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Financial transaction card originated messages — Interchange message specifications

[Revision of first edition (ISO 8583:1987)]

Messages initiés par cartes de transactions financières. — Spécification des messages d'interchange

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

International Standard ISO 8583 was prepared by Technical Committee ISO/TC 68, Banking and Related Financial Services. In addition to defining requirements for message interchange, informative annexes have been added to assist the user of the standard in utilizing this edition and codes are listed in a normative annex.

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

0 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.

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