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PEOPLE'S REPUBLIC OF CHINA**

JR/T 0025.4-2013

**China financial integrated circuit card specifications. Part 4:
Debit/credit application overview
(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 4 of JR/T 0025.

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

This Part replaces JR/T 0025.4-2010 "China financial integrated circuit card specifications - Part 4.Debit/credit application overview".

As compared with JR/T 0025.4-2010, main changes of this part are as follows.

- REVISE the standard foreword;
- DELETE the full description of DDF;
- MODIFY the corrigendum to the text description in the original standard.

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, China Postal Savings Bank, China UnionPay Co., Ltd., China Financial Electronics Corporation, Bank Card Testing Center, China Banknote Credit Card Industry Development

Co., Ltd., G&D Information Technology Co., Ltd., VeriFone (China) Information System Co., Ltd., Fujian LANDI Commercial Equipment Co., Ltd.

Introduction

This part, part 4 of JR/T 0025, forms the debit/credit specification in conjunction with part 5, part 6, and part 7 of JR/T 0025.

This part provides a technical overview of the processing between the card and the terminal, to understand the steps involved in this processing and in the debit/credit transaction process.

The purpose of this part is.

- To help banks and suppliers understand the changes that the IC card brings to the debit/credit payment service, especially in dealing with processing between the IC card and the terminal;
- To propose a minimum requirement for a chip card-based debit/credit project;
- To identify the options with that the banks and suppliers can implement to meet market needs;
- To define the implementation of optional JR/T 0025 features;
- To provide a technical overview of the processing between the card and the terminal, to understand the steps involved in this processing and in the debit/credit transaction process.

China financial integrated circuit card specifications -

Part 4. Debit/credit application overview

1 Scope

This part of JR/T 0025 mainly describes the technical overview of the processing between debit/credit application cards and terminals, and proposes the minimum requirements for debit/credit items based on IC cards.

This part applies to financial debit/credit card issued or accepted by the bank.

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.

2 Normative references

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

GB/T 16649.4 Identification cards - Integrated circuit cards - Part 4.

Organization, security and commands for interchange (GB/T 16649.4-2010, ISO/IEC 7816-4:2005, IDT)

GB/T 16649.5 Identification card - Integrated circuit(s) cards with contacts - Part 5. National numbering system and registration procedure for application identifiers (ISO/IEC 7816-5:1994, NEQ)

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 0025.17 China financial integrated circuit card specifications - Part 17. Enhanced debit/credit application security specification

3 Terms and definitions

The following terms and definitions apply to this file.

3.1

Application

Application protocols and related data sets between cards and terminals.

3.2