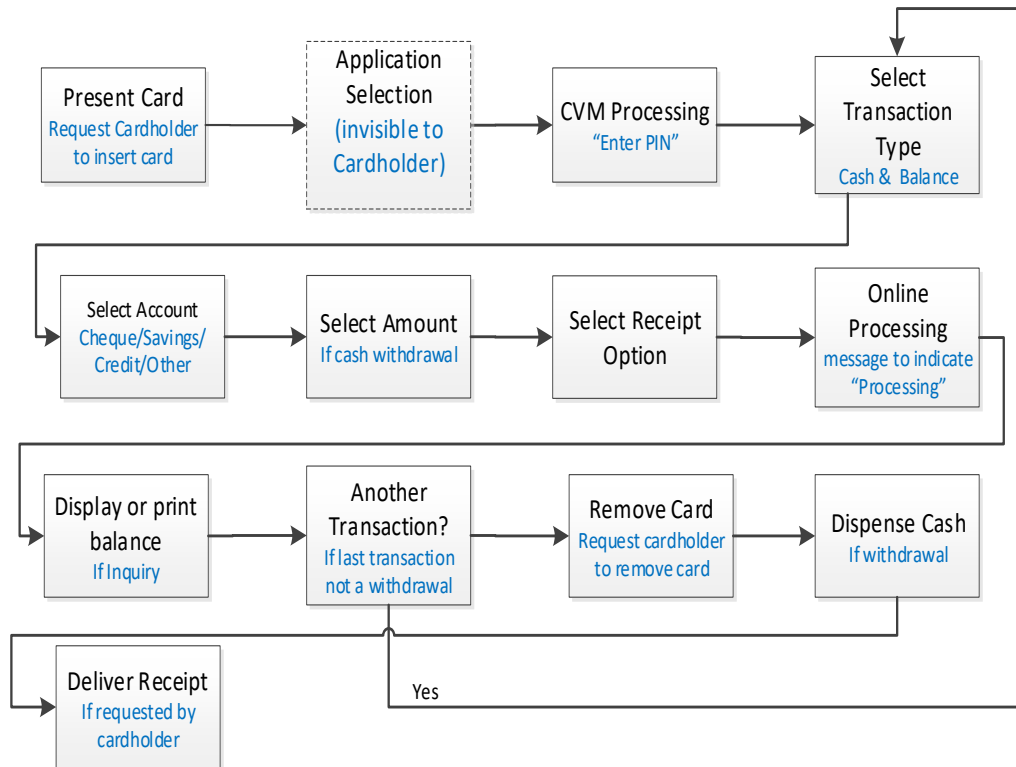


Figure G.8.4.C – Multi app Australian IC Card<sup>119</sup>

<sup>118</sup> Inserted effective 20/8/18, version 007 r&p 001.18

<sup>119</sup> Inserted effective 20/8/18, version 007 r&p 001.18

## **G.9 Contactless Requirements**

### **G.9.1 Card features**

(a) PPSE usage

All Australian IC Cards providing a contactless interface must contain a PPSE.

*Note: PPSE means Proximity Payment System Environment, which contain a list of AIDs and associated data fields (such as AID priority, preferred name).<sup>120</sup>*

(a) Application Priority Indicator

Issuers must use the Application Priority Indicator (TAG 87) in the PPSE to show the preferred priority of all contactless applications on the Card, different priorities must be set for each application.

(b) Application Preferred Name

Issuers are encouraged to personalise the Application Preferred Name (Tag 9F12) and Issuer Code Table (tag 9F11) with suitable meaningful names.

(c) Off-line PIN verify

Issuers are strongly encouraged not to socialise the off-line PIN verify command via the contactless interface.

(d) Cardholder Name

Contactless Cards must not include the Cardholder name in the data read through the contactless interface.

(e) Service Codes

It is recommended that Issuers personalise IC Cards with the same service code in all places in which it appears e.g.,

On the magnetic-stripe track 1 and 2

Track 1 data (Tag 56) when accessed via the contactless interface

Track 2 data (Tag 9F6B) when accessed via the contactless interface

Track 2 equivalent data (Tag 57) when accessed via the contactless interface

Track 2 equivalent data (Tag 57) when accessed via the contact interface

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<sup>120</sup> Inserted effective 20/8/18, version 007 r&p 001.18



Nothing in this clause is intended to limit the Issuer in prescribing service codes appropriate to the application and its intended usage e.g., service code indicating domestic usage only).

(f) Cryptogram validation

As the Transaction amount (DE4) may not be available to the Card for cryptogram generation, cryptogram verification shall use TAG 9F02 amount authorised, from DE55 which shall be populated by the Acquirer (ATM) to reflect the actual value provided to the Card for cryptogram generation.

(g) Contactless mode

Australian IC Cards providing a contactless interface shall support Contactless-EMV mode.

(h) Second presentment

Cards should be personalised to not require second presentment.

### **G.9.2 Issuer features**

Neither Issuer Identification Data nor Issuer scripts are to be returned in the response message to an ATM Transaction initiated through the contactless interface.

As ATMs may not validate the card settings, Issuers should be aware that they may receive ATM Transactions even if:

(i) Support for ATMs is not included in the Application Usage Control

(ii) Support for on-line PIN is not included in the CVM list

(a) Card Management

The Issuer should manage the offline counters and parameters for the contactless interface during the authorisation response to a contact chip transaction. They cannot be managed during a contactless Transaction as the Issuer Authentication Data from the authorization response is never delivered to the Card.

### **G.9.3 Terminal Features**

ATM Terminals should perform application selection using the PPSE on the Card.

Partial AID matching is recommended for all ATM Terminals.

ATM Terminals are not required to perform off-line card authentication.

ATM Terminals are not required to support second presentment.

(a) Application Selection

The highest priority available payment application must be selected automatically by the ATM Terminal, when a contactless Card is presented. ATM Terminals, for such Transactions must support application selection without Cardholder assistance. If priorities have not been set in the Card, then the application selected will be determined by the Terminal.

Terminals must maintain an independent list of AIDs accepted by the Terminal for contactless payments.

(b) Off-line PIN verification

As on-line Cardholder verification is required for all ATM Transactions, The ATM's contactless interface should not support off-line PIN verification (see G7.4).

*(Note: this means that support for Device Cardholder Verification (Mastercard), Mobile Pin or mPIN shall not be provided.)*

(c) Cryptogram generation

The amount authorised, provided to the Card for cryptogram generation shall be reflected in TAG 9F02, amount authorised and passed to the Issuer in DE55.

(d) Data Usage

Contactless Acquirers must only use data read from the contactless interface for contactless Transactions. Data obtained from the contactless interface must not be used for any another purpose or Transaction type.

(e) Receipts

The application preferred name (Tag 9F12) may be printed on the receipt in lieu of the AID if the code table is supported.

#### **G.9.4 Messaging**

(a) POS Entry Mode (DE22)

Transactions initiated via the contactless interface shall set positions 1 and 2 of the Point of service entry mode (DE22) to 07, Contactless ICC (see AS2805-2 clause 4.4.10)

(a) Response Codes (DE39)

Response codes 01 – Refer to Card Issuer and 04 – Pick up Crd should not be used for contactless Transactions.

(b) Processing Code

As a contactless Transaction may occur before any service has been selected, i.e., to wake up the ATM, the value of the Transaction Type (Tag 9C in DE.55) may differ from the processing code sent in DE3.

ATMs must be able to generate Transactions where the value of Transaction Type (Tag 9C) is different from the value of the Processing Code in DE.3.

If a contactless Transaction (tap) is used to wake up the ATM before any ATM service has been selected, the ATM must use a value of 93 for the Transaction Type (tag 9C) sent in the Generate AC command.

### **G.9.5 Transaction Processing**

This clause contains an overview of the preferred processing flows for contactless Transactions. These are examples only and alternative flows are permitted. The requirements include ATM wake-up and chained contactless Transactions.

#### **(a) ATM Wake-up**

The preferred Transaction flow, where ATM processing commences by the Cardholder selecting a particular ATM option, and then entering the requested amount is shown in Figure G.9.5A below. In this case the ATM subsequently requests the Cardholder to tap, then using the highest priority application on the Card, the ATM initiates a full EMV withdrawal Transaction by requesting an ARQC with the Transaction amount (tag 9F02) equal to the requested cash amount and the Transaction type (tag 9C) equal to cash withdrawal (01).

On successful completion of the contactless exchange the ATM completes its existing processes for Card validation and online PIN entry and sending a financial transaction request message (0200). No further interaction with the Card is required. The ATM returns to the idle state once the process is complete.

The preferred Transaction flow where the ATM is opened by presenting the contactless Card (tapping) is shown in Figure G.9.5B below. The ATM moves from the idle state when the Card or device enters the reader's field. The ATM should select the highest priority application and initiate a default amount value Transaction by requesting an ARQC with the Transaction amount (tag 9F02) set to the ATMs configured default amount else zero and the Transaction type (tag 9C) set to 93 to indicate a contactless Transaction.

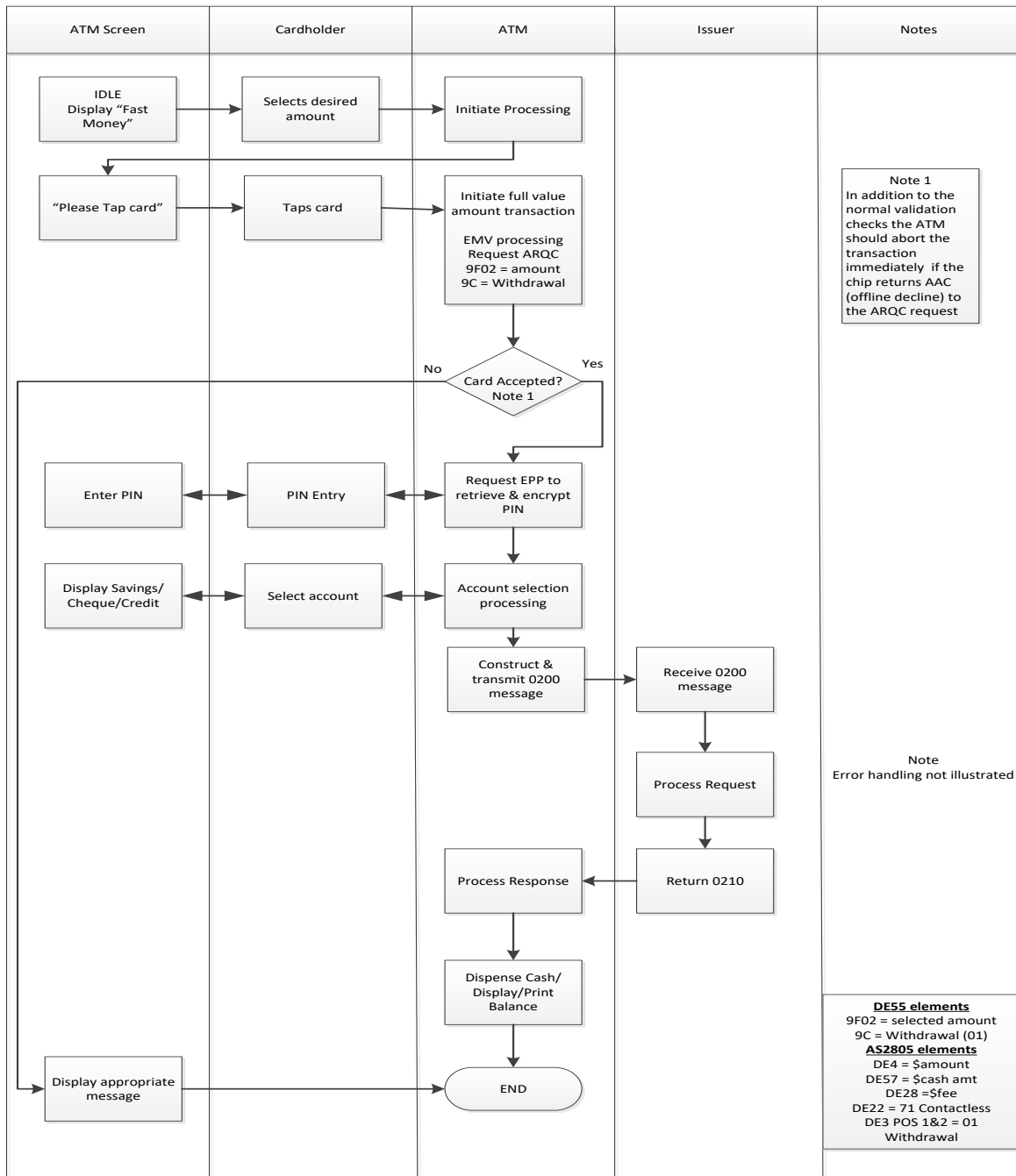


Figure G.9.5A - Press to wake up

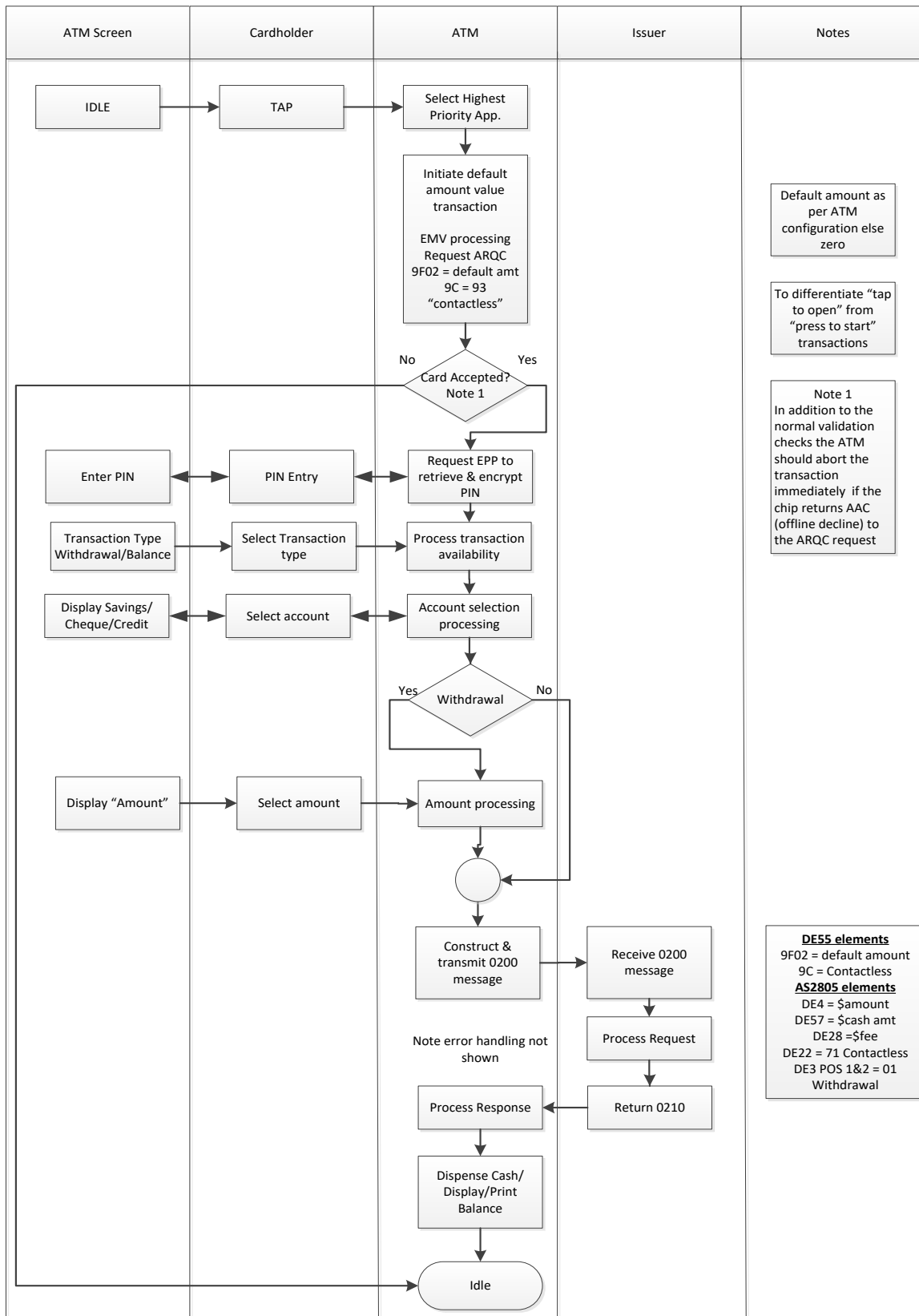


Figure G.9.5B - Tap to Start

(b) Chained Transaction support

Chained Transaction support for contactless Transactions, as illustrated in Figure G.9.5C and Figure G.9.5D requires that the Cardholder's identity is reconfirmed before initiating any subsequent Transactions. This may be accomplished by requiring that the Cardholder re-tap the Card or preferably, by re-entering their PIN. The purpose of this second confirmation is to prevent opportunistic fraud which happens when a second user is standing behind a Cardholder who is using contactless requests another service such as withdrawal, when the first Cardholder has left the ATM but the ATM has not returned to an idle state.

In the preferred flow opportunistic fraud is further avoided by not permitting chained Transactions subsequent to a withdrawal.

(c) PIN re-entry

If PIN re-entry is required, either through an incorrect PIN or for Cardholder re-confirmation the Cardholder should not be requested to re-tap the card. The original Transaction information should be re-used for subsequent PIN validation attempts.

(d) Cryptographic Data

If chained Transactions are to be supported for contactless Transactions, the ATM must be able to reuse the same contactless Card generated cryptographic data for multiple consecutive Transaction requests.

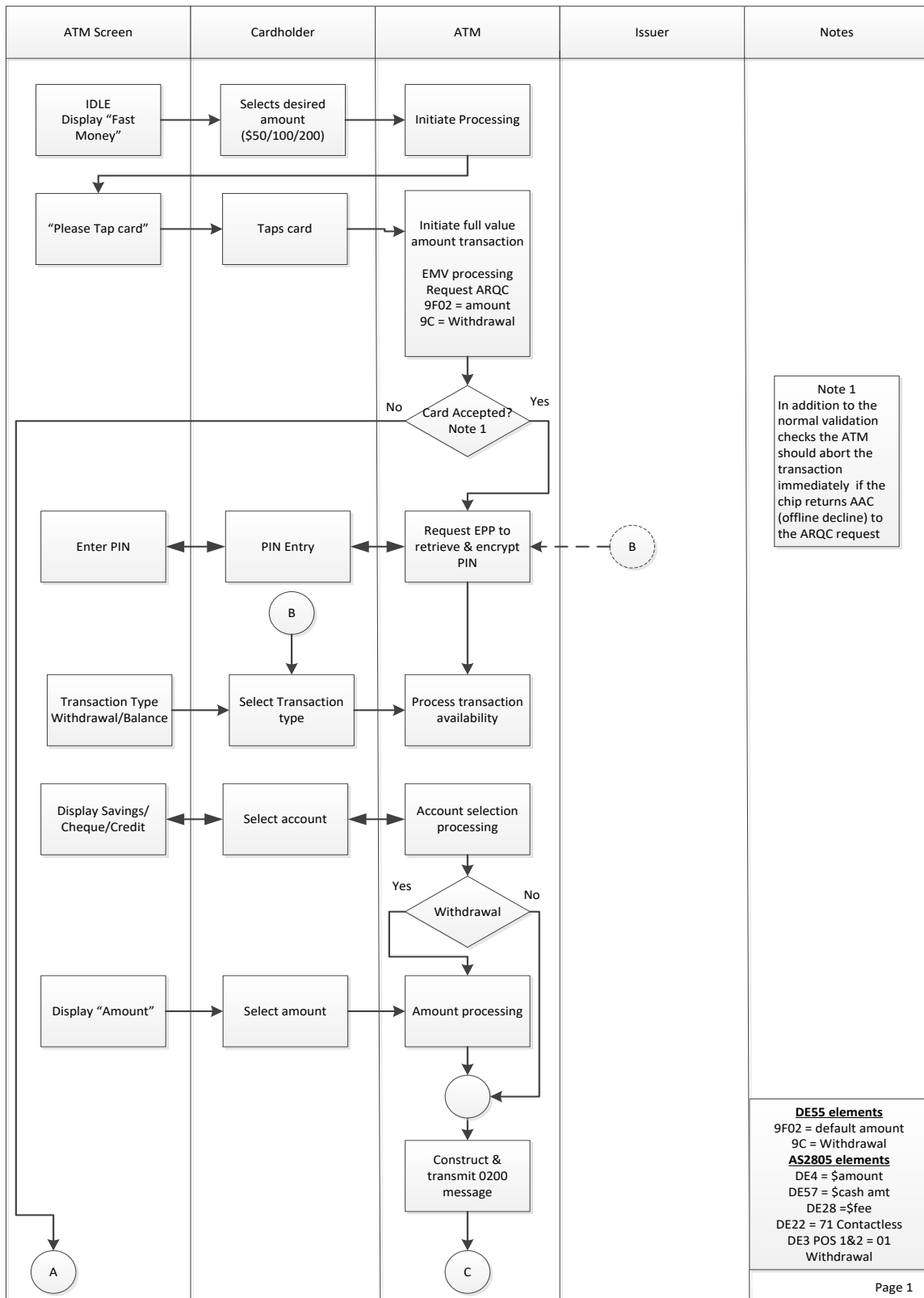


Figure G.9.5C - Chained Transaction Support – part 1

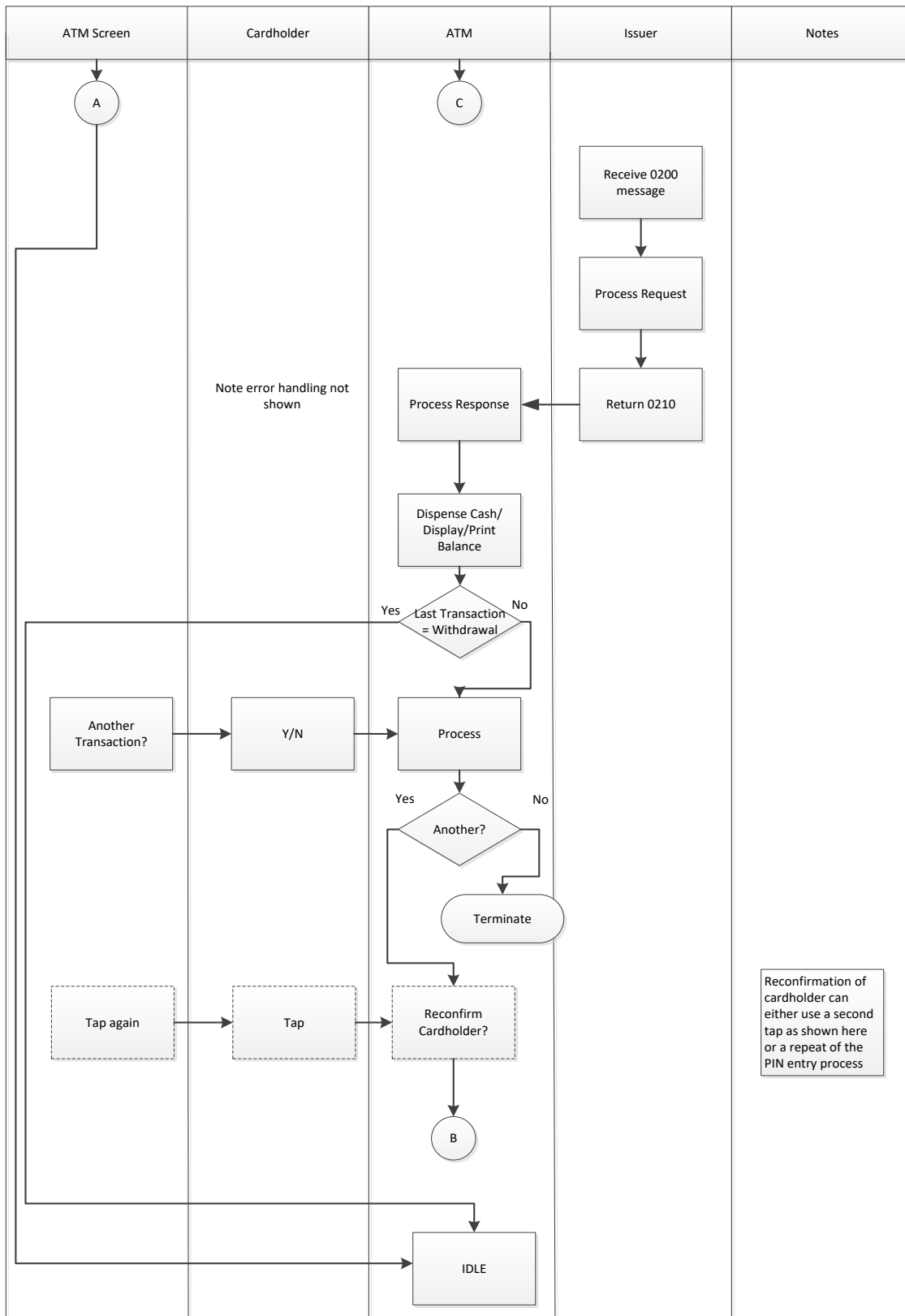


Figure G.9.5D - Chained Transaction Support – part 2

The next page is Annexure H



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## Annexure H. ESCALATION PROCEDURE

### H.1 Objective

This Annexure H aims to define the escalation procedure to be used in managing and resolving any production problems affecting the ATM and/or the ATM Interchange Link between any two IA Participants. This will ensure that all problems will be managed in accordance with an agreed production problem The proposed ATM process between the two parties to an Interchange.

### H.2 Escalation Process

Interchange escalation procedures are as defined in the escalation Table H5. The table displays the maximum elapsed resolution time (after report of the problem) for each of the three severity levels and three levels of escalation. It is recommended that this process be applied 7 days a week 24 hours a day.

- (a) Escalation service levels will be based on severity levels determined and confirmed by the [Title of Responsible Officer] for XXXX, and the [Title of Responsible Officer] for Xxxx, at the time of notification of the problem.

### H.3 Severity levels are as follows:

- (a) 1 – (Critical):

The product/service is unusable or unavailable.

- (i) System/online/network component down
- (ii) Product/service unavailable
- (iii) No bypass available
- (iv) Any customer service impact – full, impending or limited

- (b) 2 – (Medium)

The product service is useable, but operations are restricted and a level of exposure exists.

- (i) Limited/no access by network devices
- (ii) Product/service degraded or restricted (i.e., 1 of 2 communications links down)

- (c) 3 – (Low)

The product service is useable, but operations are restricted and a level of exposure exists.

- (i) Day to day issue
- (ii) Problem Identified
- (iii) No customer impact

- 
- (iv) Resolution available
  - (d) Although this process applies 24 hours a day / 7 days a week, only Severity 1 and Severity 2 problems would be notified to the interchange partner and vice versa after business hours. Any Severity 3 problems which occur after hours can be notified on the next working day and will be tracked as normal problem record.
  - (e) The response by the first level of escalation to problems notified will be an indication of the steps (or at least the next step) which will be followed in order to develop a solution, and if possible, an indication of the timeframe involved. This response will be given to XXXX and Xxxx as the case maybe:
    - (i) Severity Level 1: raise PMS (problem) record; response within 30 minutes of notification of the problem.
    - (ii) Severity Level 2: raise PMS (problem) record; response within 60 minutes of notification of the problem
    - (iii) Severity Level 3: raise PMS (problem) record; response by 5.30 pm on the next working day.

#### **H.4 Escalation of Call**

- (a) If the problem CANNOT be resolved within 30 mins (for Severity 1) or 60 mins (for Severity 2) after first being reported, then it must be escalated to the Second Escalation Level. In all cases [Title of Responsible Officer] from XXXX and [Title of Responsible Officer] for Xxxx will take the role of Problem Situation Manager.
- (b) Support staff from each Interchange party must continue to resolve the problem while the problem is being escalated.
- (c) Every problem will be treated on its own merit(s). The contact points in each escalation level will manage information flow from both parties and ensure that sufficient information is passed on to the business areas concerned. If the resolution is taking longer than anticipated, the severity of the problem may be changed with the concurrence of both parties. On exceptional situations regardless of the severity of the problem [Title of Responsible Officer] (XXXX) and [Title of Responsible Officer] (Xxxx) after consultation with the Second Escalation Level must make an informed decision as to whether to escalate the problem to the Third Escalation Level.
- (d) Situation management may be invoked by both parties based on the severity of the problem. Depending on where the problem resides A situation manager must be appointed by the [Title of Responsible Officer] for XXXX or [Title of Responsible Officer] Xxxx to manage Severity 1 (in some cases Severity 2) problems. The situation manager may appoint a number of Support and/or Area Managers to co-ordinate activities across departments during a SEV 1 situation. Responsibilities include;

- (i) Manages problem definition and resolution through Support managers.
- (ii) Chairs checkpoint meetings (follows to agenda and tracks actions).
- (iii) Puts recommendations/actions to [Title of Responsible Officer] and Business owner.
- (iv) Communications to all involved parties in technology and IT team as appropriate.
- (v) Allocation of technical resources required.
- (vi) Adherence to situation management process.
- (vii) Liaison between support managers and [Title of Responsible Officer]/Business.
- (viii) Reporting progress to the [Title of Responsible Officer]

**H.5 ATM Interchange Escalation Table**

(XXXX-Xxxx)

LEVEL	ESCALATION LEVEL	SEVERITY 1+	SEVERITY 2+	SEVERITY 3+	CONTACT DETAILS			
		RESOLUTION TIME *	RESOLUTION TIME *	RESOLUTION TIME *	XXXX	Xxxx	SITUATION MANAGEMENT	
							XXXX	Xxxx
FIRST	XXXX OPERATOR TO Xxxx OPERATOR [Title of Responsible Officer] to [Title of Responsible Officer]	30 MINS	60 MINS	RESPONSE BY  5:30 PM	Contact Details: Including Area Name, Title of Responsible Officer & 24 hour phone numbers	Contact Details: Including Area Name, Title of Responsible Officer & 24 hour phone numbers	[Title of Responsible Officer]	[Title of Responsible Officer]
SECOND	XXXX OPERATOR TO Xxxx OPERATOR [Title of Responsible Officer] to [Title of Responsible Officer]	60 MINS	4 HOURS	NEXT  WORKING DAY.	Contact Details: Including Area Name, Title of Responsible Officer & 24 hour phone numbers, pager number, home and mobile	Contact Details: Including Area Name, Title of Responsible Officer & 24 hour phone numbers, pager number, home and mobile	[Title of Responsible Officer]	[Title of Responsible Officer]
THIRD	XXXX OPERATOR TO Xxxx OPERATOR [Title of Responsible Officer] to [Title of Responsible Officer]	4 HOURS	1 DAY		Contact Details: Including Area Name, Title of Responsible Officer & 24 hour phone numbers, pager number, home and mobile	Contact Details: Including Area Name, Title of Responsible Officer & 24 hour phone numbers, pager number, home and mobile	[Title of Responsible Officer]	[Title of Responsible Officer]

**Table H.5 – ATM Interchange Escalation****NOTE:***Indicative MAXIMUM ELAPSED TIME (AFTER REPORT OF PROBLEM) FOR RESOLUTION BEFORE NEXT ESCALATION FOR ACTION.***Next page is Annexure I**

**Annexure I. ATM INSTALLATION CHECKLISTS**

*[Informative]*

*Annexure I is Confidential*

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<sup>121</sup> Last amended effective 16/12/21, version 013 r&p 001.21

<sup>122</sup> Amended effective 1/1/16, version 002 r&p 002.15

**Next page is Annexure J**

**Annexure J. EMV AT AUSTRALIAN ATMS – TRANSITIONAL  
ARRANGEMENTS FOR COMBO CARDS<sup>123</sup>**

[Deleted]

**Next page is Annexure K**

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<sup>123</sup> Deleted effective 20/8/18, version 007 r&p 001.18



**Annexure K. SUBSCRIPTION FORM**

*(Operator Member/Affiliate – Part 2, clause 2.2(b))*

The IAC Secretary  
Australian Payments Network Limited  
Suite 2, Level 17,  
Grosvenor Place, 225 George Street  
SYDNEY NSW 2000

Dear Secretary

**SUBSCRIPTION TO ATM SYSTEM CODE**

We, [SUBSCRIBER], have been, or will in due course be, admitted as a Framework Participant within the meaning of the IAC Regulations.

We, [SUBSCRIBER], hereby subscribe to the ATM System Code and agree to use reasonable endeavours to engage activities to promote the objects of the ATM System Code and all of its obligations (as amended or modified from time to time).

We acknowledge that our subscription will become effective upon receipt by the Secretary.

EXECUTED by [SUBSCRIBER] in accordance with section 127 of the Corporations Act:

\_\_\_\_\_  
Signature of Director

\_\_\_\_\_  
Signature of Director/Secretary

\_\_\_\_\_  
Name of Director

\_\_\_\_\_  
Name of Director/Secretary

*Note: Subscription notice may be executed by the Subscriber under Power of Attorney.*

**Next page is Annexure L**

**Annexure L. COUNTERFEIT ATM TRANSACTION CLAIM NOTICE<sup>124</sup>**

**[Deleted]**

**Next page is Annexure M**

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<sup>124</sup> Deleted effective 3/7/17, version 005 r&p 001.17

## ANNEXURE M. DISPUTED AND SETTLED FILE TECHNICAL SPECIFICATION

**Annexure M. DISPUTED AND SETTLED FILE TECHNICAL SPECIFICATION<sup>125</sup>****File Name Convention**

Files should adhere to the below defined file naming convention:

ABCXYZDDMMYYF.xlsx

Where:

ABC = AusPayNet mnemonic of the sending institution

XYZ = AusPayNet mnemonic of the receiving institution

DDMMYY = date on which the file is sent

F = D or S, being the file type, D for disputes or S for settled. Note if a Disputed file has been rejected it will be a Disputed file and details for its rejection would be detailed within the excel file

.xlsx denotes an excel file type.

**File Format Convention**

File Type	Field	Attributes		Comments	Condition	Reference
Disputed and Settled Disputed Transaction File	Originating Bank	a	3	Must be an approved financial institution abbreviation (Refer to AusPayNet publication BSB numbers in Australia)	M	BECS Procedures – Appendix C1 DE File User Item Specifications
Disputed and Settled Disputed Transaction File	Originating Bank Reference	an	18		M	
Disputed and Settled Disputed Transaction File	Card Number	n	19		M	
Disputed and Settled Disputed Transaction File	Suspense BSB Claim to be paid into	an	7	Must be numeric with a hyphen eg 999-999 Identifier issued by AusPayNet (Refer to AusPayNet publication BSB Numbers in Australia)	M	BECS Procedures – Appendix C1 DE File User Item Specifications
Disputed and Settled Disputed Transaction File	Suspense Claim to be paid into	n	9	Alpha (26 letters of the alphabet), numeric, hyphens & blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are part of an account numbers must be shown. (Some Financial Institutions have leading zeros in valid account numbers, ie 00-1234). Edit out hyphens where account number exceeds nine characters.	M	BECS Procedures – Appendix C1 DE File User Item Specifications

<sup>125</sup> Annexure M in its entirety replaced effective 21/11/16, version 004 r&p 002.16

## ANNEXURE M. DISPUTED AND SETTLED FILE TECHNICAL SPECIFICATION

				Right justified. Blank filled.		
Disputed and Settled Disputed Transaction File	Terminal Number	an	8	Card acceptor Terminal	M	AS2805 – Part 2
Disputed and Settled Disputed Transaction File	Terminal Name	an	40	Card acceptor name/location	M	AS2805 – Part 2
Disputed and Settled Disputed Transaction File	Transaction Date	n	6	Date in the format 'MMDDYY'.	M	

File Type	Field	Attributes		Comments	Condition	Reference
Disputed and Settled Disputed Transaction File	Transaction Time	n	6	Time in the format 'HHMMSS'	M	IAC Framework Volume 6, Annexure A – Standard Interchange Specification
Disputed and Settled Disputed Transaction File	STAN	n	6	A number assigned by the Card acceptor that uniquely identifies a Transaction at a Terminal for at least one calendar day and remains unchanged for the life of the Transaction.	M	IAC Framework Volume 6, Annexure A – Standard Interchange Specification
Disputed and Settled Disputed Transaction File	Amount Requested	n	12	Amount in format '\$\$\$\$\$\$\$\$cc'.	M	IAC Framework Volume 6, Annexure A – Standard Interchange Specification
Disputed and Settled Disputed Transaction File	Amount Received	n	12	Amount in format '\$\$\$\$\$\$\$\$cc'.	M	IAC Framework Volume 6, Annexure A – Standard Interchange Specification
Disputed and Settled Disputed Transaction File	Difference	n	12	Amount in format '\$\$\$\$\$\$\$\$cc'.	M	IAC Framework Volume 6, Annexure A – Standard Interchange Specification
Disputed and Settled Disputed Transaction File	Dispute Type	a	20	Drop down	M	N/A
Disputed and Settled Disputed Transaction File	Rejection Reason	a	23	Drop down	M	N/A
Disputed and Settled Disputed Transaction File	Charge Back	a	3	Drop down	M	N/A
Disputed and Settled Disputed Transaction File	Charge Back Date	n	6	Date in the format 'MMDDYY'	O	

## ANNEXURE M. DISPUTED AND SETTLED FILE TECHNICAL SPECIFICATION

File Type	Field	Attributes		Comments	Condition	Reference
Settled Disputed Transaction File	Amount Paid	n	12	Amount in format '\$\$\$\$\$\$\$\$cc'.	M	IAC Framework Volume 6, Annexure A – Standard Interchange Specification
Settled Disputed Transaction File	Date Payment Sent	n	6	Date in the format 'MMDDYY'	M	
Settled Disputed Transaction File	Responding Bank Reference	an	18		O	

Table M.1 – File Format Convention

**Notes:****File Type**

Disputed and Settled Disputed Transaction File      These fields appear in both the Disputed Transaction and the Settled Transaction Files

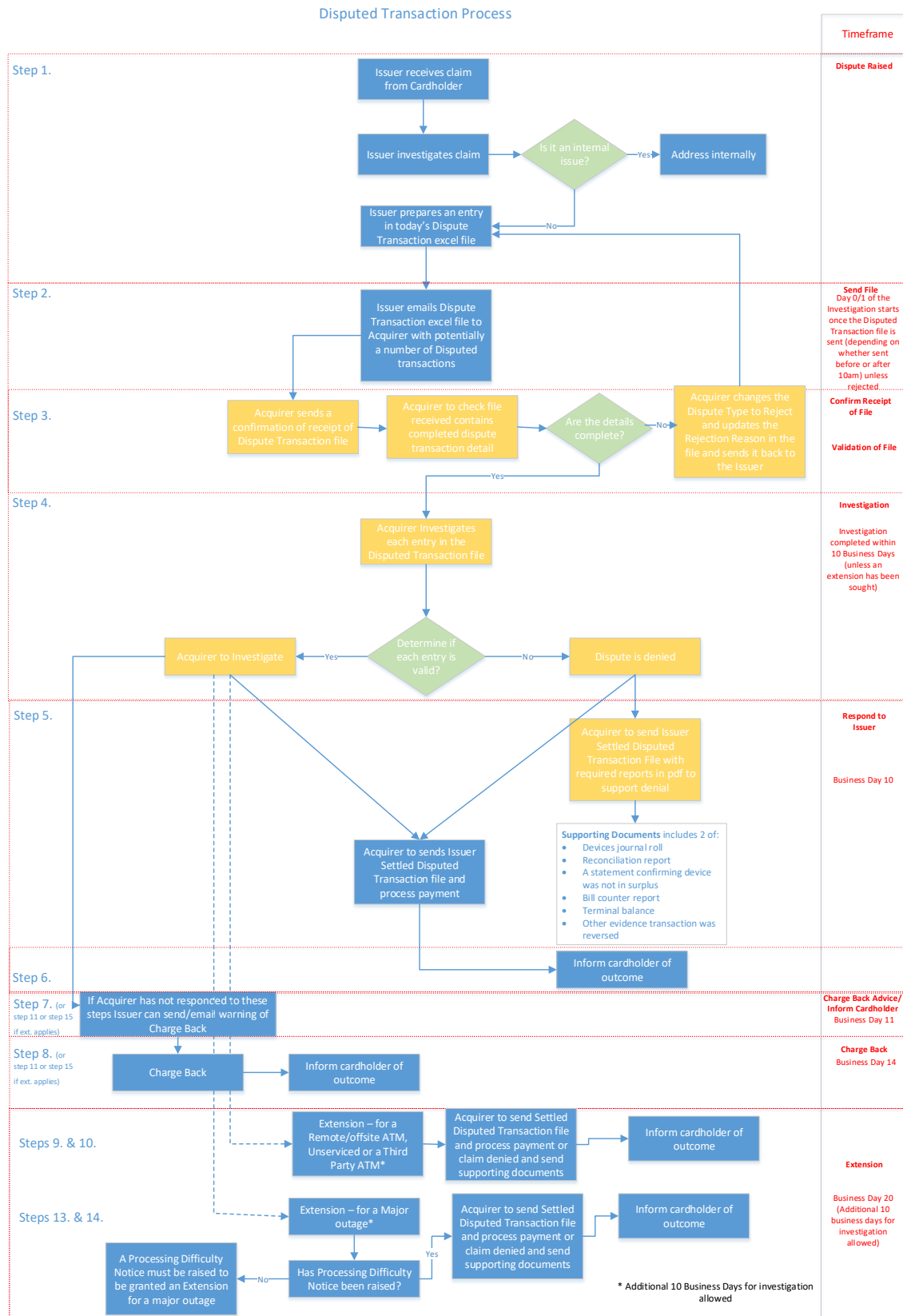
Settled Disputed Transaction      These fields appear only in the Settled Disputed Transaction Files

**File formatting Standards:**

- Left justified: start input in the first character position of that field.
- Right justified: end input in the last character position of that field.
- Blank filled: fills the unused portion of that field with blank spaces.

**Next Page is Annexure N**

**Annexure N. DISPUTED TRANSACTION PROCESS<sup>126</sup>**



<sup>126</sup> Inserted effective 21/11/16, version 004 r&p 002.16