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**INDUSTRY STANDARD OF THE
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**China financial integrated circuit card specifications. Part 14:
Comprehensive application specification based on contactless
low-value payment application
(English Translation)**

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Foreword

JR/T 0025 "China financial integrated circuit card specifications" is divided into the following parts.

- Part 1. Electronic purse/electronic deposit application card specification (abolished);
- Part 2. Electronic purse/electronic deposit application specification (abolished);
- Part 3. Specification on application independent ICC to terminal interface requirements;
- Part 4. Debit/credit application overview;
- Part 5. Debit/credit application card specification;

- Part 6. Debit /credit application terminal specification;
- Part 7. Debit/credit application security specifications;
- Part 8. Contactless specification independent of application;
- Part 9. Electronic purse comprehensive application guide (abolished);
- Part 10. Debit/credit card personalization guide;
- Part 11. Contactless integrated circuit card communication specification;
- Part 12. Contactless integrated circuit card payment specification
- Part 13. Low-value payment specifications based on debit/credit application;
- Part 14. Comprehensive application specification based on contactless low-value payment application;
- Part 15. Electronic cash dual-currency payment specification;
- Part 16. IC card internet terminal specification;
- Part 17. Enhanced debit/credit application security specification.

This part is part 14 of JR/T 0025.

This part was drafted in accordance with the rules given in GB/T 1.1-2009.

This part was proposed by the People's Bank of China.

This part shall be under the jurisdiction of the National Financial Standardization Technical Committee (SAC/TC 180).

The main drafting organizations of this part. People's Bank of China, Industrial and Commercial Bank of China, Bank of China, China Construction Bank, Agricultural Bank of China, Bank of Communications, Shanghai Pudong Development Bank, China Postal Savings Bank, China UnionPay Co., Ltd., China Financial Electronics Co., Ltd., Bank Card Testing Center, Banknote Credit Card Industry Development Co., Ltd., G&D (China) Information Technology Co., Ltd., VeriFone (China) Information System Co., Ltd., Fujian Liandi Commercial Equipment Co., Ltd.

Introduction

This part, part 14 of JR/T 0025, together with part 4, part 5, part 6, part 7, part

12 and part 13, form the debit/credit low-value payment comprehensive

application.

This part mainly defines the content related to the comprehensive application of the low-value payment, that is, the technical implementation of the low-value payment comprehensive application and the types of transactions supported.

The unspecified content in this part is in consistent with the standard debit/credit applications and low-value payment applications, and the relevant requirements are described in in JR/T 0025.4, JR/T 0025.5, JR/T 0025.6, JR/T 0025.7, JR/T 0025.12, JR/T 0025.13 and JR/T 0025.17.

China financial integrated circuit card specifications -

Part 14.Comprehensive application specification

based on contactless low-value payment application

1 Scope

This part makes relevant requirements and specifications for the comprehensive applications based on contactless low-value payment application, which is mainly used for such low-value payment scenarios as section purchase, offline pre-authorization, and single deduction discount, and so on.

This part is applicable to the areas, card issuers and merchants that implement the qPBOC. The objective user is mainly the card design, manufacture, management, issuance and acceptance, application system research, development, integration and maintenance, and other departments (units) related to the application of the financial IC card.

The requirements for quick debit/credit contactless payment application

(qPBOC) are defined in JR/T 0025.12. The requirements for physical characteristics, RF power and signal interface, initialization, collision detection, and transmission protocols are defined in JR/T 0025.8 and JR/T 0025.11.

2 Normative references

The following documents are essential to the application of this document. For the dated documents, only the versions with the dates indicated are applicable to this document; for the undated documents, only the latest version (including all the amendments) are applicable to this document.

JR/T 0025.4 China financial integrated circuit card specifications - Part 4.

Debit/credit application overview

JR/T 0025.5 China financial integrated circuit card specifications - Part 5.

Debit/credit application card specification

JR/T 0025.6 China financial integrated circuit card specifications - Part 6.

Debit/credit application terminal specification

JR/T 0025.7 China financial integrated circuit card specifications - Part 7.

Debit/credit application security specification

JR/T 0025.8 China financial integrated circuit card specifications - Part 8.

Contactless specification independent of application

JR/T 0025.11 China financial integrated circuit card specifications - Part 11.

Contactless integrated circuit card communication specification

JR/T 0025.12 China financial integrated circuit card specifications - 12.

Contactless integrated circuit card communication specification

JR/T 0025.13 China financial integrated circuit card specifications - Part 13.

Low-value payment specifications based on debit/credit application

JR/T 0025.17 China financial integrated circuit card specifications - Part 17.

Enhanced debit/credit application security specification