**References, Terms and Definitions**

# References

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements of this document. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 13492, *Financial services — Key-management-related data element — Application and usage of ISO 8583-1 data elements for encryption*

ISO 18245, *Retail financial services — Merchant category codes*

ISO 3166‑1, *Codes for the representation of names of countries and their subdivisions — Part 1: Country code*

ISO 3166‑2, *Codes for the representation of names of countries and their subdivisions — Part 2: Country subdivision code*

ISO 4217, *Codes for the representation of currencies*

ISO 7372, *Trade data interchange — Trade data elements directory*

ISO 8601‑1, *Date and time — Representations for information interchange — Part 1: Basic rules*

ISO 8601‑2, *Date and time — Representations for information interchange — Part 2: Extensions*

ISO 9564‑1, *Financial services — Personal Identification Number (PIN) management and security — Part 1: Basic principles and requirements for PINs in card-based systems*

ISO 9807, *Banking and related financial services — Requirements for message authentication (retail)*

ISO/IEC 4909, *Identification cards — Financial transaction cards — Magnetic stripe data content for track 3*

ISO/IEC 7811‑2, *Identification cards — Recording technique — Part 2: Magnetic stripe: Low coercivity*

ISO/IEC 7813, *Information technology — Identification cards — Financial transaction cards*

ISO/IEC 8825‑1, *Information technology — ASN.1 encoding rules — Part 1: Specification of Basic Encoding Rules (BER), Canonical Encoding Rules (CER) and Distinguished Encoding Rules (DER)*

ISO/IEC 8825‑2, *Information technology — ASN.1 encoding rules — Part 2: Specification of Packed Encoding Rules (PER)*

ISO/IEC 8825‑3, *Information technology — ASN.1 encoding rules — Part 3: Specification of Encoding Control Notation (ECN)*

# Terms and definitions

**address verification**

process of comparing data from the *point of service* (3.1.36) with that held by the card issuer to verify the cardholder's billing address

**aggregation**

total number of transactions where details of the individual transactions that make up the total are not provided or recoverable

**attended transaction**

*transaction* (3.1.48) in which the acquirer has indicated that the card, *cardholder* (3.1.10) and *card acceptor* (3.1.9) representative are all present at the time of the transaction

**card issuer backup total**

total amount for all transactions (for an agreed set of parameters) provided when the detail of each transaction has been lost

**credit transaction**

claim for funds by the cardholder for the credit of his account

Note 1 to entry: At the same time, the transaction provides details of funds acknowledged as payable by the acquirer (and/or the card acceptor) to the card issuer.

**debit transaction**

approval by the cardholder of the debit to his or her account

Note 1 to entry: At the same time, the transaction provides a claim of funds made by the acquirer (and/or the card acceptor) against the card issuer.

**electronic purse**

application within an ICC

Note 1 to entry: The application allows the cardholder to have electronic value stored in the purse.

**fallback**

transaction that is processed using a card-reading technology that is not the card issuer's preferred card-reading technology

EXAMPLES When a magnetic stripe is used, although the card has an ICC containing the same application as identified on the magnetic stripe and the *point of service* (POS) has an ICC reader, or the magnetic stripe read failed and the card details are keyed into the POS.

**file**

collection of data record data elements

**inquiry**

message (from the authorization message class) that requests information

**linked load**

electronic purse *load* (3.1.26) transaction where the account providing the electronic purse is the same as the account providing the funds

Note 1 to entry: Only one transaction is sent to the institution to both authenticate the purse and to secure the value for the load.

**load**

transaction performed whereby value from the cardholder's source of funds (e.g. the funding account or cash) is transferred to an electronic purse

Note 1 to entry: In return, the electronic purse card issuer receives payment from the cardholder's funding source.

**payment**

movement of funds from a *cardholder* (3.1.10) account to another party

EXAMPLE A utility bill payment.

**replacement authorization**

authorization used when a previous authorization was approved and a subsequent authorization is required

Note 1 to entry: This is used when, for example, the amount transaction is now different from the originally approved amount (see E.5 for more field-specific information).

**representment**

transaction (from the financial presentment message class) originated by an acquirer to partially or wholly recover funds previously charged back to the acquirer by a card issuer

Note 1 to entry: See E.7 for more field-specific information.

**resubmission**

re-entry of a request message which was previously denied or rejected

Note 1 to entry: See E.5 and E.7 for more transaction specific information.

**settlement institution**

financial institution (or its agent) at which the accounts are held by the parties settling

Note 1 to entry: This institution, acting on information provided by the parties, transfers the appropriate funds between the accounts.

**supplementary authorization**

authorization used when a previous authorization was approved and one or more subsequent authorizations are required for additional amounts

Note 1 to entry: See E.5.1 for more transaction specific information,

**transaction information document**

record of transaction information

EXAMPLES Form sets, sales slips, vouchers, terminal receipts, records of charge, substitute drafts.

**truncation**

transactions stopped at some point in the process before they reach the receiver

**unattended transaction**

transaction in which the acquirer has indicated that the card, cardholder or card acceptor representative is not present at the time of the transaction

**unlinked load**

electronic purse load transaction in which the account providing the electronic purse is different from the account providing the funds

Note 1 to entry: There is one transaction to the institution providing the electronic purse to authenticate the purse and another transaction to the institution providing the funds to secure the value for the load.

**unload**

transaction performed whereby value from an electronic purse is transferred to a cardholder's account

**verification**

action of comparing data with a known source