



EUR/MEA 10757.2 Expanding Commercial Credit Interchange Program

Type:

Switching release announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Europe
Middle East/Africa

Brand:

Mastercard®

Release:

25.Q3

Action indicator:

Mandated: acquirer, issuer

System:

Dual Message Clearing System

Published:

15 April 2025

Effective:

11 July 2025
12 July 2025

Executive overview

Mastercard is expanding the existing commercial credit interchange structure to support a customer-negotiated interchange program.

Table 1: Effective date details

Date	Time	Details
11 July 2025	16:00 to 20:00 UTC 11:00 to 15:00 U.S. Central Time	Delivery of IPM MPE Daily update files T167 (Test) and T067 (Production)
11 to 12 July 2025	23:00 – 4:59 UTC 18:00 – 23:59 U.S. Central Time (First Clearing Cycle)	Dual Message Clearing System

Customer benefit

Acquirers and issuers may benefit from streamlined management of customer-negotiated interchange rate programs.

What Mastercard is doing

Mastercard is expanding the interchange structure in select Middle East/Africa region and Eastern European countries by:

- Introducing Interchange Rate Designator (IRD) TK: Customer-negotiated Interchange Program
- Adding existing commercial product codes to IRD TK

Background

Mastercard offers several commercial products and programs that ease payments between buyers and suppliers by offering various interchange rates.

Occasionally, acquirers or their agents negotiate interchange rates between their suppliers and buyers, through issuers or their agents for Mastercard transactions. Mastercard involvement is limited to the processing of these transactions. These transactions are submitted and processed through an IRD specifically set up for negotiated merchant interchange transactions.

Customer impact

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

Table 2: Customer impact

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Commercial	Dual Message Clearing System	New IRD	Mandated
Issuer	• Credit		IPM MPE	

Acquirer, issuer: mandated

Acquirers and issuers in the Middle East/Africa region and Eastern European countries must support qualified transactions with IRD TK within business service arrangements (BSAs) specified in this release announcement.

Acquirers and issuers must be aware of the updates to the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables as described in this release announcement.

Impacted switch transactions

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

Table 3: Impacted switch transactions message flows

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.

Systems impact

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

Table 4: Systems impact

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Message flows			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Message layouts			
Data element definitions			
IPM MPE		✓	
Interchange		✓	
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 Clearing System

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

IPM MPE

Mastercard will update the non-compressed and optimized versions of these Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables.

Table 5: IPM MPE tables

Table	Modified field
IP0052T1: Interchange Fee Group	Interchange Rate Designator (IRD)
IP0053T1: Interchange Fee Type	Interchange Rate
IP0057T1: Interchange Override Fee Group	Mastercard Assigned ID
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD)

Table	Modified field
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD)

Interchange

Mastercard will modify or add new interchange programs to support this release announcement.

New interchange programs

Mastercard will add commercial credit product codes to new interchange program within existing BSAs as described in this announcement.

Table 6: IRD TK: Customer-negotiated Interchange Program

BSA	Country
4/048001	Bahrain
4/398001	Kazakhstan
4/404001	Kenya
4/414001	Kuwait
4/480001	Mauritius
4/512001	Oman
4/586001	Pakistan
4/634001	Qatar
4/682001	Saudi Arabia
4/784001	United Arab Emirates
4/818001	Egypt
4/834001	Tanzania

NOTE: Kazakhstan, Kenya, Mauritius, Pakistan, and Tanzania are eligible to only use these commercial product codes with IRD TK: MEO, MCB, MCO, MCP, MWB, MWO.

IRD TK: Customer-negotiated Interchange Program

Transactions must meet requirements to qualify for this interchange program.

Table 7: IRD criteria details

Criteria	Technical Requirements
Card program identifier	MCC

Criteria	Technical Requirements
GCMS product identifier	Commercial credit: MCP, MCO, MWO, MEO, MCB, MWB, WAA, WAB, WAC, WAD, WAE, WAF, WAG, WAH, WAI, WAJ, WAK, WAL, WAM, WAN, WAO, WAP, WAQ, WAT, WAU, WAV, WAW, WAX, WAY, WAZ, WBA, WBB, WBC, WBD, WBF, WBG, WBH, WBI, WBJ, WBK, WBL
Message type identifier	<ul style="list-style-type: none"> • First and Second Presentments/1240 • Chargebacks/1442
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Good and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business program (AB) and acceptor business code (MCC)	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For MCCs associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
Timeliness	None
Approval code	Required for 00, 18. Not required for 20
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	Required. Must contain an MCC belonging to an AB program previously listed in this table.
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor Street address	Not required
Acceptor city name	Required
Acceptor postal code	Not required

Criteria	Technical Requirements
Acceptor country subdivision code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Required
Financial Detail Addendum/1644	Not required
Notes	Acquirers must be able to support multiple PDS 0176 (Mastercard Assigned ID) specific rates for the interchange program.

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.

Announcements

For more information refer to:

- *GLB 10098 Introducing Product Codes for the New Mastercard Flex Program*, Release 25.Q2
- *GLB 10984 25.Q3 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q3

Reference manuals

For information about Mastercard processing refer to:

- *Interchange and Service Fees Manual: Europe Region*
- *Interchange Manual Middle East/Africa Region*
- *IPM Clearing Formats*

Version history

Table 8: Version history

Date	Description of change
15 April 2025	Added a note to the New interchange programs section
21 January 2025	Initial publication date