

STANDARDS

March 2011

IMPORTANT INFORMATION

STANDARDS INCORPORATED INTO OTHER OR NEW STANDARDS

Standard 29 <i>(Part 4, Appendix A)</i>	DATA FORMATS FOR INTERCHANGE <i>incorporated into Standard 70 Book 3</i>
Standard 30	SPECIFICATION FOR A CREDIT AUTHORISATION TERMINAL <i>incorporated into Standard 70 Book 2, 4 & 6</i>
Standard 40	ACQUIRERS' INTERFACE REQUIREMENTS FOR ELECTRONIC DATA CAPTURE TERMINALS <i>incorporated into Standard 70 Book 2, 4 & 5</i>
Standard 50	INTERFACE REQUIREMENTS FOR OFF-LINE ELECTRONIC DATA CAPTURE SYSTEMS <i>incorporated into Standard 70 Book 3</i>
Standard 100	COMMON ATTACHMENT TO STANDARD 29, 30, 40 & 50 <i>incorporated into Standard 70 Book 2, 3 & 7</i>
Standard 43	POINT OF SALE PRINTING ON PERSONAL CHEQUES <i>incorporated into Standard 3.1 "Debits"</i>

STANDARDS WITHDRAWN

Standard 5	CHAPS
Standard 10	STANDARD PROCEDURE FOR HANDLING CLAIMS FOR UNPAID CHEQUES THROUGH BACS
Standard 14	GUIDELINES FOR THE CONTENT OF STANDING ORDER MANDATES
Standard 15	OPEN CREDIT ARRANGEMENTS
Standard 20	CLAIMS FOR UNPAID ADVICE FORM: CHEQUES AND DIRECT DEBITS
Standard 32	DIVIDEND AND INTEREST WARRANTS AND RELATED TAX VOUCHERS
Standard 34	PIN CHANGE DATA RECORD FORMAT
Standard 35	RECALL OF AUTOMATED BANK GIRO CREDITS
Standard 41	CHAPS/S.W.I.F.T. MESSAGE CONVERSION

- 1) Standards dispatched via e-mail are created in PDF format.
To open/read the standards you will need to use “**Adobe ACROBAT Reader**” which you can download FREE off the Internet <http://www.adobe.co.uk/products/acrobat/readstep2.html>.
- 2) **First class postage & packaging** will be added to the cost of purchasing a **paper** copy within the UK, Europe and Overseas Countries
- 3) The following purchase price for paper delivery and electronic delivery does not include **VAT at 20%** this needs to be **added when calculating the total payment** to be sent

STANDARD NUMBER and Version date	TITLE & DESCRIPTION	METHODS OF DELIVERY	
		PAPER	ELECTRONIC
1 March 2008	ALLOCATION OF TRANSACTION CODES Listing of transaction codes allocated for use in identifying transactions and internal procedures between financial institutions and credit card companies. Transaction codes on paper vouchers comprise two numeric characters. Alpha Characters are only assigned to automated entries.	£13.89	£11.11
C&CCC Standard 3 FULL SET	AUTOMATED PROCESSING OF VOUCHERS (DEBITS, CREDITS and TECHNICAL) 3.1 Credits 3.2 Debits 3.3 Technical	£138.83	£111.07
C&CCC Standard 3.1 (Debits) (01.09.06) v.5	AUTOMATED PROCESSING OF VOUCHERS “DEBITS” (including cheques) Specification set by the Cheque and Credit Clearing Company for debit vouchers intended for automated processing and passing through the inter-bank cheque clearings	£116.62	£88.85
+ Free Copy of Std 3.3	<ul style="list-style-type: none"> ☞ Physical Characteristics of the Voucher ☞ Voucher Design and Layout Regulations ☞ Code Line Specifications ☞ Point of Sale Printing ☞ Completion of Cheques ☞ Holograms on Cheques ☞ Annex A Exceptions to the provisions of Standard 3.1 ☞ Annex B Euro Denominated Cheques 		
C&CCC Standard 3.2 (Credits) (01.09.06) v.5	AUTOMATED PROCESSING OF VOUCHERS “CREDITS” Specification set by the Cheque and Credit Clearing Company for bank giro credits and all other credit vouchers intended for automated processing and passing through the inter-bank credit clearings	£116.62	£88.85
+ Free Copy of Std 3.3	<ul style="list-style-type: none"> ☞ Physical characteristics of the Paper : CBS2 specification ☞ Physical Characteristics of the Voucher ☞ Voucher Design and Layout Regulations ☞ Code Line Specifications ☞ Joint Giro Credit ☞ Annex A Exceptions to the provisions of Standard 3.1 ☞ Annex B Euro Denominated Cheques 		

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		PAPER	ELECTRONIC
C&CCC Standard 3.3 (Technical) (01.09.08) v.5	AUTOMATED PROCESSING OF VOUCHERS “TECHNICAL Technical details set by the Cheque and Credit Clearing Company applicable to all vouchers intended for automated processing and passing through the inter-bank cheque and credit clearings <ul style="list-style-type: none"> ☞ Code Line Character Configurations ☞ Magnetic printing ☞ Optical Print Quality : Print Specifications for Optical Character Recognition ☞ Attachments and Adhesions ☞ Further Information Sources ☞ Cheque Printing : Current Procedures for Approval ☞ Security Features on Cheques – Procedures for Approval ☞ Cheque in Data Mailers – Procedures for Approval of Suppliers 		FREE only with 3.1 or 3.2
18 (07.01.93)	BACS INTERCHANGE STANDARDS The purpose of this standard is to provide a current definition of: <ul style="list-style-type: none"> (a) File and record formats for input to BACS by the banks and their customers (b) Record validation performed by BACS for files submitted by banks and their customers. (c) File and record formats for output to the banks by BACS. 	£83.30	£55.53
21 (01.12.03)	COIN PACKAGING AND NOTE WRAPPERS Specification requirements for coin packaging and note wrappers, covering type of material, size and colour-coding.	£13.89	£11.11
25 (25.04.01)	STERLING TRAVELLERS CHEQUES Schedule of MICR E-13B code lines.	£13.89	£11.11
27 (01.01.87)	INTERCHANGE USING MAGNETIC MEDIA This standard specifies in three parts a wide range of technical facilities potentially available to interchange parties in terms of physical and magnetic requirements, file structure and labelling. The extent to which these facilities are used will depend upon the particular applications. A standard is a facility not a service. Publication of a standard should not be taken to imply its actual availability. Where a service is provided for which a standard has been issued, it can normally be expected to conform to the standard.	£83.30	£55.53
29 (01.03.04)	DATA FORMATS FOR INTERCHANGE Specification of the range of application formats available to member financial institutions/credit card companies and their customers. To be used in conjunction with Standard 27. <ul style="list-style-type: none"> ☞ Files sent via BACS ☞ Files sent from Banks to their customers ☞ Files sent from one Bank to another 	£13.89	£11.11
48 (01.02.99)	FORMAT OF THE IBAN ISSUED IN THE UK (International Bank Account Number)		Free of Charge
	The standard defines the national account number structure to be used to identify the bank, branch and account number with the IBAN. This is called the Basic Bank Account Number (BBAN). It also defines both the generation and validation of the IBAN.		

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C&CCC Standard 55 (01.03.06)	CHEQUE PRINTER ACCREDITATION SCHEME (CPAS) - AUDIT STANDARD FOR CHEQUE PRINTERS (CPAS mapping to BS7799) This standard has been prepared by the Cheque and Credit Clearing Company in association with the British Standards Institute (BSI). It provides a basis for the audit of an Information Security Management System (ISMS) implemented within an Accredited Cheque Printer's organization. This standard, used in conjunction with BS ISO/IEC 17799:2000 Information Technology - Code of Practice for Information Security Management, will address the 3 specific information requirements for a CPAS Accredited Cheque Printer, these are: a) Customer data and cheque products; b) Origination work (such as digital design files / signature files); c) Computer based processes such as downloaded customer information, including transaction processing.	£83.30	£55.53
60	UK SPECIFICATION FOR MESSAGE INTERCHANGE BETWEEN CARD ACCEPTOR & ACQUIRER	£138.83	£111.07
60.1 V.4 (01.01.10)	Messages, data elements and Code Values This part of 60 specifies a common interface by which financial transaction card originated messages may be interchanged between card acceptors and acquirers. It specifies message structure, format and content, data elements and values for data elements. The method by which settlement takes place is not within the scope of this standard.		
60.2 (01.01.10)	Application Procedures for Institution Identification Codes (IIC) This part of 60 describes the application procedures for Institution Identification Codes (IIC) by UK institutions who wish to participate in message interchange between card acceptors and acquirers.		
60.3 (01.01.10)	Maintenance procedures for messages, data elements and code values This part 60 describes the Maintenance Agency and Maintenance Group procedures for adding messages and data elements in 60-1 and codes listed in Appendix A of 60-1.		
60.4 (01.01.10)	Implementation guide This part of 60 provides guidance to assist in the implementation of 60-1. It is applicable to new implementations as well as conversions of systems built to existing standards 29 part 4, 30, 40, 50 and 100 (the common attachments). This document does not contain requirements but is a set of guidelines and best practice recommendations designed to assist in achieving the maximum interoperability of systems built using 60-1.		

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		PAPER	ELECTRONIC
70 FULL SET	CARD ACCEPTOR TO ACQUIRER INTERFACE STANDARDS (COMPLETE SET – Book 1-7) Book 1, Book 2, Book 3, Book 4, Book 5, Book 6, Book 7	£499.80	£333.20
70 Book 1 October 2010	Business Rules for Card Processing This part specifies the processes and procedures that shall be applied when a terminal or EPOS system has determined that a payment card is to be used to complete a transaction at a point of sale (POS). It specifies the mandatory, optional and conditional tasks that shall be carried out.	£116.62	£111.07
70 Book 2 October 2010	Messages, data elements and code values for real-time systems This part specifies a common interface by which card acceptor terminals and acquirer computer systems can exchange messages in support of transactions undertaken using financial transaction cards (see ISO 7813). It specifies message structures, format and content, data elements and values for data elements that shall be used when card acceptors and acquirers exchange messages in real-time.	£116.62	£88.85
70 Book 3 October 2010	Messages, data elements and code values for post-event systems This part specifies a common interface by which card acceptor's terminals (and EPOS systems) and acquirer computer systems can exchange messages in support of transactions undertaken using financial transaction cards (see ISO 7813). It specifies message structures, format and content, data elements and values for data elements that shall be used when card acceptor and Acquirer's exchange messages post-event (i.e. after the transaction between the cardholder and card acceptor has been completed).	£116.62	£88.85
70 Book 4 October 2010	This part defines: a) the communications options for terminals sending real-time messages to acquirers, as defined in 70-2 (these were previously specified in 30/40) b) the communications options for terminals polled by acquirers and sending batches of post-event messages for locally completed transactions as defined in 70-3 (these were previously specified in 50). The means, by which files of post-event messages are sent between card acceptors and acquirers, is a matter for bilateral agreement (see 70-3 or 60).	£83.30	£55.53
70 Book 5 October 2010	This part specifies a minimum set of requirements for the physical, logical and transaction security of: a) a PIN entry device (PED) for bank owned point of sale (POS) terminals and card acceptor owned electronic point of sale (EPOS) systems b) the processing of a PIN with an IC card locally (off-line) within the IC, c) the processing of a PIN with a magnetic stripe card remotely (on-line) by a card issuer, d) the transaction key security system, which provides for selective encryption and authentication of messages exchanged using real-time messages (as defined in 70-2 or 60) by means of a MAC.	£83.30	£55.53
70 Book 6 October 2010	The part defines the interface requirements between a POS terminal and an EPOS systems using an RS232 interface. The interface supports the card acceptor to acquirer messages as defined in 70-2 where the acquirer is undertaking transaction capture and submission on behalf of the card acceptor.	£13.89	£11.11
70 Book 7 October 2010	A terminal that is linked to an acquirer and accepts card payments shall have a unique terminal identifier to ensure uniqueness of the transaction source for audit purposes. It defines the roles and responsibilities of UK Payments (as the registration authority for new codes) and of organisations that have codes assigned to them.	£13.89	£11.11

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71 (01.05.09)	BANK CARD PIN MAILER SECURITY The Standard relates to the production and processing of PIN mailers used as a means of advising cardholders of the PIN to be used in conjunction with a bank card, where the bank card is used to support payments or other bank services such as access to the bank's online services. It applies to physical PIN mailers, and does not apply to other methods of PIN advice. It addresses: <ul style="list-style-type: none"> o General requirements. o Product evaluation tests principles o Printing and finishing requirements: additional requirements for ensuring the security of bank card PIN mailers o Accreditation scheme: details of the UK Payments accreditation scheme for bank card PIN Mailer Stationery Manufacturers and PIN Mailer Printers. 	£83.30	£55.53

Standards which are not a full specification are issued FREE. Generally these Standards recognise and adopt standards published elsewhere.

