AP 10416.3 Introducing Consumer and Commercial Product Codes in Australia

Type:
Switching release announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Asia/Pacific

Brand:
Mastercard®

Release:
25.Q3

Action indicator:
Mandated: acquirer, issuer

System:
Dual Message Clearing System
Single Message System
Dual Message Authorization System

Published:
27 May 2025

Effective:
11 July 2025
12 July 2025

Executive overview

Mastercard is repurposing existing product code values to introduce consumer and commercial products for issuance in Australia.

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 July 2025	05:00 to 14:00 UTC 00:00 to 09:00 U.S. Central Time	Single Message System
11 July 2025	06:00 to 14:00 UTC 1:00 to 09:00 U.S. Central Time	Dual Message Authorization System
11 to 12 July 2025	23:00 to 4:59 UTC 18:00 to 23:59 U.S. Central Time (First Clearing Cycle)	Dual Message Clearing System

Customer benefit

Issuers in Australia will have a diverse product line to tailor their offerings to meet their accountholder needs.

What Mastercard is doing

Mastercard is:

- Repurposing four product codes
- Introducing 12 intracountry interchange programs
- Enhancing edits to support intracountry interchange programs

Background

Mastercard offers a charge card that combines flexible financial management tools, interest-free payment days, and fixed payment schedules. A charge card does not offer extended credit; the full amount of any debt incurred must be settled at the end of each specified period.

Customer impact

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

Table 2: Customer impact

Audience	Card type	System connections	Impact type	Action indicator
Acquirer Issuer	Consumer • Credit Commercial • Credit	Dual Message Authorization Dual Message Clearing Single Message System	Product codes IPM MPE	Mandated

Acquirer, issuer: mandated

Acquirers in Australia must support the repurposed product codes as listed below.

Table 3: Product code

Product code	Licensed Product Identifier description
DBS	Consumer Charge Card
DCB	Line of Credit or Offset Linked Card
DCO	Consumer Elite Card
DLA	Business Executive Charge Card

Acquirers in Australia must prepare to:

- Qualify transactions with consumer credit product codes DBS, DCB, DCO, and commercial product code DLA for respective interchange rate designators (IRDs) within business service arrangements (BSAs) as described in this announcement.
- Receive product codes DBS, DCB, DCO, and DLA in:
  - Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
  - Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
  - DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.
- Support modified edits as described in this release announcement.
- Support new IRDs in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in Dual Message Clearing System messages for qualifying transactions.

Issuers in Australia that choose to issue cards with these product codes must prepare to:

- Receive product codes DBS, DCB, DCO, and DLA in:
  - Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.

- Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
  - DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.
- Receive IRDs in PDS 0158, subfield 4 in Dual Message Clearing System messages for qualifying transactions.

Acquirers and issuers globally must be aware of the updates to the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables 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 4: 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.

System impact

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

Table 5: Platform impact

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Message flows			
Message layouts			
Data element definitions	√	√	√
IPM MPE		√	
Interchange		√	
AB programs, descriptions, and associated MCCs			
Edits		√	
Error numbers		√	
Alternate processing	√		

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 63 (Network Data)

DE 63 (Network Data) is generated by the Dual Message Authorization System for each originating message routed through the network. The receiver must retain the data element and use it in any response or acknowledgment message associated with the originating message.

Subfield 1 (Financial Network Code)
DE 63, subfield 1 (Financial Network Code) identifies the specific program or service (for example, the financial network, financial program, or card program) with which the transaction is associated. DE 63 will contain the graduated product when the issuer's cardholder account participates in the Product Graduation Account Level Management service.

Table 6: Values

Code	Description	MC	NP	VI	TE	MS	CI
DBS	Consumer Charge Card	√					
DCB	Line of Credit or Offset Linked Card	√					
DCO	Consumer Elite Card	√					
DLA	Business Executive Charge Card	√					

Alternate Processing

Product codes DBS, DCB, DCO, and DLA will be eligible for Stand-In and X-Code processing.

Dual Message Clearing System specification changes

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

IPM data element and private data subelement definitions

Mastercard will update data elements or private data subelement definitions to support this release announcement.

PDS 0002 (GCMS Product Identifier)
PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

Table 7: PDS 0002 (GCMS Product Identifier)

GCMS Product Identifier (PDS 0002)	Licensed product identifier (PDS 0003)	Licensed product identifier description	Product class override indicator
DBS	DBS	Consumer Charge Card	Consumer Charge Card
DCB	DCB	Line of Credit or Offset Linked Card	Line of Credit or Offset Linked Card
DCO	DCO	Consumer Elite Card	Consumer Elite Card
DLA	DLA	Business Executive Charge Card	Business Executive Charge Card

PDS 0003 (Licensed Product Identifier)
Licensed Product Identifier (PDS 0003) identifies the actual product code assigned by Mastercard when licensing the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

IPM MPE

Mastercard will update its IPM MPE tables to support this release announcement.

Table 8: IPM MPE tables

Table	Modified fields
IP0016T1: Brand product	Licensed Product ID, GCMS Product ID
IP0020T1: PAN-Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0037T1: Selection Criteria Data	Licensed Product ID
IP0040T1: Issuer Account Range	GCMS Product ID
IP0052T1: Interchange Fee Group	Interchange Rate Designator (IRD)
IP0057T1: Interchange Override Fee Group	Product Class
IP0087T1: Masked Business Services and Interchange Rate Designators	Interchange Rate Designator (IRD)
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD)

Table	Modified fields
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD), GCMS Product ID
IP0105T1: New Product Code Mapping	New Licensed Product Code
IP0142T1: Business Service Selection Enforcement	Interchange Rate Designator (IRD)

Interchange

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

Modified interchange program
Mastercard will add consumer product codes DBS, DCB, and DCO and commercial product code DLA under MCC acceptance brand to the indicated intracountry interchange programs.

Mastercard will modify Brazil intracountry interchange structure under BSA 4/076000 to remove product codes DBS, DCB, DCO, and DLA from all IRDs where currently present.

Intracountry interchange program

Mastercard will add new interchange programs to add commercial product code DLA.

Table 9: Intracountry

Program type	BSAs	IRDs to which product code DLA will be added
Australia Intracountry	4/036001	M6, M7, M8, M9

Mastercard will add new interchange programs to add consumer product codes DBS and DCB.

Table 10: Intracountry

Program type	BSAs	IRDs to which product code DBS and DCB will be added
Australia Intracountry	4/036001	G6, G7, G8, G9

Mastercard will add new interchange programs to add consumer product code DCO.

Table 11: Intracountry

Program type	BSAs	IRDs to which product code DCO will be added
Australia Intracountry	4/036001	D6, D7, D8, D9

IRD D6: Australia Intracountry Consumer Charge: Tokenized Contactless
Transactions must meet requirements to qualify for this interchange program.

Table 12: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: DCO
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)
Acceptor business program (AB) and acceptor business code (MCC)	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Not required
Acceptor city	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	PDS 0001 (Mastercard Mapping Service Account Number), subfield 1 (Account Number Type) must contain either of the following values: • C Space (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • CC (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • H Space (Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • HC (Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) DE 22 (Point of Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain either of the following valid values: • A (PAN auto-entry through contactless magnetic stripe) • M (PAN auto-entry through contactless M/Chip)

IRD D7: Australia Intracountry Consumer Charge: Other Card Not Present
Transactions must meet requirements to qualify for this interchange program.

Table 13: IRD criteria details

Criteria	Requirement
Card program ID	MCC

Criteria	Requirement
GCMS product ID	Consumer credit: DCO
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Not required
Acceptor city	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must contain a valid value other than 1 (Card present).

IRD D8: Australia Intracountry Consumer Charge: Tokenized Online Transactions must meet requirements to qualify for this interchange program.

Table 14: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: DCO
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)

27 May 2025 • AP 10416.3 Introducing Consumer and Commercial Product Codes in Australia

Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (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	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Required
Acceptor state, province, or region code	Must be left-justified and cannot contain all spaces or all zeros

Criteria	Requirement
Acceptor country code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	PDS 0001 (Mastercard Mapping Service Account Number), subfield 01 (Account Number Type) must contain either of the following values: • C Space (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • CC (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • H Space (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • HC (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • O Space (Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on the authorization log.) • OC (Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on a source other than the authorization log.) DE 22 (Point of Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain either of the following valid values: • S (PAN entry through electronic commerce) • 7 (Credential on File) PDS 0207 (Wallet Identifier) must contain value 327 (Merchant Tokenization Program)

IRD D9: Australia Intracountry Consumer Charge: Other Card Present
Transactions must meet requirements to qualify for this interchange program.

Table 15: IRD criteria details

Criteria	Requirement
Card program ID	MCC

Criteria	Requirement
GCMS product ID	Consumer credit: DCO
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Not required
Acceptor city	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must contain valid value 1 (Card present).

IRD G6: Australia Intracountry Consumer Charge Premium: Tokenized Contactless Transactions must meet requirements to qualify for this interchange program.

Table 16: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: DBS, DCB
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)

Criteria	Requirement
Acceptor business (AB) program	- A001: Airline - B001: Cruise/Steamship - D001: Payment Transactions (valid only for processing code 28) - F001: Restaurant - H001: Lodging - M001: Mail Order/Telephone Order - OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 - P001: Beauty Salons - R001: Railways - S001: Supermarket - T001: Telephone - U001: Unique - V001: Automobile/Vehicle Rental - W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (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	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	PDS 0001 (Mastercard Mapping Service Account Number), subfield 01 (Account Number Type) must contain either of the following values: • C Space (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • CC (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • H Space (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • HC (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) DE 22 (Point of Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain either of the following valid values: • A (PAN auto-entry through contactless magnetic stripe) • M (PAN auto-entry through contactless M/Chip)

IRD G7: Australia Intracountry Consumer Charge Premium: Other Card Not Present Transactions must meet requirements to qualify for this interchange program.

Table 17: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: DBS, DCB
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442

Criteria	Requirement
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Not required

Criteria	Requirement
Acceptor city	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must contain a valid value other than 1 (Card present).

IRD G8: Australia Intracountry Consumer Charge Premium: Tokenized Online Transactions must meet requirements to qualify for this interchange program.

Table 18: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Consumer credit: DBS, DCB
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)

Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (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	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	PDS 0001 (Mastercard Mapping Service Account Number), subfield 01 (Account Number Type) must contain either of the following values: • C Space (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • CC (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • H Space (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • HC (Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • O Space (Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on the authorization log.) • OC (Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on a source other than the authorization log.) DE 22 (Point of Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain either of the following valid values: • S (PAN entry through electronic commerce) • 7 (Credential on File) PDS 0207 (Wallet Identifier) must contain value 327 (Merchant Tokenization Program)

IRD G9: Australia Intracountry Consumer Charge Premium: Other Card Present Transactions must meet requirements to qualify for this interchange program.

Table 19: IRD criteria details

Criteria	Requirement
Card program ID	MCC

Criteria	Requirement
GCMS product ID	Consumer credit: DBS, DCB
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Not required
Acceptor city	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must contain valid value 1 (Card present).

IRD M6: Australia Intracountry Commercial Charge: Tokenized Contactless
Transactions must meet requirements to qualify for this interchange program.

Table 20: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: DLA
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)

Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (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	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	PDS 0001 (Mastercard Mapping Service Account Number), subfield 01 (Account Number Type) must contain either of the following values:
	• C Space (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.)
	• CC (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.)
	• H Space (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.)
	• HC (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.)
	DE 22 (Point of Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain either of the following valid values:
	• A (PAN auto-entry through contactless magnetic stripe)
	• M (PAN auto-entry through contactless M/Chip

IRD M7: Australia Intracountry Commercial Charge: Other Card Not Present
Transactions must meet requirements to qualify for this interchange program.

Table 21: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: DLA
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services)
	• 18: Unique Transaction (requires unique MCC)
	• 20: Credit (Purchase Return)
	• 28: Payment Transaction (valid only with AB program D001)

Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (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	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must contain a valid value other than 1 (Card present).

IRD M8: Australia Intracountry Commercial Charge: Tokenized Online
Transactions must meet requirements to qualify for this interchange program.

Table 22: IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: DLA
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)

Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (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	Required Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required

Criteria	Requirement
Acceptor country code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	PDS 0001 (Mastercard Mapping Service Account Number), subfield 01 (Account Number Type) must contain either of the following values: • C Space (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • CC (Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • H Space (Subfield 2 contains the Mastercard Digital Enablement Service Cloud- Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.) • HC (Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.) • O Space (Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on the authorization log.) • OC (Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on a source other than the authorization log.) DE 22 (Point of Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain either of the following valid values: • S (PAN entry through electronic commerce) • 7 (Credential on File) PDS 0207 (Wallet Identifier) must contain value 327 (Merchant Tokenization Program)

IRD M9: Australia Intracountry Commercial Charge: Other Card Present
Transactions must meet requirements to qualify for this interchange program.

Table 23: IRD criteria details

Criteria	Requirement
Card program ID	MCC

Criteria	Requirement
GCMS product ID	Commercial credit: DLA
Message type ID	• First and Second Presentments/1240 • First Chargebacks/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (requires unique MCC) • 20: Credit (Purchase Return) • 28: Payment Transaction (valid only with AB program D001)
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • D001: Payment Transactions (valid only for processing code 28) • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OT34: Australia Others. All MCCs assigned to OTH1 except MCC 8398 • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Acceptor business code (MCC)	Required Must contain an MCC belonging to an acceptor business (AB) program previously listed in this table
Amount tolerance	N/A
Acceptor ID code	Required

Criteria	Requirement
Acceptor name	Required
Acceptor street address	Not required
Acceptor city	Required
	Must be left-justified and cannot contain all spaces or all zeros
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/ 1644	None
Notes	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must contain valid value 1 (Card present).

Edits

Table 24: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 6 (Card Present Data)

Mastercard is modifying this edit to include IRDs: D7, G7, M7 for Australia intracountry BSA 4/036001.

Error number	Current requirement	Modification for this release
2508	DE 22 subfield 6 must be present and not equal to 1. This identifies that the card is not present.	Modified to add IRDs: D7, G7, M7 for BSA 4/036001

This edit is performed in the Clearing Optimizer and in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Table 25: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 6 (Card Present Data)

Mastercard is modifying this edit to include IRDs: D9, G9, M9 for Australia intracountry BSA 4/036001.

27 May 2025 • AP 10416.3 Introducing Consumer and Commercial Product Codes in Australia

Error number	Current requirement	Modification for this release
2636	DE 22 subfield 6 must equal 1	Modified to add IRDs: D9, G9, M9 for BSA 4/036001

This edit is performed in the Clearing Optimizer and in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Table 26: Modified edit: DE 22, subfield 7 (Card Data, Input Mode)

Mastercard is modifying this edit to include IRDs: D6, G6, M6 for Australia intracountry BSA 4/036001.

Error number	Current requirement	Modification for this release
2467	DE 22 subfield 7 must be present and be equal to A or M	Modified to add IRDs: D6, G6, M6 for BSA 4/036001

This edit is performed in the Clearing Optimizer and in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Table 27: Modified edit: DE 22, subfield 7 (Card Data, Input Mode)

Mastercard is modifying this edit to include IRDs: D8, G8, M8 for Australia intracountry BSA 4/036001.

Error number	Current requirement	Modification for this release
2880	DE 22 subfield 7 must be present and be equal to 'S' or 7. This identifies that the card data input mode is electronic commerce	Modified to add IRDs: D8, G8, M8 for BSA 4/036001

This edit is performed in the Clearing Optimizer and in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Table 28: Modified edit: PDS 0001, subfield 1 (Account Number Type)

Mastercard is modifying this edit to include IRDs: D6, G6, M6 for Australia intracountry BSA 4/036001.

Error number	Current requirement	Modification for this release
2879	GCMS will validate submitted IRD to ensure it's for a tokenized transaction based on the PDS 0001 (Mastercard Mapping Service Account Number) SF 1 (Account Number Type) that GCMS derives from authorization response DE 48 (Additional Data: Private Use) SE 33 (PAN Mapping File Information). The derived value in PDS 0001 SF 1 must be 'C' or 'CC' or 'H' or 'HC'.	Modified to add IRDs: D6, G6, M6 for BSA 4/036001.

This edit is performed in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Table 29: Modified edit: PDS 0001, subfield 1 (Account Number Type)

Mastercard is modifying this edit to include IRDs: D8, G8, M8 for Australia intracountry BSA 4/036001.

Error number	Current requirement	Modification for this release
2881	GCMS will validate submitted IRD to ensure it's for a tokenized transaction based on the PDS 0001 (Mastercard Mapping Service Account Number) SF 1 (Account Number Type) that GCMS derives from authorization response DE 48 (Additional Data: Private Use) SE 33 (PAN Mapping File Information). The derived value in PDS 0001 SF 1 must be 'C' or 'CC' or 'H' or 'HC' or 'O' or 'OC'.	Modified to add IRDs: D8, G8, M8 for BSA 4/036001.

This edit is performed in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Table 30: Modified edit: PDS 0207 (Wallet Identifier)

Mastercard is modifying this edit to include Australia intracountry IRDs: D8, G8, M8 for BSA 4/036001.

Error number	Current requirement	Modification for this release
2988	The clearing system will ensure for tokenized transactions that PDS 0207 contains value 327, merchant tokenization program	Modified to add IRDs: D8, G8, M8 for BSA 4/036001.

This edit is performed in the GCMS for:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Error numbers

The error numbers and messages listed represent edits that are new, modified, or removed to support this announcement.

Table 31: Error numbers in modified edits

Field/subfield	Error number	Error message	Edit performed by...
DE 22, s6	2508	DE22S6 MUST BE PRESENT AND CANNOT EQUAL TO 1.	Both
DE 22, s6	2636	DE22S6 MUST BE PRESENT AND EQUAL TO 1.	Both
DE 22, s7	2467	DE22S7 MUST BE PRESENT AND EQUAL TO A OR M.	Both
DE 22, s7	2880	DE22S7 MUST BE EQUAL TO S or 7.	Both
PDS 0001, s1	2879	PDS0001S1 MUST BE EQUAL TO 'C', OR 'CC' OR 'H' OR 'HC'.	GCMS
PDS 0001, s1	2881	PDS0001S1 MUST BE EQUAL TO 'C' OR 'CC' OR 'H' OR 'HC' OR 'O'OR 'OC'.	GCMS
PDS 0207	2988	PDS0207 MUST CONTAIN APPROPRIATE VALUE.	GCMS

Quarterly Mastercard Reporting
Issuers that choose to issue cards with product codes DBS, DCB, DCO, and DLA must report any activity associated with those product codes with any Mastercard Credit activity in the proper category.

Single Message System specification changes
Mastercard will introduce changes to the Single Message System to support this release announcement.

DE 126 (Switch Private Data)
The Single Message System generates DE 126 (Switch Private Data) information to facilitate its own message processing.

Subfield 5 (Product ID)
DE 126, subfield 5 (Product ID) provides issuers additional information about the product ID, also known as the product code. This subfield contains the product code associated with a cardholder account. Single Message System sends subfield 5 to the issuer in Financial Transaction Request/0200 messages.

Table 32: Product Identifier Values

Licensed Product Identifier	Licensed Product Identifier Description	Product category
DBS	Consumer Charge Card	Credit
DCB	Line of Credit or Offset Linked Card	Credit
DCO	Consumer Elite Card	Credit
DLA	Business Executive Charge Card	Credit

DE 110 (Additional Data-2)
DE 110 (Additional Data-2) is reserved for use based on product type.

DE 110, Subelement 8, product identifier values
DE 110, subelement 8, product identifier values provides issuers additional information about product ID, also known as product code.

Table 33: Product Identifier Values

Licensed Product Identifier	Licensed Product Identifier Description	Product category
DBS	Consumer Charge Card	Credit
DCB	Line of Credit or Offset Linked Card	Credit
DCO	Consumer Elite Card	Credit
DLA	Business Executive Charge Card	Credit

27 May 2025 • AP 10416.3 Introducing Consumer and Commercial Product Codes in Australia
34

Single Message Transaction Manager

Mastercard will update the Single Message Transaction Manager to support this release announcement.

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 10984 25.Q3 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q3

Reference manuals

For information about Mastercard processing refer to the:

- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Asia/Pacific Region Programs for Vendors*
- *Interchange Manual Canada Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Interregional Programs for Vendors*
- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Single Message System Guide*

Version history

Table 34: Version history

Date	Description of change
27 May 2025	Revised the Current requirement for edit error numbers 2879 and 2881.
15 April 2025	Changed the effective date for Dual Message Authorization System
21 January 2025	Initial publication date