

No. 20772

**FRANCE
and
BELGIUM**

Protocol of Agreement establishing the conditions for common use of the automated teller machine networks of the Belgian postal administration and the French postal administration. Signed at Paris on 17 April 1980

Authentic text: French.

Registered by France on 25 February 1982.

**FRANCE
et
BELGIQUE**

Protocole d'accord fixant les conditions d'utilisation commune des réseaux de distributeurs automatiques de billets de la régie des postes belge et de l'administration postale française. Signé à Paris le 17 avril 1980

Texte authentique : français.

Enregistré par la France le 25 février 1982.

[TRANSLATION — TRADUCTION]

PROTOCOL OF AGREEMENT¹ ESTABLISHING THE CONDITIONS FOR COMMON USE OF THE AUTOMATED TELLER MACHINE NETWORKS OF THE BELGIAN POSTAL ADMINISTRATION AND THE FRENCH POSTAL ADMINISTRATION

The Government of Belgium and the Government of the French Republic have agreed as follows:

TITLE I. PURPOSE—DURATION

Article 1. PURPOSE

The Belgian Postal Administration and the French Postal Administration have decided to allow their cash-card holders to withdraw cash from the machines of their postal checking services.

Article 2. SCOPE OF SERVICE

Each Administration undertakes to make its entire network available to card-holders of the other so that those cardholders may withdraw funds under the conditions laid down in article 6.

Holders of cards issued by either Administration shall have access only to the automated teller machines in the CCP 24/24 network in France and the POSTOMAT network in Belgium.

Article 3. DURATION

This Agreement is concluded for an indefinite term.

Its application may be discontinued at the request of either Party six months from the date of dispatch of a letter of notification.

TITLE II. TECHNICAL PROVISIONS

Article 4. MAGNETIC CARDS

Magnetic cards shall meet the following specifications:

- The dimensions shall be those defined in international standard ISO/2894;
- TRANSAC T2 magnetic strips shall be used for reading, and T3 strips for writing;
- The transaction record number shall be composed of a seven-digit account number, a cipher derived through the same method of calculation in both countries and a code for the centre where the account is maintained (code 81 has been assigned to the Brussels checking centre);
- Each country shall retain its own network code.

¹ Came into force on 17 April 1980 by signature.

Article 5. SECURITY ALGORITHM

Only one algorithm shall be used throughout the two networks.

Each Administration shall make the necessary arrangements with its equipment suppliers to have this technical constraint respected.

Article 6. CASH WITHDRAWAL LIMITS

Each Administration shall determine and revise in agreement with the other the amount of cash which its cardholders may withdraw while outside the country, on the basis of its own regulations and in conformity with the rules to which it is subject, particularly the foreign exchange regulations. The amount of cash shall be the subject of an exchange of letters in which reference shall be made to this article.

Article 7. WARNING LIST

The two networks shall have a common warning list.

On this list, the space reserved for each Administration shall be proportional to the number of cardholders in each of the two networks.

The "ineligible transaction" code shall be identical in the two networks.

If withdrawal is attempted with a card whose number has been entered on this list, the card will not be returned by the machine.

Article 8. ESTABLISHMENT OF THE WARNING LIST

The common warning list shall be established by the Paris postal checking centre.

Changes to be made to this list concerning Belgian cardholders shall be telexed daily to the Paris centre by the Brussels postal checking centre.

The Paris centre shall update the common warning list daily and mail it, on magnetic tape, to the Brussels centre.

Eventually, remote transmission may be used to distribute this list.

Article 9. MAGNETIC CARDS NOT RETURNED BY THE MACHINES

A card not returned to the cardholder by the teller machine shall be forwarded by registered mail to the account centre whose name appears on the front of the card, in the case of France, and to the Brussels centre in the case of Belgium.

Article 10. CHANGE IN TECHNICAL SPECIFICATIONS

Any change in the common technical specifications must be approved by both Administrations.

TITLE III. FINANCIAL AND ACCOUNTING PROVISIONS

Article 11. COMMISSION

A commission of 0.50 per cent of the amount of each withdrawal shall be due to the payer Administration from the other Administration.

Article 12. EXCHANGE OF OPERATIONS BETWEEN THE TWO ADMINISTRATIONS

Notification of a withdrawal made from the machine of one Administration shall be given to the other on the individual debit advice relating to the cardholder's account.

A remote transmission procedure may be adopted later, depending upon the volume of transactions.

Article 13. SETTLEMENT OF ACCOUNTS

Payment of the amounts due from each Administration for withdrawals and for the commissions referred to in article 11 shall be effected by debiting the correspondent accounts used for international postal financial settlements.

Article 14. FOREIGN EXCHANGE RATE

The Administration with a debit balance shall determine the foreign exchange rate it will apply to its cardholders.

TITLE IV. LIABILITY—MATTERS IN DISPUTE

Article 15. EXTENT OF LIABILITY

In general, each Administration shall be liable for the technical operation of its teller machine network, and for any embezzlement or fraud committed by its cardholders.

Article 16. CLAIMS

In general, customers shall contact their own Administration regarding any problems connected with the common use of the automated teller machines.

However, in case of malfunction during a withdrawal, a cardholder may directly approach the local official in charge of the machine which has malfunctioned, under the conditions stipulated by the domestic regulations of the country concerned.

If the amount of cash received by a customer is in dispute, an investigations file shall be opened and transmitted to the Administration to which the machine belongs. If that Administration finds that the error was due to equipment failure, it shall make the amount of the loss available to the other Administration for the purpose of compensating the customer.

If there is no such finding, any compensation for the customer shall be at the discretion of the Administration which maintains his account.

Article 17. FOREIGN EXCHANGE REGULATIONS

The customer of one Administration shall be subject to the foreign exchange regulations in force in the country in which he makes his withdrawals.

Article 18. INPUT OF WARNING LIST

Each Administration shall make the necessary arrangements for the common warning list to be entered into the machines in its network as soon as possible.

An Administration may be held financially liable for an unauthorized withdrawal made because of undue delay in entering the warning list.

Article 19. TECHNICAL SECURITY

In the event of fraud or attempted fraud in either network which might be repeated in the other network, the Administration concerned shall promptly communicate to the other any information that would help it to protect itself.

Furthermore, each Administration undertakes to make every effort to prevent public disclosure of technical information concerning the security of the network.

The Administration concerned shall be held liable for non-compliance with any of these provisions.

DONE at Paris, in duplicate, on 17 April 1980.

For the Government
of Belgium:

[*Signed*]

ANDRÉ BAUDSON
Minister of Posts,
Telegraphs and Telecommunications

For the Government
of the French Republic:

[*Signed*]

NORBERT SEGARD
Secretary of State for Posts,
Telecommunications and Television
Broadcasting