

JR

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

JR/T 0055.2-2009

**Technical specifications on bankcard interoperability - Part 1:
Message interface
(English Translation)**

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Foreword

JR/T 0055 "Technical specifications on bankcard interoperability" consists of the following 5 parts.

Part 1. Transaction processing;

Part 2. Message interface;

Part 3. File data format;

Part 4. Data secure transmission control;

Part 5. Communication interface;

This part is part 2 of JR/T 0055.

Appendix A, Appendix B and Appendix C of this part are normative; Appendix D is informative.

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.

The responsible drafting organizations of this part. People's Bank of China
Science and Technology Division, China UnionPay Co., Ltd.

The participating drafting organizations of this part. Industrial and Commercial
Bank of China, Agricultural Bank of China, Bank of China, China Construction
Bank, Huaxia Bank, China Financial Electronics Co., Ltd., Bank Card Testing
Center.

1 Scope

This standard specifies the message interface for online transactions between
the institution and the switching center, including the structure, format, and
message field of the online transaction message.

This part of this standard applies to all the institutions such as the switching
center, acquirer, and card issuer which involve the bankcard inter-bank
transactions.

2 Normative references

The provisions in following documents become the provisions of this Standard
through reference in this Standard. For the dated references, the subsequent
amendments (excluding corrections) or revisions do not apply to this Standard;
however, parties who reach an agreement based on this Standard are
encouraged to study if the latest versions of these documents are applicable.

For undated references, the latest edition of the referenced document applies.

GB/T 15150-1994 Bank card originated messages - Interchange message
specifications - Content for financial transactions (ISO 8583.1987, IDT)

GB/T 12406 Codes for the representation of currencies and funds

GB/T 20548 Retail financial services - Merchant category codes

GB/T 2659 Codes for the representation of names of countries and regions

GB/T 19584 Magnetic stripe data content and specification for bank card

GB 18030-2000 Information technology - Chinese ideograms coded