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**China financial integrated circuit card specifications. Part 15:
Electronic cash dual-currency payment specification
(English Translation)**

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Foreword

JR/T 0025 China Financial Integrated Circuit Card Specifications can be divided into the following parts.

- Part 1. Electronic purse/Electronic Deposit Application Card Specification (Obsolete);
- Part 2. Electronic Purse/Electronic Deposit Application Specification (Obsolete);
- Part 3. Specification on Application Independent IC 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 Specification;
- Part 8. Contactless Specification Independent of Application;
- Part 9. Electronic Purse Extended Application Guide (Obsolete);
- 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 belongs to Part 15 of JR/T 0025.

This Part was drafted as per the rules specified in GB/T 1.1-2009.

This Part was proposed by People's Bank of China.

This Part shall be under the jurisdiction of National Technical Committee for Standardization of Finance (SAC/TC180).

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This Part was first-time published.

Introduction

This Part belongs to Part 15 of JR/T 0025; together with Part 4, Part 5, Part 6, Part 7, Part 12 and Part 13 of JR/T 0025, they compose of the Debit/Credit-Based Electronic Cash Dual-Currency Payment Application.

This Part mainly defines the electronic cash dual-currency payment application card contents, specifically includes card data elements, security mechanisms and relevant business processes.

This Part aims to define the dual-currency electronic cash function, realization technology and application examples.

China Financial Integrated Circuit

Card Specifications - Part 15. Electronic

Cash Dual-Currency Payment Specification

1 Scope

This Part describes how to realize the relevant information of electronic cash dual-currency payment function (hereinafter referred to as dual-currency electronic cash) on the PBOC debit/credit card. In addition, it also provides the overview of each component of dual-currency electronic cash payment different from the single-currency electronic cash function, including application procedure, terminal function, etc.

This Part is applicable to the dual-currency electronic cash IC card based on financial debit/credit regulations issued or accepted by bank. The use objects mainly include card design, manufacture, management, issuance, acceptance relevant to the financial debit/credit IC card; as well as the relevant manufacture, R&D, integration and maintenance departments (organizations) of the application system.

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 0025.5 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 0025.12 China Financial Integrated Circuit Card Specifications - Part 12.

Contactless Integrated Circuit Card Payment Specification

JR/T 0025.13 China Financial Integrated Circuit Card Specifications - Part 13.

Low-Value Payment Specifications Based on Debit/Credit Application

3 Terms and Definitions

The following terms and definitions are applicable to this document.

3.1 Application

The application protocol and relevant data between card and terminal.

3.2 Command

The terminal issues a message towards the IC card; such message starts an operation or requests a response.

3.3 Dual currency electronic cash

Set two kinds of currency codes into the card; the first currency and the second currency; the transaction shall be performed through matching currency codes with terminal.

3.4 Electronic cash (EC)

Achieve the micro-payment function based on the debit/credit application.

3.5 Electronic cash (EC) [Translator Note. here it should be Standard Electronic Cash (SEC)]

The same definition as the electronic cash; mainly used for distinguishing the electronic cash transition of the second currency.