

ICS 35.240.40
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**INDUSTRY STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

JR/T 0025.5-2013

**China financial integrated circuit card specifications. Part 5:
Debit/credit application card specification
(English Translation)**

Issued on: February 5, 2013

Implemented on: February 5, 2013

**Issued by: People's Bank of China 3.No action is required - Full-copy of
this standard will be automatically & immediatel**

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Foreword

JR/T 0025 consists of the parts as follows in the general name of "China financial integrated circuit card specifications".

- Part 1. Electronic Purse/Electronic Deposit Card Specification (abolished);
- Part 2. Electronic Purse/Electronic Deposit Application Specification (abolished);
- Part 3. Application Independent ICC to Terminal Interface Requirements;
- Part 4. Debit/credit Application Specifications;
- Part 5. Debit/Credit Application Card Specifications;
- Part 6. Debit/Credit Application Terminal Specifications;

- Part 7. Debit/Credit Application Card Security Specifications;
- Part 8. Contactless Specification Independent of Application
- Part 9. Electronic Purse Extended Application Guide (abolished);
- Part 10. Debit/Credit card Personalization Guide;
- Part 11. Contactless Integrated Circuit Card Communication Specifications;
- 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 Specifications;
- Part 16. IC Card Internet Terminal Specifications;
- Part 17. Enhanced Debit/Credit Application Security Specifications.

This Part is Part 5 of JR/T 0025.

This Part was drafted according to the rules specified in GB/T 1.1-2009.

This Part replaces JR/T 0025.5-2010 "China financial integrated circuit card specifications - Part 5. Debit/credit application card specification".

Compared with JR/T 0025.5-2010, this Part has the following major changes.

China financial integrated circuit card specifications -

Part 5. Debit/credit application card specification

1 Scope

This Part of JR/T 0025 describes the debit/credit flow from the card angle, including the processing detail in the card, card data element and card supporting instruction set.

This Part is applicable to the financial debit/credit integrated circuit card issued or accepted by the banks. Those using this Part are mainly the relevant departments (organizations) for such card design, manufacture, management, issuance and acceptance and for the development, integration and maintenance of the application system.