



GLB 11741.1 Enhancing Discover/Diners Transaction Processing

Type:

Switching Release Announcement

Audience:

Acquirer
Processor
Network Enablement Partner

Region:

Global

Brand:

Discover®

Release:

26.Q1

Action indicator:

Mandated: Acquirer

System:

Dual Message Authorization System

Published:

15 July 2025

Effective:

24 February 2026

Executive overview

Mastercard is enhancing authorization processing to support Discover and Diners Club (Discover/Diners)-branded transactions switched on the Mastercard Network.

Table 1: Effective date details

Date	Time	Details
24 February 2026	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	07:00 to 15:00 UTC	

Customer benefit

This enhancement will help support transaction compliance with Discover/Diners specifications to optimize reconciliation and clearing for Discover/Diners-branded transactions.

What Mastercard is doing

Mastercard is introducing an External Transaction Reference ID field. The field can carry a unique transaction reference identified and generated by a party outside of the Mastercard Network. The first use of this field is for Discover/Diners-branded transactions. For Discover/Diners-branded transactions, the External Transaction Reference ID contains the Network Reference ID (NRID) from Discover/Diners. Acquirers processing Discover/Diners transactions on the Mastercard Network will receive the NRID if provided in the authorization request response. Mastercard may define additional use cases for the External Transaction Reference ID in future releases.

Background

Discover/Diners generates the NRID for uniquely identifying card transactions. The value remains unchanged throughout the lifecycle of the card transaction. Discover/Diners has mandated use of an NRID field for authorization transactions.

Customer impact

This table represents a high-level overview of the impact as detailed in later sections of this announcement.

Table 2: Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: <ul style="list-style-type: none">Credit Commercial: <ul style="list-style-type: none">Credit	Dual Message Authorization	Data element definitions	Mandated

Acquirer: Mandated

Acquirers submitting Discover/Diners-branded transactions to Mastercard must be prepared to receive new Data Element (DE) 105 (Multi-Use Transaction Identification Data), subelement 006 (External Transaction Reference ID) in the following messages:

- Authorization Request Response/0110
- Authorization Advice Response/0130: Issuer-generated (Responding to an Acquirer-generated 0120)

Discover/Diners will provide their NRID in DE 105, subelement 006. If Discover/Diners does not provide the NRID, Mastercard will continue to process the transaction and forward it to the acquirer without DE 105, subelement 006.

An acquirer must not populate DE 105, subelement 006 in the following messages:

- Authorization Request/0100
- Authorization Advice/0120
- Reversal Request/0400

If an acquirer includes DE 105, subelement 006 in an Authorization Request/0100, Authorization Advice/0120, or Reversal Request/0400 message, Mastercard will remove DE 105, subelement 006 and continue processing the transaction.

Impacted switch transactions

How a customer connects to Mastercard determines the applicable switch transactions message types. This release announcement affects the message flows marked in the table.

Table 3: Impacted switch transactions

Acquirer to Mastercard	Mastercard to issuer	Impacted
Dual Message System	Dual Message System	√
	Single Message System	
Single Message System	Single Message System	
	Dual Message System	

Testing

Mastercard recommends testing to support this release announcement.

System impact

For items marked √ (Yes), details are available in the corresponding sections.

Table 4: System impact

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Message flows			
Message layouts			
Data element definitions	√		
IPM MPE			
Interchange programs			
AB programs, descriptions, and associated MCCs			
Edits			
Error numbers			
Alternate processing			
Interchange compliance			
Pricing and fees			
Reports			
Bulk files			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Dual Message Authorization System specification changes

Mastercard will introduce changes to the Dual Message Authorization System to support this release announcement.

DE 105 (Multi-Use Transaction Identification Data)

DE 105 is a versatile field used to carry transaction-related identifiers, enable unique identification, and link transaction messages across various channels, systems, and intermediaries.

Table 5: Attributes

Attribute	Description
Data representation	ans...999;LLLVAR
Data element length	3 positions
Data field	Contents of subelements
Subelements	6
Justification	See subelements

Usage

Whether the data element is mandatory, conditional, optional, system-provided, or not required is noted for each applicable message.

Table 6: Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	X	C
Authorization Request Response/0110	C	X	C
Authorization Advice/0120: acquirer-generated	C	X	C
Authorization Advice/0120: system-generated	•	X	C
Authorization Advice Response/0130: issuer-generated (responding to an acquirer-generated 0120)	C	X	C
Reversal Request/0400	C	X	C
Reversal Request Response/0410	CE	X	C
Reversal Advice/0420	•	X	C
Reversal Advice Response/0430	CE	•	•

Subelement 006 (External Transaction Reference ID)

DE 105 (Multi-Use Transaction Identification Data), subelement 006 (External Transaction Reference ID) contains a transaction reference or linking identifier defined, generated and provided by a party outside of the Mastercard Network.

Table 7: Attributes

Attribute	Description
Subelement ID	006
Subelement Data Length	3 positions
Data Representation	ans...64; LLLVAR
Data Field	Contents of positions 1-64
Subfields	N/A
Justification	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Table 8: Applicable messages

Message	Org	Sys	Dst
Authorization Request Response/0110	C	.	C
Authorization Advice Response/0130: Issuer- generated (Responding to an Acquirer-generated 0120)	C	.	C

Application notes

The External Transaction Reference ID contains the Discover/Diners-defined Network Reference ID (NRID) for Discover/Diners-branded transactions. Discover defines the NRID as numeric data with a length of 29 positions. Mastercard will remove the External Transaction Reference ID if present in non-Discover/Diners-branded transactions.

Related documentation

Information relevant to this release announcement can be found in the documents available on the **Technical Resource Center** within Mastercard Connect[®]. Depending on timing, information provided in this release announcement may not be reflected in a manual until after the effective dates of this release announcement.

Reference manuals

For information about Mastercard processing refer to the *Mastercard Network Processing Dual Message Authorization System Guide*.

Version history

Table 9: Version history

Date	Description of change
15 July 2025	Initial publication date