

INTERNATIONAL  
STANDARD

**ISO**  
**8583**

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**Financial transaction card originated  
messages — Interchange message  
specifications**

*Messages initiés par carte de transaction financière — Spécifications  
d'échange de messages*



Reference number  
ISO 8583:1993(E)

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## Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

International Standard ISO 8583 was prepared by Technical Committee ISO/TC 68, *Banking and related financial services*, subcommittee SC 6, Financial transaction cards, related media and operations.

This second edition cancels and replaces the first edition (ISO 8583:1987), of which it constitutes a technical revision.

Annex A forms an integral part of this International Standard. Annexes B and C are for information only.

## Introduction

Services of the financial industry include the exchange of electronic messages relating to financial transactions. Agreements on application specifications are generally at a private level. This International Standard is designed as an interface specification enabling messages to be exchanged between systems adopting a variety of application specifications. The application specification may remain at the private level. Designers of such applications have complete design freedom within the overall constraint that messages shall be convertible to this interface format in order that international interchange may take place.

This International Standard introduces the concept of a message version number to distinguish between messages which comply with this or subsequent editions of the Standard, and those complying with the 1987 edition.

This International Standard uses a concept called bit map, whereby each data element is assigned a position indicator in a control field, or bit map. The presence of a data element in a specific message is indicated by a one in the assigned position; the absence of a data element is indicated by a zero in the assigned position.

Data representation used in individual systems is subject to the commercial relationships between the parties contracting to each system. The message formats specified in this International Standard are designed to ensure that compatibility between systems conforming to this International Standard is always feasible.

# Financial transaction card originated messages — Interchange message specifications

## 1 Scope

This International Standard addresses the following:

### a) Interchange Message Specifications

This International Standard specifies a common interface by which financial transaction card originated messages may be interchanged between acquirers and card issuers. It specifies message structure, format and content, data elements and values for data elements. The method by which settlement takes place is not within the scope of this standard.

### b) Registration Authority

This International Standard specifies a numbering system for institution identification codes for financial institutions which do not have an ISO 7812 institution identification number. It also specifies the procedures used for the registration of institution identification codes.

### c) Maintenance Agency of Codes

This International Standard establishes procedures for a Maintenance Agency for codes used in this standard, the method of applying for codes and the method of obtaining lists of codes.

## 2 Normative references

The following standards contain provisions which, through reference in this text, constitute provisions of this International Standard. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Members of IEC and ISO maintain registers of currently valid International Standards.

ISO 3166:1988, *Codes for the representation of names of countries.*

ISO 4217:1990, *Codes for the representation of currencies and funds.*

ISO 4909:1987, *Bank cards — Magnetic stripe data content for track 3.*

ISO 7372:1986, *Trade data interchange — Trade data elements directory (Endorsement of UNECE/TDED, sections 1,2,3,4 and 9).*

ISO 7810:1985, *Identification cards — Physical characteristics.*

ISO 7812:1987, *Identification cards — Numbering system and registration procedure for issuer identification.*

ISO 7813:1990, *Identification cards — Financial transaction cards.*

ISO 8601:1988, *Data elements and interchange formats — Information interchange — Representation of dates and times.*

ISO 9564-1:1991, *Banking — Personal Identification Number management and security — Part 1: PIN protection principles and techniques.*

ISO 9807:1991, *Banking and related financial services — Requirements for message authentication (retail).*

ISO 10202-1:1991, *Financial transaction cards — Security architectures of financial transaction systems using integrated circuit cards — Part 1: Card life cycle.*

## 3 Definitions

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

**3.1 acquirer:** Financial institution (or its agent) which acquires from the card acceptor the data relating to the transaction and initiates that data into an interchange system. The acquirer remains unchanged throughout the transaction.

**3.2 advice:** A message where the sender notifies the receiver of an activity that has been taken, requiring no approval but requiring a response.