

# Global Operations May 2023 Snapshot

Generated on 6 June 2023

Various Publication Dates





# AN 1068 Settlement Holiday Schedule, Monthly Edition

**Type:**

Bulletin Announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network Enablement Partner

**Region:**

Global

**Brand:**

Mastercard®

Debit Mastercard®

Maestro®

Cirrus®

**Action indicator:**

Information only

**System:**

Authorization

Clearing

Single Message System

Settlement

**Published:**

30 May 2023

**Effective:**

1 June 2023

## Executive overview

Mastercard is publishing the June 2023 - July 2023 schedule of local country holidays that local Mastercard settlement banks have provided.

## Effective date details

Date	Details
1 June 2023	Effective Date

## Customer benefit

The customer is receiving the local holiday settlement bank schedule.

## What Mastercard is doing

Mastercard is publishing the local country holiday settlement bank schedule.

## Version history

Each customer must determine the impact on its operations.

Date	Description of change
30 May 2023	Local Mastercard settlement banks have provided an updated schedule of local country holidays.
25 April 2023	Local Mastercard settlement banks have provided an updated schedule of local country holidays.
28 March 2023	Local Mastercard settlement banks have provided an updated schedule of local country holidays.
28 February 2023	Local Mastercard settlement banks have provided an updated schedule of local country holidays.
31 January 2023	Local Mastercard settlement banks have provided an updated schedule of local country holidays.
10 January 2023	Local Mastercard settlement banks have provided an updated schedule of local country holidays.

## Customer impact

Mastercard publishes these holidays based on information provided by the settlement banks. These holidays may impact how customers settle transactions with Mastercard.

## Settlement services impact

Intracurrency and regional settlement services affect customers as indicated in the following sections.

### Intracurrency settlement services

When a currency holiday is announced by the Central Bank, local monetary authority, or local settlement agent, Mastercard will exclude that currency's intracurrency settlement service from a settlement cutoff. Therefore, when a currency holiday is declared or the local settlement agent observes a banking holiday, settlement advisements for the affected intracurrency settlement service will not be delivered to the participating customers. In addition, those dates are excluded as good value dates for that currency.

### Regional settlement services

When a currency holiday is announced by the Central Bank, local monetary authority, or local settlement agent, Mastercard will exclude that currency's regional settlement service from a settlement cutoff. Therefore, when a currency holiday is declared or the local settlement agent observes a banking holiday, settlement advisements for the affected regional settlement service will not be delivered to the participating customers. In addition, those dates are excluded as good value dates for that currency.

## Settlement holiday dates

The dates listed on the attached Settlement Holiday Dates Excel file will be observed as banking holidays by the local settlement bank, currency, or both, except as noted.

If any settlement holidays have been omitted for a customer's country or currency, notify Mastercard by sending an email message to:

**Email:** [global\\_settlement\\_and\\_reconciliation\\_support@mastercard.com](mailto:global_settlement_and_reconciliation_support@mastercard.com)

## Questions

Customers with questions about the settlement holiday dates should contact:

**Email:** [global\\_settlement\\_and\\_reconciliation\\_support@mastercard.com](mailto:global_settlement_and_reconciliation_support@mastercard.com)

Date	Country	Reason
6/1/2023	INDONESIA	Pancasila Day
6/1/2023	KENYA	Holiday
6/1/2023	ROMANIA	Romania Holiday
6/2/2023	BAHAMAS	Bahamas Holiday
6/2/2023	INDONESIA	Vesak Day
6/2/2023	MACEDONIA	Pentecost (Orthodox)
6/2/2023	SINGAPORE	HOLIDAY
6/5/2023	DENMARK	Holiday
6/5/2023	MALAYSIA	Agong's Birthday
6/5/2023	NEW ZEALAND	King's Birthday
6/5/2023	ROMANIA	Romania Holiday
6/5/2023	THAILAND	Substitution for H.M. Queen Suthida Bir
6/6/2023	SWEDEN	Holiday
6/8/2023	BOLIVIA	Corpus Christi
6/8/2023	BRAZIL	Corpus Christi Day
6/8/2023	BRAZIL - CIP	Corpus Christi Day
6/8/2023	BRAZIL - REDECARD	Corpus Christi Day
6/8/2023	CROATIA	Corpus Christi
6/8/2023	DOMINAN REPUBLIC	Corpus Christi
6/8/2023	HAITI	Holiday
6/8/2023	POLAND	Poland Holiday
6/8/2023	TRINIDAD & TOBAGO	Corpus Christi
6/9/2023	UGANDA	HOLIDAY
6/12/2023	AUSTRALIA	Australia Holiday
6/12/2023	COLUMBIA	Corpus Christy
6/12/2023	NIGERIA	Democracy Day
6/12/2023	PARAGUAY	Paraguay Holiday
6/12/2023	PHILIPPINES	Philippines Holiday
6/12/2023	VENEZUELA	Corpus Christi
6/12/2023	VENEZUELA (USD)	Corpus Christi
6/15/2023	AZERBAIJAN	Azerbaijan Holiday
6/16/2023	SOUTH AFRICA	Youth Day
6/19/2023	CAMBODIA	Holiday
6/19/2023	CAMBODIA	Holiday
6/19/2023	CAYMAN ISLANDS	Queen's Birthday
6/19/2023	COLUMBIA	Sacred Heart
6/19/2023	ECUADOR	US Holiday
6/19/2023	SWITZERLAND	Juneteenth
6/19/2023	TRINIDAD & TOBAGO	Labour Day
6/19/2023	TURKEY	Juneteenth
6/19/2023	UNITED STATES	Juneteenth
6/19/2023	URUGUAY	HOLIDAY
6/19/2023	VENEZUELA	Dia de San Antonio
6/19/2023	VENEZUELA (USD)	Juneteenth
6/20/2023	ARGENTINA	Paso a la Inmortalidad del Gral. Manuel
6/21/2023	BOLIVIA	Andean New Year

6/21/2023 CHILE	Holiday
6/22/2023 CHINA	Holiday
6/22/2023 CROATIA	Anti-Fascist Resistance Day
6/22/2023 HONG KONG	Holiday
6/22/2023 SAUDI ARABIA	Eid Al-Adha Holiday
6/23/2023 CHINA	Holiday
6/23/2023 SAUDI ARABIA	Eid Al-Adha Holiday
6/23/2023 SWEDEN	Holiday
6/26/2023 AZERBAIJAN	Azerbaijan Holiday
6/26/2023 CHILE	Holiday
6/26/2023 MALDIVES	Al'haa Eid Holiday 2
6/26/2023 SAUDI ARABIA	Eid Al-Adha Holiday
6/27/2023 EGYPT	Holiday
6/27/2023 JORDAN	Day of Arafah
6/27/2023 MALDIVES	Haji Day
6/27/2023 QATAR	Qatar Holiday
6/27/2023 SAUDI ARABIA	Eid Al-Adha Holiday
6/27/2023 TAJIKISTAN	National Unity Day
6/27/2023 TURKEY	Feast of Sacrifice Eve (half day)
6/27/2023 UAE	El-Adha 1
6/28/2023 ALBANIA	Albania Holiday
6/28/2023 AZERBAIJAN	Holiday
6/28/2023 BANGLADESH	Bangladesh Holiday
6/28/2023 EGYPT	Holiday
6/28/2023 GAMBIA	Holiday
6/28/2023 INDIA	Holiday
6/28/2023 JORDAN	Eid al-adha
6/28/2023 LEBANON	Eid Al-Adha
6/28/2023 NIGERIA	Id- El Kabir
6/28/2023 PAKISTAN	Pakistan holiday
6/28/2023 PHILIPPINES	Philippines Holiday
6/28/2023 QATAR	Qatar Holiday
6/28/2023 SAUDI ARABIA	Eid Al Adha
6/28/2023 SIERRA LEONE	Holiday
6/28/2023 TAJIKISTAN	Qurbon
6/28/2023 TANZANIA	Eid Al Hajj
6/28/2023 TURKEY	Feast of Sacrifice 1st Day
6/28/2023 UAE	El-Adha 2
6/28/2023 Uzbekistan	Holiday
6/29/2023 AZERBAIJAN	Azerbaijan Holiday
6/29/2023 BANGLADESH	Bangladesh Holiday
6/29/2023 EGYPT	Holiday
6/29/2023 GHANA	Holiday
6/29/2023 INDONESIA	Eid al-Adha 1444 Hijri
6/29/2023 JORDAN	Eid al-adha
6/29/2023 KENYA	Holiday
6/29/2023 Kyrgyzstan	Kurman Ait

6/29/2023 MALAYSIA	Hari Raya Haji
6/29/2023 MALDIVES	Al'haa Eid Day 2
6/29/2023 NIGERIA	Id- El Kabir
6/29/2023 PAKISTAN	Pakistan holiday
6/29/2023 PERU	Peru Holiday
6/29/2023 QATAR	Qatar Holiday
6/29/2023 RWANDA	Holiday
6/29/2023 SAUDI ARABIA	Eid Al Adha
6/29/2023 SINGAPORE	HOLIDAY
6/29/2023 SRI LANKA	Id-UI-Alha (Hadji Festival Day)
6/29/2023 TURKEY	Feast of Sacrifice 2nd Day
6/29/2023 UAE	El-Adha 3
6/30/2023 CONGO	Independence Day
6/30/2023 JORDAN	Eid al-adha
6/30/2023 MALDIVES	Al'haa Eid Day 3
6/30/2023 PAKISTAN	Pakistan holiday
6/30/2023 SAUDI ARABIA	Eid Al Adha
6/30/2023 TURKEY	Feast of Sacrifice 3rd Day
7/3/2023 BELARUS	Belarus Holiday
7/3/2023 CANADA	Canada Day
7/3/2023 CAYMAN ISLANDS	Constitution Day
7/3/2023 COLUMBIA	Saint Peter & Saint Paul
7/3/2023 GUATAMALA	Dia del Ejercito
7/3/2023 PAKISTAN	Pakistan holiday
7/3/2023 RWANDA	Holiday
7/3/2023 SRI LANKA	Adhi-Esala Full Moon Poya Day
7/3/2023 VENEZUELA	Dia de San Pedro y San Pablo
7/3/2023 VENEZUELA (USD)	Dia de San Pedro y San Pablo
7/4/2023 CAMBODIA	U.S. Holiday
7/4/2023 ECUADOR	U.S. Holiday
7/4/2023 RWANDA	Holiday
7/4/2023 TURKEY	Independence Day
7/4/2023 UNITED STATES	Indpendence Day
7/4/2023 VENEZUELA (USD)	U.S Holiday
7/5/2023 CZECH REPUBLIC	Holiday
7/5/2023 VENEZUELA	Dia de la Independencia
7/5/2023 VENEZUELA (USD)	Dia de la Independencia
7/6/2023 CZECH REPUBLIC	Holiday
7/6/2023 KAZAKHSTAN	Capital Day
7/7/2023 TANZANIA	Saba Saba
7/10/2023 BAHAMAS	Bahamas Holiday
7/14/2023 NEW ZEALAND	Matariki
7/17/2023 JAPAN	Holiday
7/18/2023 URUGUAY	HOLIDAY
7/19/2023 EGYPT	Holiday
7/19/2023 INDONESIA	Islamic New Year 1445 Hijri
7/19/2023 JORDAN	Hijri New Year

7/19/2023	LEBANON	Hijri New Year ? Islamic New Year
7/19/2023	MALAYSIA	Awal Muharram
7/19/2023	MALDIVES	Islamic New Year
7/20/2023	COLUMBIA	Independence Day
7/21/2023	UAE	Islamic New Year
7/24/2023	COSTA RICA	Holiday
7/24/2023	VENEZUELA (USD)	Natalicio del Libertador
7/26/2023	LIBERIA	Independence Day
7/26/2023	MALDIVES	Independence Day
7/27/2023	ISRAEL	Holiday
7/27/2023	MALDIVES	Independence Day 2
7/28/2023	GAMBIA	Holiday
7/28/2023	LEBANON	Achoura - 10th day of Muslim New Year
7/28/2023	PAKISTAN	Pakistan holiday
7/28/2023	PERU	Peru Holiday
7/28/2023	THAILAND	H.M. King Maha Vajiralongkorn Phra Vajir
7/31/2023	BELIZE	Belize Holiday
8/1/2023	BARBADOS	Barbados Holiday
8/1/2023	CONGO	Parents? Day
8/1/2023	JAMAICA	Emancipation Day
8/1/2023	SRI LANKA	Esala Full Moon Poya Day
8/1/2023	SWITZERLAND	Swiss National Holiday
8/1/2023	THAILAND	Asarnha Bucha Day
8/1/2023	TRINIDAD & TOBAGO	Emancipation Day
8/2/2023	BOLIVIA	Agrarian Reform Day
8/2/2023	COSTA RICA	Holiday
8/2/2023	MACEDONIA	Republic Day
8/4/2023	GHANA	Holiday
8/4/2023	RWANDA	Holiday



# AN 4968 Migration of Documentation from the Publications Library, Information Centers, and Private Libraries to the Technical Resource Center

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network enablement partner

**Region:**

Global

**Action indicator:**

Information only

**Published:**

2 May 2023

**Effective:**

2 May 2023

9 March 2021

30 June 2021

## Executive overview

Mastercard is announcing that technical manuals and release notes for a product or service now belong to just one collection on the Technical Resource Center on Mastercard Connect, and is including an attachment that lists the product groups and the collections that contain their related content. This announcement also provides customers with information on the decommissioned Publications Library, information centers, and private libraries.

## Effective date details

Date	Details
2 May 2023	Technical manuals and release notes for a product or service belong to just one collection.
9 March 2021	All product and service documentation is available on both the Technical Resource Center and the legacy Publications Library, information centers, and private libraries. However, no new content will be added to the Publications site.
30 June 2021	The Publications Library, information centers, and private libraries are decommissioned. Product and service documentation is available only on the Technical Resource Center.

## Customer benefit

Customers can access product and service documentation more efficiently and quickly locate important and relevant information.

Customers can apply filters to the documentation to find content by:

- Audience type
- Product
- Service
- Specific action indicators
- Other facets

The **References** and **Announcements** sections on the Technical Resource Center also provide a unified, consistent, and modern experience across all Mastercard products and services.



## What Mastercard is doing

Mastercard has combined all technical manuals and release notes for a product or service within a single collection on the Technical Resource Center on Mastercard Connect™. Mastercard previously migrated all product and service documents that are contained in the Publications Library, information centers, and private libraries to the Technical Resource Center. The libraries and information centers were decommissioned on 30 June 2021.

The Technical Resource Center leverages the Mastercard Connect entitlement model to ensure users see only the content that they are entitled to access.

The **References** section on the Technical Resources Center replaces the Publications Library, all information centers, and all private libraries, which previously housed documentation for Mastercard products and services. This section contains all the technical manuals and release notes. The documents are grouped by collections. A product or service belongs to just one collection. Refer to the Product Collection Mapping file maps the product or service to the collection.

The **Announcements** section on the Technical Resource Center now contains the announcements that were previously housed in the information centers and private libraries.

## Version history

Each customer must determine the impact on its operations.

Date	Description of change
2 May 2023	Updated the attached mapping document.  Updated instructions and screen shots for how to access Technical Resource Center content.
22 June 2021	Announced a revised decommission date of 30 June 2021.  Replaced the attachment showing product groups and related collections.  Added a Related information section.
20 April 2021	Announced a revised decommission date of 7 May 2021 and provided attachment showing product groups and related collections.
2 March 2021	Initial publication date

## Access Technical Resource Center content

Access announcements or reference documentation from the Technical Resource Center. When documents contain attachments, download the attached documentation.

### Procedure

1. Go to [mastercardconnect.com](https://mastercardconnect.com).
2. Enter your **User ID** and **Password**.
3. Access the Technical Resource Center in two ways:
  - From the **Mastercard Connect** homepage, click **Visit the TRC**.

## TECHNICAL RESOURCE CENTER

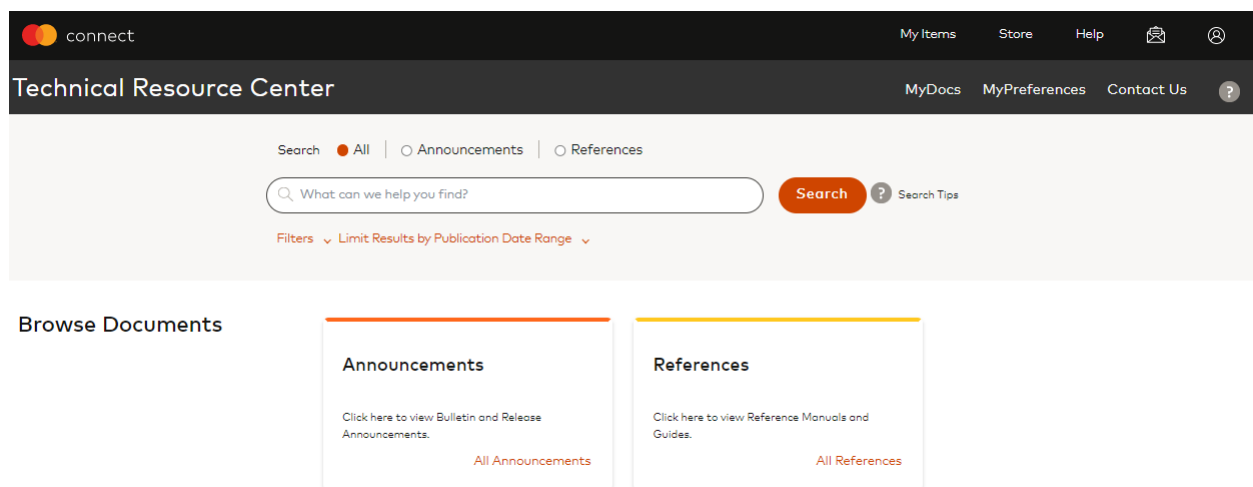
The Technical Resource Center (TRC) is your technical and operational communications destination. Here you'll find release articles and announcements, along with key references and manuals.

[Visit the TRC](#)

- From the **My Items** or **Storepage** on Mastercard Connect, click **Technical Resource Center**.

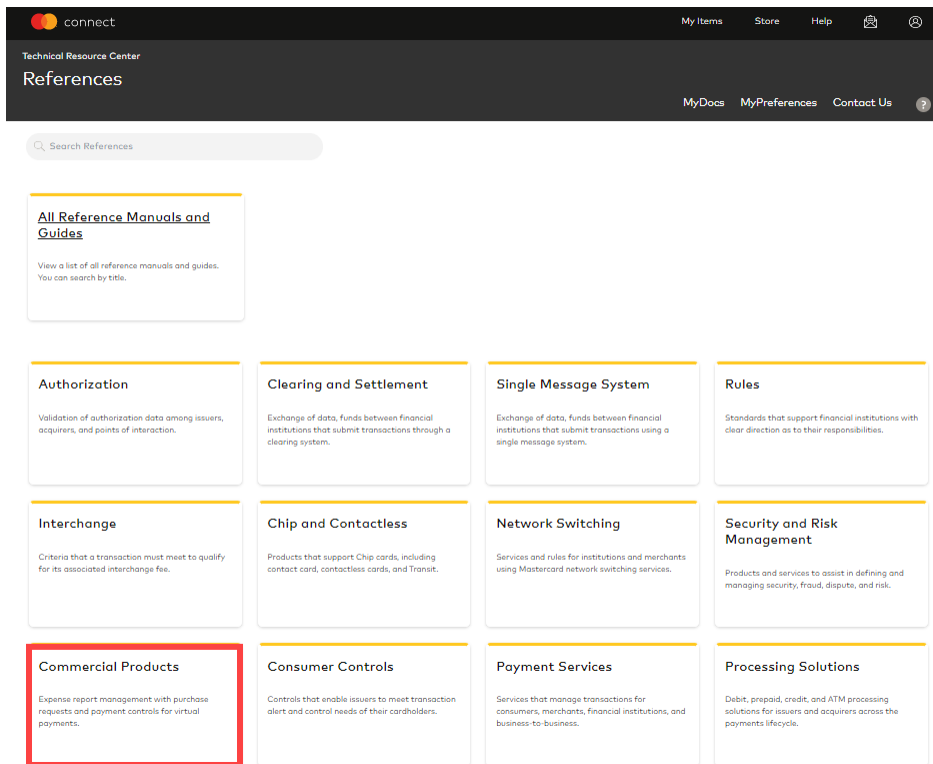


The Technical Resource Center opens with options to access announcements or reference documents.



4. To access announcements from the Technical Resource Center, go to the **Browse Documents** section, and then click **Announcements**.
5. To access reference documents from the Technical Resource Center, go to the **Browse Documents** section and click **References**. To search for a specific document, select All Reference Manuals and Guides and enter the document name in the search field. To view all the documents for a product or service, select the relevant collection.




For example, click **Commercial Products**.



The collection's homepage opens.

6. Use any of the applicable search or sort filters to locate your document.

**TIP: Documents with attachments are displayed with a paperclip icon on the collection's homepage.**

7. Optional: To download the document's attachment, complete these steps:
  - a. Click  to open a list of the document's attachments.  
Attachments might be displayed in different formats (for example, PDFs or .zip files).
  - b. Click the attachment link.
  - c. Download and save the documentation.
8. Optional: To download all attachments in a single session, click , and then choose **All attachments**.  
Guides with a single attachment do not display the **All attachments** option.
9. Optional: To download and save the document as a PDF with all attachments, complete these steps:
  - a. Click .
  - b. Click **Save all topics and attachments**.
  - c. Download and save the documentation with all attachments.

## Document questions

If you have questions about the information in this announcement, click **Contact Customer Support** to send feedback to Global Customer Support. If you have questions about the Technical Resource Center (TRC), click **Contact Us** on the TRC homepage to open a list of customer support phone numbers and email addresses.

## Related information

Information relevant to this announcement can be found in the following documents.

### References

- [Mapping Publications Topic Groups to TRC Reference Collections](#)

### Additional resources

Mastercard created the following videos to assist you with using the Technical Resource Center (TRC):

- [Introduction to the TRC for new users](#)
- [All References tile](#)
- [Searching announcements](#)
- [Searching references](#)
- [Filtering using facets](#)
- [Assembling personalized content using MyDocs](#)
- [Where is my content?](#)

Publications topic grouping	TRC collection											
	Authorization	Clearing and Settlement	Single Message System	Rules	Interchange	Chip and Contactless	Network Switching	Security and Risk Management	Commercial Products	Consumer Controls	Payment Services	Processing Solutions
Account Level Management							X					
ATM											X	
Authorization	X											
Automatic Billing Updater											X	
Bill Pay Exchange											X	
BIN Expansion											X	
Business Payment Service									X			
Card Design				X								
Chip and Contactless						X						
Clearing Optimizer		X										
Click to Pay											X	
Cloud Edge							X					
Consumer Controls										X		
Consumer Digital Devices								X				
Corporate Payment Support									X			
Data Integrity								X				
Domestic Processing							X					
Domestic Switch							X					
File Transfer											X	
Fraud								X				
GCMS Parameter Tables		X										
Identity Check											X	
Identity Solutions								X				
In Control									X			
India UID								X				
Integrated												X
Interchange					X							
MDES											X	
Mastercard Installments with Pine Labs <sup>®</sup>											X	
Mastercard Networks Exchange							X					
Mastercard QR											X	
Mastercom								X				
Masterpass											X	
MoneySend											X	
My Identity (ID Network)								X				
On-Behalf Services								X				
Open Banking											X	
Pay by Account											X	
Prepaid Services											X	
Private Label	X											
Processing Americas												X
RPPS											X	
Rules and Policies				X								
Secure Code								X				
Security								X				
Send											X	
Single Message System			X									
Smart Data									X			
Testing References	X											
Transit Partner						X						



# AN 6928 Mastercom Technical Enhancements for December 2022

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

Debit Mastercard®

Maestro®

Cirrus®

U.K. Domestic Maestro

**Product or service:**

Mastercom

**Action indicator:**

Attention warranted (program/service-related)

Testing recommended

**Published:**

23 May 2023

**Effective:**

29 November 2022

11 December 2022

## Executive overview

Mastercard is updating Mastercom with technical enhancements and defect fixes. These technical enhancements and defect fixes are available as part of version 22.11.1. This announcement was updated to address requirements for Single Message System dispute cases.

## Effective date details

Date	Details
29 November 2022	Version 22.11.1 deployed to the Mastercard Test Facility (MTF) outside of the standard maintenance window. Version 22.11.1 is available for testing after deployment concludes.
11 December 2022	Version 22.11.1 deployed to production. Deployment begins at 00:01. Deployment extends past the end of the standard maintenance window and concludes by 09:00 St. Louis, Missouri, USA time. Version 22.11.1 is available after deployment concludes.

## Customer benefit

Issuers and acquirers use Mastercom to resolve disputed transactions by participating in Mastercom Collaboration and by creating chargebacks, second presentments, and cases as part of the dispute cycle. Mastercom helps facilitate efficient sharing of information during the dispute cycle to determine which party has financial responsibility for disputed transactions.

As regards the technical enhancements in version 22.11.1 specifically, issuers and acquirers benefit from the following:

- An improved user experience for issuers and acquirers filing cases for Single Message System disputes.
- Support for disputes involving first presentments utilizing the Embedded Flexible Interchange (EFI) program.

## What Mastercard is doing

Mastercard is updating Mastercom with technical enhancements and defect fixes. Technical enhancements include the following:

- Additional data from Single Message System disputes to improve the user experience of issuers and acquirers filing pre-arbitration,

arbitration, pre-compliance, and compliance cases from the Dispute Resolution user interface (UI).

- Support for disputes involving first presentments utilizing the EFI program without requiring manual intervention.

## Version history

Date	Description of change
23 May 2023	Updated Single Message System cases section to include requirements for case filing.
22 November 2022	Initial publication date

## Enhancements to case filing process for Single Message System disputes

Mastercard is enhancing the user experience for the case filing process by providing additional details to issuers and acquirers filing cases for Single Message System disputes.

### NOTE:

**If a Single Message System issuer is filing a pre-arbitration case or arbitration case against a Single Message System acquirer, the original switch serial number and settlement date are required. If a Single Message System issuer is filing a pre-arbitration case against a Dual Message System acquirer, the issuer should use the chargeback reference number.**

These changes affect issuers and acquirers using the Mastercom Dispute Resolution UI.


## Enhanced chargeback summary

Mastercard is enhancing Dispute Resolution by providing chargeback summary data for Single Message System disputes.

### Background

Currently, issuers and acquirers can use any queue in Dispute Resolution to generate and export chargeback summaries for first chargebacks and second presentments for Dual Message System disputes. Issuers and acquirers must use Debit Sender and Debit Receiver queues to generate and export chargeback summaries for Single Message System disputes. In addition, chargeback summaries are not available for Single Message System first chargebacks and second presentments that do not have documentation.

### Enhancement

Mastercard is enhancing chargeback summary functionality in Dispute Resolution. When an issuer or acquirer clicks the Chargeback Summary icon  from any queue, the **Chargeback Summary** window that opens displays two options.

## Chargeback Summary window

**Chargeback Summary**

Enter the ICA and Chargeback Reference Number OR OSSN and Settlement Date combination desired.

\* Required

☐ **Chargeback Signature**

Chargeback Reference Number: \*

ICA: \*

☒ **Chargeback Pin**

Original SSN \*

Settlement Date \*

Preview Cancel

To view a chargeback summary for a Single Message System dispute, the issuer or acquirer clicks the radio button next to **Chargeback Pin**. The issuer or acquirer then enters the Original Switch Serial Number into the **Original SSN** field and the settlement date into the **Settlement Date** field. When the issuer or acquirer clicks **Preview**, available chargeback summary information opens. This chargeback summary information is available even if the Single Message System dispute does not have documentation.

## Chargeback summary

**Chargeback Summary**

Chargeback Reference Number:

1 / 1 | - 76% + | [Icons]

**MasterCard Worldwide**

MASTERCARD WORLDWIDE INC  
MASTERCOM  
CASE FILING - CHARGEBACK SUMMARY REPORT

OSSN# - 422414409  
Settlement Date - 20/04/2022

Date : 19/Sep/2022  
Time : 09:18:16 AM  
Page 1 of 1

Original Switch Serial Number	422414409	Original Settlement Date	20/Apr/2022	Original Transaction Amount	
Cycle Settlement Date	08/Mar/2014	Cycle Transaction Amount	200	Original Transaction Date	
Issuer Country		Issuer Settlement ICA		Receiving Institution ID	9100000051
Acquirer Country		Acquirer Settlement ICA	8291	Acquirer Institution ID	29910011
Forwarding Institution ID	900001011	Product ID	C1	Chargeback Event ID	118559777
Process Code		Advice Reason Code	4910000	Merchant Name	
Acquirer Currency Code	975	Issuer Currency Code	840	Merchant Type	
Cycle Switch Serial Number	428354177	Card Presence		Card Expiration Date	
Image Pages	1	Reversal		POS Data	
Cycle Doc Indicator	1	Document Upload Date	16/Aug/2022	POS Entry Mode	
Electronic Commerce		Transaction		Secure code and	

The issuer or acquirer can view and export chargeback summary information. The issuer or acquirer uses the chargeback summary information to determine how to proceed with the dispute.




## Enhanced chargeback documentation

Mastercard is enhancing Dispute Resolution by providing chargeback documentation for Single Message System disputes.

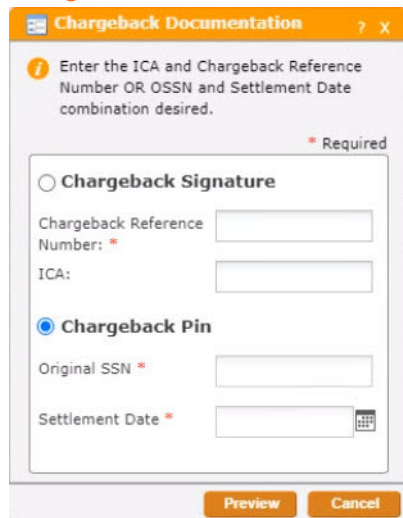
### Background

Currently, issuers and acquirers can use any queue in Dispute Resolution to generate and export chargeback documentation for first chargebacks and second presentments for Dual Message System disputes. Issuers and acquirers must use Debit Sender and Debit Receiver queues to generate and export documentation for Single Message System chargebacks and second presentments.

### Enhancement

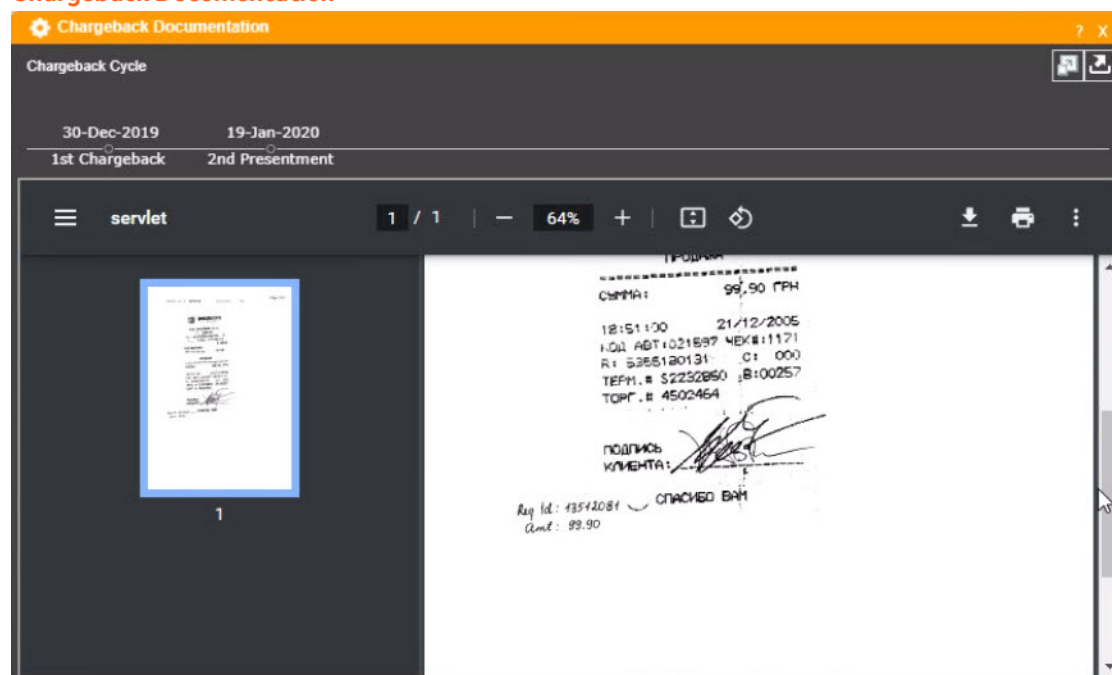
Mastercard is enhancing chargeback documentation functionality in Dispute Resolution. When an issuer or acquirer clicks the Chargeback Documentation icon  from any queue, the **Chargeback Documentation** window that opens displays two options.

### Chargeback Documentation window



To view chargeback documentation for a Single Message System dispute, the issuer or acquirer clicks the radio button next to **Chargeback Pin**. The issuer or acquirer then enters the Original Switch Serial Number into the **Original SSN** field and the settlement date into the **Settlement Date** field. When the issuer or acquirer clicks **Preview**, available chargeback documentation opens.

## Chargeback Documentation



The issuer or acquirer can view and export chargeback documentation. The issuer or acquirer uses the chargeback documentation information to determine how to proceed with the dispute.

## Enhanced Transaction Life Cycle

Mastercard is enhancing Dispute Resolution by adding first chargebacks and second presentments to Transaction Life Cycle for Single Message System pre-arbitration, arbitration, pre-compliance, and compliance cases.

### Background

Currently, issuers and acquirers can view first chargeback and second presentment details as part of Transaction Life Cycle only for Dual Message System disputes. For Single Message System disputes, issuers and acquirers can only view case filing details inside of Transaction Life Cycle.

### Enhancement

Mastercard is enhancing Transaction Life Cycle in Dispute Resolution by adding details for first chargebacks and second presentments for Single Message System pre-arbitration, arbitration, pre-compliance, and compliance cases. When an issuer or acquirer opens a case from the Case Filing Sender queue or the Case Filing Receiver queue, the issuer or acquirer can view details from the first chargeback or second presentment by clicking on the respective dispute event in Transaction Life Cycle. The issuer or acquirer can export these details from the Case Details window.

## Transaction Life Cycle

The screenshot shows the 'Sender Case Details' window. At the top, a 'Transaction Life Cycle' timeline is displayed with three stages: '01-Jul-22 1st CB', '16-Aug-22 Pre Comp', and '17-Aug-22 Comp'. Below the timeline, the window is divided into three main sections: 'Case Summary', 'Case Details', and 'Billing Details'. The 'Case Details' section is currently active, showing fields for 'ARD:', 'Account Number:', 'Chargeback Reason Code: 13', 'Merchant Name:', 'Customer's Filing Number:', 'Total Dispute Amount: 0.11', 'Dispute Amount Currency: USD', 'Original SSN: 102226063', 'Settlement Date: 08-Jun-2022', 'Acquirer Country: USA', 'Issuer Country: USA', 'Card Presence: 0', 'Card Brand: CI', 'Violation Date: 05-Aug-2022', 'Violation Code: D', 'Chargeback Date:', and 'Date Credit Issued:'. To the right of these fields, there are tabs for 'Memo' and 'Documents', and a dropdown menu for 'Sender Set 1'. At the bottom right, there are 'Withdraw' and 'Cancel' buttons.

In the example screenshot, the compliance case was not preceded by a second presentment.

## Additional fields

Mastercard is enhancing Dispute Resolution to contain additional fields for Single Message System cases.

### Fields derived from Single Message System data elements

Additional field name	Description
Acquirer Country	Data Element (DE) 19 (Acquiring Institution Country Code)
Issuer Country	DE 20 (Primary Account Number [PAN] Country Code)
Card presence	DE 61 (Point of Service [POS] Data), Subfield 5 (POS Card Presence). Valid values are <ul style="list-style-type: none"> <li>0 = card present</li> <li>1 = card not present</li> <li>9 = unknown</li> </ul>

Additional field name	Description
Card brand	<p>DE 63 (Network Data), Subfield 1 (Financial Network Code). Valid values are</p> <ul style="list-style-type: none"> <li>• MC = Mastercard</li> <li>• CI = Cirrus</li> <li>• MS = Maestro</li> <li>• MD = Debit Mastercard</li> <li>• PL = Plus</li> <li>• PV(L) = Private label</li> <li>• VI = Visa</li> </ul>

These fields are available in the

- Case Filing Sender queue
- Case Filing Receiver queue
- Chargeback Summary section of the **Case Details** window

and can be exported from these locations. In addition, issuers and acquirers can use quick or advanced filters to exclude or include these fields in a queue.

#### Fields derived from Mastercom

Additional field name	Description
Filed Against ICA Date	<ul style="list-style-type: none"> <li>• For Single Message System cases, this field is populated with (a) the date that the sender submitted the case if the sender used the original switch serial number and settlement date or (b) the date that Mastercard updated the receiver's ICA number after a sender temporarily filed the case against ICA number 15070.</li> <li>• For Dual Message System cases, this field is populated with the date that the sender submitted the case.</li> </ul> <p><b>NOTE: Mastercard uses this field to as the starting date to calculate the date upon which the system automatically accepts an eligible case on behalf of a receiver. For more information, refer to <a href="#">AN 5319 Revised Chargeback Standards for Acquirer Pre-Arbitration Processing</a>.</b></p>

This field is available in the

- Case Filing Sender queue.
- Case Filing Receiver queue.
- **Case Summary** and **Case Details** sections of the **Case Details** window.

and can be exported from the Case Filing Sender and Case Filing Receiver queues. In addition, issuers and acquirers can use quick or advanced filters to exclude or include this field in a queue

## New fields

Dispute Amount	Unjust Enrichment Chargeback Date	Unjust Enrichment Credit Date	Original Switch Ser...	Settlement Date	Filed Against ICA Date	Acquirer Count...	Issuer Country	Card Presence	Card Brand
0.00			960469103	19-May-2022	23-Aug-2022	VEN	566	0	CI
0.00			102226063	08-Jun-2022	16-Aug-2022	USA	USA	0	CI
0.00			287382196	14-Jul-2022	16-Aug-2022	USA	840	0	MS
0.00			201725284	28-Nov-2021	15-Aug-2022	USA	BHS	1	CI
0.00			140789723	23-Mar-2022	15-Aug-2022	USA	USA	0	MS
-2,342.34			989464122	10-Dec-2021	20-Jul-2022	USA	840	1	MD
0.00			989814654	17-Dec-2021	04-Jul-2022	USA	840	0	MS
0.00			402190072	18-May-2022	22-Jun-2022	USA	840	0	MS
0.00			837662863	05-Jan-2022	22-Jun-2022	USA	840	1	MD
0.00			484754101	01-Jan-2022	31-May-2022	USA	840	0	MS
0.00			384682209	01-Dec-2021	31-May-2022	USA	840	1	MD

## Support for disputes involving first presentments using flexible interchange

Mastercard is updating Mastercom Claims Manager to support dispute processing for first presentments utilizing the EFL program.

### Background

Announced in [AN 5516 Introducing the Embedded Flexible Interchange Program](#), Mastercard supports the ability of issuers and acquirers to agree on commercial interchange rates on behalf of their customers and then submit these rates with first presentments through the Mastercard Network.

### Mastercom support

Mastercom supports disputes involving first presentments utilizing flexible interchange. The Mastercom system uses Private Data Subelement (PDS) 0270 (Embedded Interchange Data), if available, as part of the first chargeback or second presentment sent to the Global Clearing Management System (GCMS) so that flexible interchange rates can be applied.

## Resolved defects

Mastercard is resolving defects in the Mastercom UI and API in version 22.11.1.

### Defects resolved in the UI

Current functionality	Functionality after 22.11.1 release
When an acquirer tries to generate a Case Receiver Billing Reconciliation report in Dispute Resolution, the report does not generate and the system displays a proxy error.	In this scenario, the acquirer can generate the report.
In Claims Manager or Dispute Resolution, an issuer or acquirer attempts to reject or rebut a case by uploading supporting documentation. The upload fails. Subsequently, the issuer or acquirer is unable to re-upload the documentation, and neither the receiver nor the sender of the case is able to view the documentation.	In this scenario, if the documentation fails to upload, the issuer or acquirer can re-upload the documentation. The documentation is then visible to both the receiver and sender.
In Claims Manager or Dispute Resolution, some issuers and acquirers see incorrect dispute amounts for the arbitration stage of Transaction Life Cycle.	In this scenario, the arbitration stage of Transaction Life Cycle displays the correct dispute amount.

## Defects resolved in the API

Current functionality	Functionality after 22.11.1 release
When an issuer or acquirer creates a request to the <code>PUT /cases/{case-id}</code> endpoint with ACCEPT, REJECT, REBUT or DOC_RETRY in the action parameter, the memo parameter is allowing the issuer or acquirer to input more than 100 characters. As per the specifications for the memo parameter, the maximum length should be 100 characters.	In these scenarios, a request with a memo parameter containing more than 100 characters fails.
An issuer or acquirer attempts to rebut or reject a case by uploading documentation to the endpoint <code>PUT /cases</code> . The upload fails. The documentation is not visible to the sender or the receiver, and the issuer or acquirer cannot re-upload documentation.	In this scenario, if the documentation fails to upload, the issuer or acquirer can re-upload the documentation. The documentation is then visible to both the receiver and sender.

## Updates to the Mastercom User Guide

Mastercard will update the *Mastercom User Guide* to align with the changes in version 22.11.1.

Mastercard will update documentation for the Chargeback Summary and Chargeback Documentation sections.

## Standard maintenance windows

Mastercom has standard maintenance windows for maintenance and deployment of updates. If a deployment happens during these maintenance windows, customers may not be able test or use Mastercom as deployment occurs.

MTF window	Production window
22:00 (St. Louis, Missouri, USA time) on Thursdays to 04:00 on Fridays	20:00 (St. Louis time) on Saturdays to 02:00 on Sundays

**NOTE:** For information about core freeze dates, refer to [AN 4778 Freeze Dates to Support Dual Message System and Single Message System 2022 Release Implementations](#).

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7446 New Reports Available in Operational Reports

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Issuer

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

**Action indicator:**

Attention warranted (program/service-related)

Registration required

**Published:**

16 May 2023

**Effective:**

14 March 2023

## Executive overview

Mastercard is announcing the addition of new report content to the Operational Reports application. Crypto reports are now available in Operational Reports.

### Effective date details

Date	Details
14 March 2023	Crypto reports available in Operational Reports.

### Customer benefit

Operational Reports provide a user-friendly way to search and retrieve reports. With the ability to save searches and export multiple reports, finding and using reports is done in a few steps.

### What Mastercard is doing

Mastercard is adding Crypto reports to Operational Reports. Users can now order and access these reports through the Operational Reports application in Mastercard Connect™. A customer's use of and access to Operational Reports is governed by the then Mastercard Connect Terms of Use (as may be amended from time to time).

### Version history

Date	Description of change
16 May 2023	Audience for the reports corrected to Issuers and Network Enablement Partners only
14 March 2023	Initial publication date

## New reports

The following table lists the reports descriptions and effective and availability dates.

This report content is now available to order in Operational Reports:

- Cryptocurrency Authorization Detail
- Cryptocurrency Authorization Decline Detail

These reports are released free of charge at this time. A pricing announcement will be published notifying customers that pricing will be added for these reports.

To subscribe and receive the next available report, weekly reports should be ordered by Sunday of the previous week.

## New reports in Operational Reports

Report id	Report name	Cadence	Delivered by	Report description
CRYPTOAUTH	Cryptocurrency Authorization Detail	Weekly	Every Monday	The report provides cryptocurrency issuers information about crypto authorization response, transaction type, date, acquirer ID and merchant details. Issuers can utilize the report to evaluate their authorization performance and enhance their transaction approval rates.
ICRYPTOAUTHDECLINE	Cryptocurrency Authorization Decline Detail	Weekly	Every Monday	The report provides cryptocurrency issuers with reasons for cryptocurrency transaction declines through response code, reason, card acceptor id and merchant details. The issuer can leverage this report to take adequate measures to identify and reduce the declines.

## How to order reports in Operational Reports

### Procedure

1. Go to [www.mastercardconnect.com](http://www.mastercardconnect.com).
2. Enter user ID and password.
3. Select **Store**.
4. Locate **Operational Reports**.
  - If user currently has access to Operational Reports:
    - Select **Change Access**.
    - Select the report and ICA number(s) for how to receive the reports.
    - To complete the order, click **Change Access**.
  - If user does not currently have access to Operational Reports:
    - Select **Request** from the available options.
    - Select the report and ICA number(s) for how to receive the reports.
    - To complete the order, click **Request Access**.



## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7507 New Reports Available in Operational Reports

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network enablement partner

Bill Pay concentrator

Digital activity customer

**Region:**

Global

**Brand:**

Mastercard®

**Action indicator:**

Attention warranted (program/service-related)

Registration required

**Published:**

23 May 2023

**Effective:**

21 March 2023

## Executive overview

Mastercard is announcing the addition of new report content to the Operational Reports application. Multiple reports from the retired Portfolio Analytics application are now available in Operational Reports.

## Effective date details

Date	Details
21 March 2023	New reports available in Operational Reports.

## Customer benefit

Operational Reports provide a user-friendly way to search and retrieve reports. With the ability to save searches and export multiple reports, finding and using reports is done in a few steps.

## What Mastercard is doing

Mastercard is adding the following reports to Operational Reports:

- Credit Counseling Tran Detail by Biller ID
- Daily RPPS Details
- Issuer Authorization Performance by Response
- Issuer Chargeback Reason Code Analysis by MCC
- Issuer Debit Interchange by MCC by Member ID
- Issuer Fraud Summary by Product
- Issuer Interchange Performance by MCC
- Issuer Top 100 Aggregate Merchant Performance
- MDES Active Tokens and Tokens with Spend Wallet
- MDES Transaction Counts and Amounts Wallet
- Monthly RPPS Dashboard
- Singapore Debit Switch VAT Report

**NOTE: Audience for MDES Active Tokens and Tokens with Spend Wallet and MDES Transaction Counts and Amounts Wallet reports are Token Service Provider (Digital Activity Customer) only.**

Users can now order and access these reports through the Operational Reports application in Mastercard Connect™.

Current users of these reports, previously available on the now retired Portfolio Analytics application, should order and migrate usage to Operational Reports.

## Version history

Date	Description of change
23 May 2023	Audience updated
21 March 2023	Initial publication date

## New reports

To subscribe and receive the next available report, monthly reports should be ordered before calendar day 25 of the previous month, weekly reports should be ordered by Monday of the prior week, and daily reports should be ordered two days before the delivery date. The following table lists the reports and their descriptions:

### New reports in Operational Reports

Report id	Report name	Cadence	Delivered by	Report description
CrCounselingTrandtl forConcenbyBillerID	Credit Counseling Tran Detail by Biller ID	Daily	21:00 Central Standard Time (CST)	This report provides Concentrators with a daily record of Comprehensive Credit Counseling Transaction Details. With this data, Concentrators gain access to their payments across Concentrator IDs associated with their portfolio(s).

Report id	Report name	Cadence	Delivered by	Report description
DailyRPPSDetails	Daily RPPS Details	Weekly	Every Monday	<p>This report provides Concentrators with a daily record of transaction detail including account number, trace number and payment amount.</p> <p>With this data, Concentrators gain access to their payments across Concentrator IDs associated with their portfolio(s).</p> <p>Metrics in this report include transactions counts along with payment amounts for each originator-biller combination.</p>
IssuerAuthorizationPerformancebyResponse	Issuer Authorization Performance by Response	Monthly	Day 10 of every month	<p>This report provides authorization statistics by authorization response and source, which helps issuers understand transaction success at Point of Sale to validate authorization strategies and ensure that (a) the products are performing optimally, and (b) customer experience at point of sale is positive.</p>

Report id	Report name	Cadence	Delivered by	Report description
IssuerCbkJReasonCodeAnalysisbyMCC	Issuer Chargeback Reason Code Analysis by MCC	Monthly	Day 10 of every month	This report provides chargeback details which identify the distribution of Chargeback Reason Codes for each Merchant Category Code (MCC), which enables requesters to view the type and frequency of Chargeback Reason Codes related to each Merchant Category or Classification. With this data, potential instances of fraud or chargeback problems within the portfolio can be identified for easy resolution.

Report id	Report name	Cadence	Delivered by	Report description
IssuerDbtIntbyMCC byMemberid	Issuer Debit Interchange by MCC by Member ID	Monthly	Day 10 of every month	<p>This report analyzes transaction volumes and associated interchange amounts for Signature Debit and PIN Debit transactions by merchant category for selected debit Issuers.</p> <p>Transactional information and trending is available for tracking and comparing signature and PIN Debit transactions. With this information (i) gain visibility into interchange revenues between the debit types across different merchant categories, (ii) compare and contrast interchange rates amongst a diverse population of merchant classifications, and (iii) acquire insights into purchase volume to reduce costs, drive revenue and strengthen merchant and cardholder relationships.</p>

Report id	Report name	Cadence	Delivered by	Report description
IssuerFraudSummarybyProduct	Issuer Fraud Summary by Product	Monthly	Day 10 of every month	This report provides a comprehensive analysis of member-reported fraud performance organized by Merchant Category and Product, which provides issuers with a high level view of fraudulent activity occurring within their portfolio.
IssuerInterchangePerformancebyMCC	Issuer Interchange Performance by MCC	Monthly	Day 10 of every month	This report provides the trending and the contribution of interchange volumes to help monitor and compare domestic and international interchange by interchange category across Merchant Categories.

Report id	Report name	Cadence	Delivered by	Report description
IssuerTopAggregate MerchantPerformance	Issuer Top 100 Aggregate Merchant Performance	Monthly	Day 10 of every month	<p>This report ranks the Top 100 merchants based on cardholder spend behavior and provides a high level ICA performance comparison across them. This report helps users understand how cardholders are spending (count, amount, average ticket, year over year percent of change, and dollar range) over a period of time. Use this report to help:</p> <ul style="list-style-type: none"> <li>• identify at which merchants cardholders are shopping</li> <li>• improve ROI on merchant relationships by identifying low performing merchants, continue to drive effective merchant promotions, develop strong, strategic alliances with top performing merchants</li> <li>• understand the performance of rewards offers, and loyalty campaigns and promotions.</li> </ul>



Report id	Report name	Cadence	Delivered by	Report description
MDESAActiveTokenspendallWallet	MDES Active Tokens and Tokens with Spend Wallet	Monthly	Day 10 of every month	This report will help analyze their active tokens with key spend metrics such as counts and percentages of transactions across product categories.
MDESTRancountAmountbyallWallet	MDES Transaction Counts and Amounts Wallet	Monthly	Day 10 of every month	This report provides counts, amounts, and percentages of transaction activity reported for cleared dual message and single message transactions (net activity), as well as the count of off-network activity for wallet providers.
MonthlyRPPSDashboard	Monthly RPPS Dashboard	Monthly	Day 10 of every month	This report provides concentrators with a month to date and year to date summary of payment transaction item count and dollar amount.
SingaporeDebitVAT	Singapore Debit Switch VAT Report	Monthly	Day 10 of every month	This report provides ATM transaction and interchange fee allocations across issuer and acquirer relationships, and provides the VAT payables and receivables.

**NOTE: Audience for MDESAActiveTokenspendallWallet and MDESTRancountAmountbyallWallet reports are Token Service Provider (Digital Activity Customer) only.**

## How to order reports in Operational Reports

### Procedure

1. Go to [www.mastercardconnect.com](http://www.mastercardconnect.com).
2. Enter user ID and password.

3. Select **Store**.
4. Locate **Operational Reports**.
  - If user currently has access to Operational Reports:
    - Select **Change Access**.
    - Select the report and ICA number(s) for how to receive the reports.
    - To complete the order, click **Change Access**.
  - If user does not currently have access to Operational Reports:
    - Select **Request** from the available options.
    - Select the report and ICA number(s) for how to receive the reports.
    - To complete the order, click **Request Access**.

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7757 June 2023 Release Testing Information for Mastercard Smart Data, Mastercard In Control for Commercial Payments, and Mastercard In Control for Business Travel

**Type:**

Bulletin Announcement

**Category:**

Operations

**Audience:**

Issuer

Merchant

Vendor - Hired by Mastercard

Vendor - In Control

**Region:**

Global

**Brand:**

Mastercard®

Debit Mastercard®

**Product or service:**

Commercial Products

**Action indicator:**

Attention warranted

(Program/service-related)

Testing recommended

**Published:**

16 May 2023

**Effective:**

18 May 2023

22 May 2023

6 June 2023

10 June 2023

30 June 2023

6 July 2023

## Executive overview

Mastercard® is announcing testing information for the June 2023 release of Mastercard Smart Data™, Mastercard In Control™ for Commercial Payments (ICCP) and Mastercard In Control™ for Business Travel (ICBT).

## Effective date details

Date	Details
18 May 2023	Mastercard Test Facility (MTF1) initial deployment activity
22 May - 27 May 2023	Mastercard Test Facility (MTF1) testing window
6 June 2023	Production Demo release window
10-11 June 2023	Production release window
30 June 2023	Production release window for Mastercard customers in India
6 July 2023	Mastercard Test Facility (MTF2) available

## Customer benefit

Testing helps to ensure that users understand the changes made to the application and can validate that the functionality works as expected.

## What Mastercard is doing

Mastercard® recommends that issuers access the Mastercard Test Facility (MTF1) to test the June 2023 release of Smart Data, ICCP, and ICBT.

Each customer must determine the impact on its operations.

## Mastercard test facility availability

Beginning 22 May 2023, MTF1 will be available for issuers to test the June 2023 release of Smart Data, ICCP, and ICBT. Accessing MTF1 before 09:00 CDT, USA time on 22 May 2023 may result in interrupted services to these applications. MTF1 testing closes 27 May 2023.

## Version history

Date	Description of change
16 May 2023	Initial publication date

## June 2023 Release Notes

The *June 2023 Release Notes for Mastercard Smart Data, Mastercard In Control for Commercial Payments, Mastercard In Control for Business Travel* is published to the Commercial Products collection on the Technical Resource Center on Mastercard Connect™.

The Commercial Product release dates for the August 2023 and October 2023 releases are published in the June 2023 Release Notes.

### June 2023 production demo release window

The Production Demo environment will be unavailable on 6 June 2023 during 08:00-21:00 CDT, USA time while it is updated with the June 2023 release.

### June 2023 production release window

The Production environment will be updated during the standard maintenance window beginning 12:00 CDT, USA time 10 June 2023 and ending 11 June 2023. The applications may be intermittently unavailable during this time.

### Submit test case

Issuers can submit any release testing cases through:

[Commercial Products Online Submission Tool \(CPOST\)](#)

After test cases are submitted, Commercial Support creates a case, investigates results, and responds to the issuer.

## Questions

Customers with questions about the information in this announcement should contact:

Commercial Support	
<b>Phone:</b>	<ul style="list-style-type: none"><li>• In the U.S. region, 1-800-288-3381, Option 4</li><li>• Outside the U.S. region, 1-636-722-6636, Option 4</li></ul>
<b>Email:</b>	commercial.support@mastercard.com

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16 May 2023 • AN 7757 June 2023 Release Testing Information for Mastercard Smart Data, Mastercard In Control for Commercial Payments, and Mastercard In Control for Business Travel



# AN 7766 MDES Supports New Token Authentication Value Version 4

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Issuer

Processor

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

Debit Mastercard®

Maestro®

**Product or service:**

Mastercard Digital Enablement Service

**Action indicator:**

Attention warranted (program/service-related)

Testing recommended

**Published:**

30 May 2023

**Effective:**

19 July 2023

## Executive overview

Mastercard is introducing a new Token Authentication Value (TAV) version 4 that allows issuers and issuer's processors to share the key unique reference (KUR) information.

## Effective date details

Date	Details
19 July 2023	New TAV version 4 is supported.

## Customer benefit

Changes introduced in this announcement allow issuers to:

- Share KUR information in the TAV data.
- Use more than one KUR for a given account range.
- Support multiple TAVs concurrently, for example, during key renewal or when enabling multiple TAV providers.

## What Mastercard is doing

Mastercard is introducing TAV version 4 that allows issuers to share the KUR information. At the time of onboarding the KUR into the MDES Manager application, issuers can define the KUR **Status** as Active or Inactive. If there are one or more Active KURs defined, issuers can select the **Default** active KUR to be used. All active KURs can be used in TAV version 4 creation.

## Version history

Date	Description of change
30 May 2023	Initial publication date

## Issuer impact

This section provides high-level information about issuer impact.

## Program or service requirement

Issuers participating in MDES who support push provisioning or in-app or web authentication to activate a token, should consider supporting the enhancement as described in this announcement.

## Registration required

This is an optional change that does not require issuers to register for TAV version 4. To use TAV version 4, issuers can follow the existing onboarding process. Ensure that you use KURs generated with TAV version 4 for a given account range. To migrate from TAV 1, 2, and 3 to TAV 4, contact your Mastercard Representative to initiate a CIS project.

## Testing recommended

Yes, issuers planning to use TAV version 4 should go through existing TAV testing requirements.

## TAV version 4 structure, JSON example, and base64 encoded form

The new TAV version 4 contains:

**Table 1: TAV version 4 structure**

Parameter	Type	Value
version	String	4
keyAlias, that is the Key Unique Reference (KUR) of the TAV.	String	For example: 2302K-1-1323
includedFieldsInOrder	String	Concatenation of Field Names separated by delimiter (UTF-8 hex 007C). Applicable values: <ul style="list-style-type: none"><li>• dataValidUntilTimestamp (mandatory)</li><li>• accountNumber (optional)</li><li>• accountExpiry (optional)</li><li>• financialAccountInformation (optional)</li><li>• tokenUniqueReference (optional)</li></ul> accountNumber, financialAccountInformation, or tokenUniqueReference must be present.
dataValidUntilTimestamp	String	ISO 8601 Extended Format of the date and time (with Time Zone)
signatureAlgorithm	String	RSA-SHA256
signature	String	Base64 encoded

## JSON example

```
{
  "version": "4",
  "keyAlias": "2302K-1-1323",
  "signatureAlgorithm": "RSA-SHA256",
  "dataValidUntilTimestamp": "2018-07-3T16:10:59Z",
  "includedFieldsInOrder": "dataValidUntilTimestamp|accountNumber|accountExpiry",
  "signature": "XQ000+6gtNklmGfcSJwAdqiI5g5GNJadSq73V70cboAN2nxbI0542E5cb9y8/
QWN9rWcipkNYUB0g0R5Fv3P0rB8HSjsuEKcnYGpWq6yfgdE917dbovPoYwpLzwlGUNRnXLjILkj12wAJ5LR0
O1lWLdPrRjj14P7kPOZz6Vv3daxam0QpH5ijNp7GNH0wBWXPu9TkeQfeQbfPUDuXN10GAz3X7QPvHW
+HpI6861bRMip5eI9TGOCsAVBb0hxdju4fJ/YPOCFn59gqSKeriiCaHq/
```

```
D8lKdqK1/0J9G49fwhP8rU1OFwN10PU0zy3M1P/+SZJEns97fPnNXPncw+A== "
}
```

## Base64 encoded form

Provide the base64 encoded form of the TAV data to the wallet provider:

```
ew0KICAgInZlcnpb24iOiAiNCIsDQoNCiAgI0KAnHNpZ25hdHVyZUFsaWFz4oCd0iDigJwyMzAyLTEzMjPi
gJ0NCiAgICJzaWduYXRlcmVBbGdvcml0aG0iOiAiUlNBLVNIQTIlNiIsDQogICAiZGF0YVZhbGlkVW50aWxU
aW1lc3RhbXAiOiAiMjAxOC0wNy0zVDE2OjEwOjU5WiIsDQogICAiaW5jbHVkZWRGaWVsZHNJbk9yZGVyIjog
ImRhdGFwYXpZFWudGlsVGltdXN0YW1wfGFjY291bnR0dW1iZXJ8YWNjb3VudEV4cGlyeSIIsDQogICAic2ln
bmF0dXJlIjogIlhRMDAwKzZndE5rbG5tR2ZjU0p3QWRxaUk1ZzVHTkphZFhNzNWNzBjYm9BTjJueGJJMDU0
MkU1Y2I5eTgvUVd0OXJXY2lwa05ZVUIwZzBSNUZ2M1BPckI4SFNqc3VFS2NuWUdwV3E2eWZnZEU5MTdkYm92
UG9Zd3BMencxR1VOUm5YTGpJTGtqMTJ3QUo1TFIwT2xsV0xkUHJSampsNFA3a1BPWno2VnYzZGF4YW0wUXBI
NWlqTnA3R05IMHdCV1hQc1U5VGt1UWZlUWJmUFVkrHVYTmwwR0F6Mlg3UVB2SFcrSHBJNjg2MWJSTWlwNWVJ
OVRHT0NzQVZCYjBoeGRqVTRmSi9ZUE9DRm4lOWdxU0tFcmlpQ2FIcS9EOGxLZHFLMS8wSjlHNDlmd2hQOHJV
bE9Gd04xMFBMVHh5M00xUC8rU1pKRW5zOTdmUG5OWFBUy3crQT09Ig0KfQ==
```

**Table 2: Comparison of different TAV versions**

Parameter	Type	Description	Sample value	TAV version			
				1	2	3	4
Version number	String	TAV Version identifier.	4	Y	Y	Y	Y
keyAlias	String	Key Unique Reference (KUR) that is used when the TAV signature is generated.	2302K-1-1323	N	N	N	Y
signatureAlgorithm identifier	String	Signature algorithm.	RSA-SHA256	Y	Y	Y	Y
tokenUniqueReference Included indicator	String (boolean)	Is the Token Unique Reference included to generate a signature? Possible value is 'true' or 'false'.	true	Y	Y	N	N
expirationDate Included indicator	String (boolean)	Is the account expiry date included to generate a signature? Possible value is 'true' or 'false'.	true	N	Y	N	N
includedFieldsInOrder	String	List of parameters used to generate a signature. Concatenation of Field Names separated by delimiter " " (UTF-8 hex 007C).					

Parameter	Type	Description	Sample value	TAV version			
				1	2	3	4
		Applicable values: <ul style="list-style-type: none"> <li>dataValidUntilTimestamp (mandatory)</li> <li>accountNumber (optional)</li> <li>accountExpiry (optional)</li> <li>financialAccountInformation (optional)</li> <li>tokenUniqueReference (optional)</li> </ul> accountNumber, financialAccountInformation, or tokenUniqueReference must be present. Otherwise, the TAV validation fails.	dataValidUntilTimestamp accountNumber	N	N	Y	Y
dataValidUntilTimestamp	String	ISO 8601 format of the date and time with time zone that the TAV expires and is no longer honored.	2023-07-3T16:10:59Z	N	N	Y	Y
signature	Base64 encoded String	TAV signature.	XQ000+6gtNklnmGfcSJwAdqil5g5GNJadSq73V70c	Y	Y	Y	Y

## Key onboarding process

There is no change in the existing onboarding process. The high-level onboarding process is:

1. Generate the RSA key pair.
2. Make a Certificate Signing Request (CSR) through the Key Management Portal.
3. Upload signed certificate and KUR received from Key Management Portal, with the help of your regional implementation engineer as an existing BAU process.
4. Map the **keyAlias** within the **Key Unique Reference** section of the **Enablement Projects** in MDES Manager that contain the applicable account ranges.

The MDES Manager application allows issuers to add more than one KUR for given account ranges within Digital Enablement Projects. Issuers must provide an Active or Inactive status for each KUR, and only one Active KUR can be defined as the Default. Use only the active KURs for TAV generation. If an issuer would like to use more than one KUR for a given account range, then the issuer must use TAV version 4.

See the MDES Manager Application User Guide, section [Select Profiles and Other Settings](#) and the MDES Issuer Implementation Guide, section [TAV creation](#) for more information.

For all other TAV versions, there is one default active KUR.

**NOTE: MDES Manager configuration is TAV version agnostic. Issuers can use the KUR configuration for any TAV version.**



## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7784 New Reports Available in Operational Reports

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Issuer

Processor

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

**Action indicator:**

Attention warranted (program/service-related)

Registration required

**Published:**

9 May 2023

**Effective:**

9 May 2023

## Executive overview

Mastercard is announcing the addition of new report content to the Operational Reports application. Mastercard Operational Reports helps monitor authorization, clearing, billing, and single message activity with easily accessible reports.

## Effective date details

Date	Details
9 May 2023	New report content available in Operational Reports.

## Customer benefit

The Operational Reports application provides a user-friendly way to search for and retrieve reports. With the ability to save searches and export multiple reports, customers can find and utilize reports in a few steps.

## What Mastercard is doing

Mastercard is adding two new reports on Buy Now Pay Later (BNPL) and two new reports on Authorization to Operational Reports.

## Version history

Date	Description of change
9 May 2023	Initial publication date

## New reports

To subscribe to and receive the next available report, customers should order, and have approval for, monthly reports before day 25 of the previous month, weekly reports by Monday of the prior week, and daily reports two days before the delivery date. Pricing for these reports will be announced at a later date. The following table lists the reports and their descriptions.

## New reports in Operational Reports

Report ID	Report name	Frequency	Delivered by	Report description
IBNPLAUTH	BNPL Authorization Detail	Weekly	Every Monday	The report provides BNPL issuers information about BNPL authorization response, transaction type, date, acquirer ID, and merchant details. Issuers can utilize the report to evaluate their authorization performance and enhance their transaction approval rates.
IBNPLAUTHDECLINE	BNPL Authorization Decline Detail	Weekly	Every Monday	The report provides BNPL issuers with reasons for BNPL transaction declines through response code, response reason, card acceptor ID, and merchant details. The issuer can leverage the report to take adequate measures to identify and reduce the declines.
ISSUERAUTHPERFDOM	Issuer Auth Performance by Response (Domestic)	Monthly	Monday	<p>This report provides authorization statistics by authorization response and source for domestic transactions, which helps issuers understand transaction success at point of service to validate authorization strategies and ensure</p> <ul style="list-style-type: none"> <li>• products are performing optimally</li> <li>• customer experience at point of sale is positive.</li> </ul>

Report ID	Report name	Frequency	Delivered by	Report description
ISSUERAUTHPERFXBD	Issuer Auth Performance by Response (International)	Monthly	Monday	<p>This report provides authorization statistics by authorization response and source for international/ cross-border transactions, which helps issuers understand transaction success at point of service to validate authorization strategies, and ensure</p> <ul style="list-style-type: none"> <li>• products are performing optimally</li> <li>• customer experience at point of sale is positive.</li> </ul>

Users can check the status of their report request in Mastercard Connect™. The timeliness of a report request being approved depends on the customer's security administrator. If a user requests a report by the time frame mentioned and does not receive timely security administrator approval, they may not get the report by the next delivery cycle.

## How to order reports in Operational Reports

This task describes how to order reports in the Operational Reports application.

### Procedure

1. Go to [www.mastercardconnect.com](http://www.mastercardconnect.com).
2. Enter user ID and password.
3. Select **Store**.
4. Locate **Operational Reports**.
  - a. If user currently has access to Operational Reports:
    1. Select **Change Access**.
    2. Select the report and ICA number(s) for how to receive the reports.
    3. To complete the order, click **Change Access**.
  - b. If user does not currently have access to Operational Reports:
    1. Select **Request** from the available options.
    2. Select the report and ICA number(s) for how to receive the reports.
    3. To complete the order, click **Request Access**.

### Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7792 Updating Directory Server Logic to Support 3DS Requestor Initiated Transaction Processing for Identity Check

**Type:**

Bulletin Announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Network enablement partner

Processor

**Region:**

Global

**Brand:**

Mastercard®

**Product or service:**

Identity Solutions

**Action indicator:**

Attention warranted (Program/service-related)

Program or service requirement

**Published:**

9 May 2023

**Effective:**

1 June 2023

## Executive overview

Mastercard is modifying the Identity Check Directory Server (DS) logic to support 3RI Requestor Initiated (3RI) transaction processing maturity.

## Effective date details

Date	Details
1 June 2023	Mastercard to update DS logic for 3RI transactions

## Customer benefit

Identity Check is enhancing processing logic for 3RI transactions. This includes the correct use case identification through data element values, the enforcement to reference the DS Transaction ID of the initial Customer Initiated Transaction (CIT) or anchor transaction, and the exclusion of Smart Authentication Stand-In for 3RI transactions.

## What Mastercard is doing

Mastercard is modifying the Identity Check Directory Server (DS) logic and introducing new values for 3RI transaction processing so that:

- 3RI transactions will no longer receive a successful authentication from Smart Authentication Stand-In, in any circumstance. This will help prevent successful frictionless authentication of transactions that are not appropriate for frictionless authentication. For more information, refer to AN 7603 Updating Smart Authentication Stand-In Logic for Identity Check.
- Smart Authentication Direct will forward all 3RI transactions to the Access Control Server (ACS). No implementation activity is required. Issuers should review, monitor, and adjust their authentication and authorization strategies for 3RI transactions as needed.
- The DS will check for the presence and format of the "3DS Requestor Prior Transaction Authentication Data" and "3DS Requestor Prior Transaction Authentication Timestamp" fields for payment transactions. If the fields are not present, the DS will error the transaction with error code 201. If the fields are present, but in the incorrect format, then the DS will throw the error code 203.
- The DS will error a 3RI non-payment transaction if the ACS attempts to frictionlessly authenticate the transaction when the 3RI Indicator is 03 = Add card, 04 = Maintain card information, and 05 = Account verification. These transactions must be challenged by the ACS using decoupled authentication. The ACS will receive error code 203 =

Decoupled challenge is required by ACS and the 3DS server will receive Transaction Status = N and Transaction Status Reason = 07.

- DS-defined values will be created to identify use cases not included in the specification, such as agent payment with multiple merchants and unknown and undefined final amount.

## Version history

Date	Description of change
9 May 2023	Revised the effective date to 1 June 2023.
2 May 2023	Initial publication date

## 3DS server coding requirements

3DS servers and their merchants must code to be able to receive these new Mastercard DS-defined values:

- Transaction Status Reason Code 87 = Device Channel is 3RI therefore did not route to Smart Authentication Stand-In.
- Transaction Status Reason 88 = 3DS Requestor Prior Transaction Authentication Data was provided but not found by the ACS or it was expired.

3DS servers and their merchants must code to be able to send these new Mastercard DS-defined values:

- 3RI Indicator 85 = Value used in the AReq for protocol version 2.2 to signal that 3RI request is for an Agent Payment transaction.
- 3RI Indicator 86 = Value used in the AReq for protocol version 2.2 to signal that 3RI request is for an Unknown or undefined final amount before purchase transaction.
- 3DS Requestor Authentication Indicator 85 = Value used in the AReq for protocol version 2.2 to signal that payment request is for an Agent Payment transaction.
- 3DS Requestor Authentication Indicator 86 = Value used in the AReq for protocol version 2.2 to signal that payment request is for an Unknown and undefined final amount before purchase transaction.

## ACS coding requirements

ACS and their issuers must code to be able to send these new Mastercard DS-defined values:

- Transaction Status Reason 88 = 3DS Requestor Prior Transaction Authentication Data was provided but not found by the ACS or it was expired.

ACS and their issuers must code to be able to receive these new Mastercard DS-defined values:

- 3RI Indicator 85 = Value used in the AReq for protocol version 2.2 to signal that 3RI request is for an Agent Payment transaction.
- 3RI Indicator 86 = Value used in the AReq for protocol version 2.2 to signal that 3RI request is for an Unknown or undefined final amount before purchase transaction.
- 3DS Requestor Authentication Indicator 85 = Value used in the AReq for protocol version 2.2 to signal that payment request is for an Agent Payment transaction.
- 3DS Requestor Authentication Indicator 86 = Value used in the AReq for protocol version 2.2 to signal that payment request is for an Unknown and undefined final amount before purchase transaction.

## Related documentation

- *Identity Check Program Guide*, updated version scheduled for publication in May 2023

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7796 AAV Verification Refinements on Invalid Result Code

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer  
Issuer  
Processor  
Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®  
Debit Mastercard®  
Maestro®  
SecureCode™

**Product or service:**

Identity Solutions  
SecureCode

**Action indicator:**

Attention warranted (program/service-related)

**System:**

Authorization  
Single Message System

**Published:**

16 May 2023

**Effective:**

1 June 2023  
1 July 2023

## Executive overview

The AAV Verification Service is refining some invalid responses to Issuer Self-Validation and other verification responses.

### Effective date details

Date	Details
1 June 2023	Self-validation changes
1 July 2023	Other verification response changes

## Customer benefit

Refining invalid AAV Verifications will provide a better representation of what acquirers and merchants performed for authentication and what issuers should consider occurred as part of the authentication prior to authorization. This will also help reduce the number of invalid response codes for the AAV Validation Service.

## What Mastercard is doing

The AAV Verification Service is refining some invalid responses to Issuer Self-Validation and other verification responses. To do this, Mastercard is redefining some AAV Verifications to better represent the authentications that occurred and the authorization processing of the authentication. See the Overview of redefined AAV verifications section for additional details.

## Version history

Date	Description of change
16 May 2023	Initial publication date

## Overview of redefined AAV Verifications

Mastercard will make the following changes to issuer self-validation and other result codes.

### Issuer self-validation changes

For issuer self-validation, some acquirers and issuers have used a domestic directory server rather than using the Mastercard Directory Server. Therefore, the SPA2 AAV and Directory Server Transaction ID values do not exist in the Mastercard Network for performing the AAV Verification and Dynamic Linking. These authorizations will now use



response code 05K for no key on file, which is defined as Issuer Self-Validation. This value has existed since the inception of the AAV Validation Service and is now expanding its definition to include the domestic directory server use case.

### **Other result code changes**

For other result codes, currently the A/B/C result codes are used when the acquirer does not provide the Directory Server Transaction ID (DS Txn ID) during authorization. Currently, over 99.9% of Identity Check authorizations include the DS Txn ID. Mastercard will update the A/B/C result codes to include when the authorization contains all three dynamic linking values (PAN, DS Txn ID, and SPA2 AAV), but, due to internal synchronization of data, the Mastercard Network is unable to match the SPA2 AAV along with the PAN and DS Txn ID.

Therefore, the A/B/C code will now define that the AAV Verification matched on either:

- PAN and SPA2 AAV, when the acquirer does not provide the DS Txn ID (existing logic)
- PAN and DS Txn ID, when the acquirer provided SPA2 AAV but the Mastercard Network internally was unable to synchronize the SPA2 AAV from the Directory Server to the Authorization Network (new logic)

### **Related information**

- *SPA2 AAV and Verification for Mastercard Identity Check Program*
- *Mastercard Identity Check Program Guide*

### **Questions**

Customers with questions about the information in this announcement should contact Digital Identity Solutions Support using the contact information on the Technical Resource Center.



# AN 7816 Technical Resource Center Release Notes for May 2023

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

**Action indicator:**

Information only

**Published:**

23 May 2023

**Effective:**

23 May 2023

## Executive overview

Mastercard will improve the user experience when using the Technical Resource Center, by filtering content to view applicable results better and to improve navigating reference topic pages.

## Effective date details

Date	Details
23 May 2023	Improvements to filter functionality for consistency among pages and navigation on reference topic pages are available.

## Customer benefit

Customers can better find the content they are looking for with improved filters and with better navigation on reference topic pages.

## What Mastercard is doing

Mastercard is introducing the following improvements to the Technical Resource Center:

- Filter redesign
- Independent scroll bar on reference topic pages

## Version history

Date	Description of change
23 May 2023	Initial publication date

## User experience enhancements

Refer to the attachment associated with this bulletin announcement for the features that Mastercard implemented to improve the Technical Resource Center use.

## Related information

- [https://mastercard-a.akamaihd.net/ImagesforTRC/Carousel/TRC\\_Filters.mp4](https://mastercard-a.akamaihd.net/ImagesforTRC/Carousel/TRC_Filters.mp4)

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.

# User Experience Enhancements

Mastercard implemented the following features to improve the Technical Resource Center use.

## Filter redesign

Filtering content are now a consistent experience across the site. Filters remain on the following pages—Search Results, Recently Published, Announcements landing page, All References page, and all the reference collection pages. However, the filters were moved to the left panel of each page. The filters consist of a Date Range filter and filters by group, and behave in the same manner on each page. Note that the groups are listed in alphabetic order.

The screenshot displays the 'Technical Resource Center Search Results' page. On the left, a new filter panel is highlighted with a red box. It includes a 'Date Range' section with 'From' and 'To' date pickers (format mm/dd/yyyy) and a 'Clear Dates' link. Below this is a 'Filters' section with a 'Clear All Filters' link and a list of filter categories: Action Indicator, Audience, Brand, Category, Product/Service, Region, Release, and System. Each category has a dropdown arrow. The main content area shows search results for 'MDES Lite Issuer Implementation Guide' and 'AN 7768 Mastercard Acquirer Credential Continuity Program in Indonesia'. The top navigation bar includes links for MyDocs, MyPreferences, Admin, and Contact Us. The search bar at the top left contains the text 'Search'.

## Date Range filter

The Date Range filter allows you to narrow results by Publication Date.

Technical Resource Center  
Search Results

MyDocs MyPreferences Admin Contact Us ?

Search

Search ☐ All ☒ Announcements ☐ References Sort by **Relevance** Per Page 10

**Date Range** Clear Dates

From 01/01/2023 To 04/01/2023

**Filters** Clear All Filters

**Action Indicator**

Search within Filter

Looks like you haven't set any search preferences. Click the link to set your preferences.

☒ Personalized search results [Edit Preferences](#) [Search Query](#)

Title	Publication Date
<b>AN 7135 Introducing Intracountry Interchange for High Value Ticket Purchases in Argentina</b> Mastercard is introducing new intracountry interchange rates for high value ticket purchases in specific card acceptor business codes (MCCs), for Card Present and Card Not Present transactions initiated with Commercial Credit and Commercial Prepaid cards in Argentina. Audience: Acquirer, Issuer, Processor Region: Latin America and the Caribbean Type: Bulletin Announcements Category: Interchange and Service Fees	29 March 2023

On the Announcements landing page, in addition to limiting by Publication Date, you can also limit the results by Effective Date.

Technical Resource Center  
Announcements

MyDocs MyPreferences Admin Contact Us ?

Find by document title

276 items Search ☒ All ☐ Bulletin Announcements ☐ Release Announcements Per Page 10

**Date Range** Clear Dates

☐ Publication Date ☒ Effective Date

From 03/31/2023 To 06/01/2023

Title	Publication Date	Effective Date
<b>AN 7640 Revised Standards for MoneySend Payment and Funding Transactions for Geographic Availability of Service</b> Audience: Acquirer, Issuer, Network Enablement Partner, Processor, Send Service Provider, Send Transaction Initiator Region: Global Type: Bulletin Announcements Category: Rules/Standards	25 April 2023	25 April 2023

## Filter groups

The filters are collapsed on page load, and you can 1) expand the group by clicking the arrow next to the group name to view the first five values, and then if you want to see more values, 2) click the Show more filters option.

## Filters Clear All Filters

Action Indicator ▼

**Audience** 1 → ▲

🔍 Search within Filter

☐ Acquirer

☐ Affiliate

☐ Bill Pay Biller

☐ Bill Pay Concentrator

☐ Bill Pay Originator

[Show more filters](#) 2 ↙

Brand ▼

Category ▼

You can subsequently show only the first five values by clicking the Less option at the bottom of a group's list.

☐ VocaLink

☐ Wallet Provider

Less 

Brand	▼
Category	▼
Product/Service	▼
Region	▼
Release	▼
System	▼

You can search within a filter group by keying text in the Search field at the top of each group.

<b>Brand</b>	▲
<hr/>	
<input type="text" value="World"/>	X
<hr/>	
<input type="checkbox"/> Mastercard Corporate World Elite®	
<input type="checkbox"/> World Debit™	
<input type="checkbox"/> World Elite™	
<input type="checkbox"/> World Mastercard®	

Filters on all pages are dynamic, meaning as you select filters and narrow results, only the filter values applicable to the content in the results continue to display.

## Filters

[Clear All Filters](#)

### Action Indicator

---

☒ Attention warranted (Brand-related)

### Audience

---

☒ Affiliate

### Category

---

☐ Rules/Standards

☐ Vendor

You can de-select filter values either 1) by clicking the checkmarked box to the left of each filter value or 2) by clicking the x in the "bubble" to the right of the Search box.



Affiliate X

⏮ | ⏪ | ⏩ | ⏭

 Looks like you haven't set any search preferences. Click the link to set yo

mm/dd/yyyy

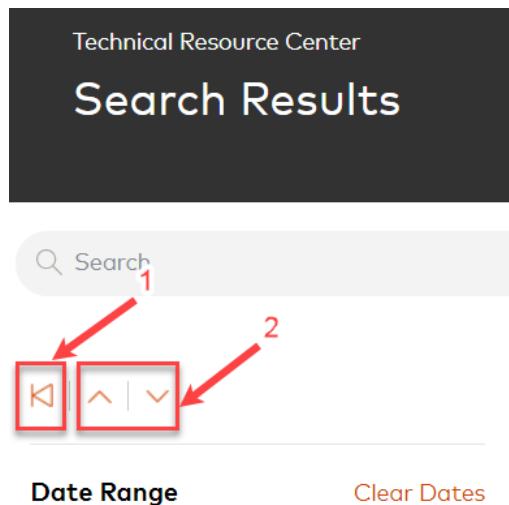
☒ Personalized search results [? Edit Preferences](#)

Title

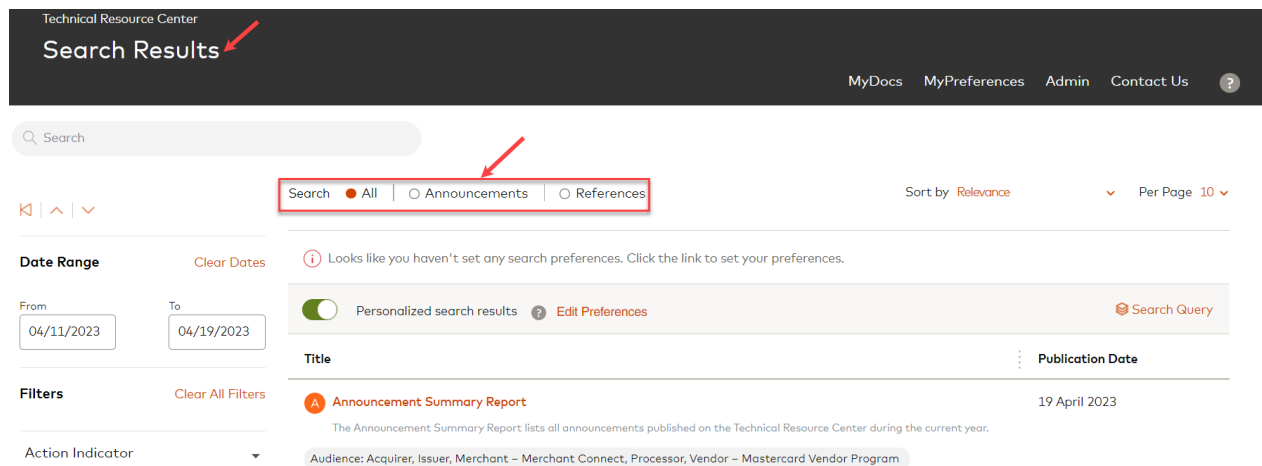
Category: Operations, Vendor

Mastercard is revising Standards for card design by requiring that all newly-manufactured cards be constructed of sustainable materials by 1 January 2028. Cards must be qualified through the Sustainable Card Design Standard (SCDS) process, which is also known as...

6



Keeping in mind the importance of consistency, the Type filter looks and functions similarly among the Search Results, Recently Published, and Announcement landing pages.



Technical Resource Center

## Recently Published

MyDocs MyPreferences Admin Contact Us ?

Search

129 items

Search ☒ All ☐ Announcements ☐ References

Per Page 10

**Date Range** [Clear Dates](#)

From 04/11/2023 To 04/19/2023

**Filters** [Clear All Filters](#)

Action Indicator

<input type="checkbox"/>	Title	Publication Date
<input type="checkbox"/>	<b>Announcement Summary Report</b> Audience: Acquirer, Issuer, Merchant – Merchant Connect, Processor, Vendor – Mastercard Vendor Program Region: Global Type: Bulletin Announcements Category: Operations	19 April 2023
<input type="checkbox"/>	<b>Data Integrity Monitoring Program</b> Audience: Acquirer, Issuer, Network Enablement Partner Region: Global Type: References	18 April 2023
<input type="checkbox"/>	<b>AN 6480 Authenticating Entities and Multi-Factor Authentication Methods Values</b>	18 April 2023

Technical Resource Center

## Announcements

MyDocs MyPreferences Admin Contact Us ?

Find by document title

51 items

Search ☒ All ☐ Bulletin Announcements ☐ Release Announcements

Per Page 10

**Date Range** [Clear Dates](#)

☒ Publication Date ☐ Effective Date

From 04/12/2023 To 04/19/2023

**Filters** [Clear All Filters](#)

Action Indicator

<input type="checkbox"/>	Title	Publication Date	Effective Date
<input type="checkbox"/>	<b>Announcement Summary Report</b> Audience: Acquirer, Issuer, Merchant – Merchant Connect, Processor, Vendor – Mastercard Vendor Program Region: Global Type: Bulletin Announcements Category: Operations	19 April 2023	NA
<input type="checkbox"/>	<b>AN 6480 Authenticating Entities and Multi-Factor Authentication Methods Values</b> Audience: Issuer, Network Enablement Partner, Processor Region: Global Type: Bulletin Announcements Category: Operations	18 April 2023	18 April 2023
<input type="checkbox"/>	<b>AN 7633 Notification of Chargebacks Under the Questionable Merchant Audit Program</b>	18 April 2023	18 April 2023

## Navigating reference topic pages

Mastercard has improved the experience of navigating reference topic pages as follows:

1. Mastercard introduced a table of contents (TOC) scrollbar so when you are trying to find the content you need, you do not lose your place in the document. Now, you can scroll through the TOC while your main pane remains stationary.

Technical Resource Center / References / IPM Clearing Formats / Presentment, addendum, and chargeback messages / Financial Detail Addendum/1644 messages / Financial Detail Addendum/1644 messages listed by usage code

## IPM Clearing Formats

MyDocs MyPreferences Admin Contact Us

Search this reference

Financial Detail Addendum/1644 messages listed by usage code

This table shows a listing of each type of addendum message by usage code.

Table 1. Financial Detail Addendum/1644 messages listed by usage code

Usage code	Financial Detail Addendum/1644 messages
01	Passenger Transport Detail (General Ticket Information)
01	Passenger Transport Detail (Rail Data)
01	Passenger Transport Detail (Trip Leg Data)
05	Vehicle Rental Detail
06	Lodging Summary
07	Temporary Services
08	Shipping/Courier Services
09	Electronic Invoices

- You now have a visual cue to your place in the TOC with a red entry for the associated content that displays in the main pane. The TOC automatically scrolls as you navigate 1) by clicking TOC entries, or 2) by clicking the Previous and Next icons in the main pane.

Technical Resource Center / References / IPM Clearing Formats / Presentment, addendum, and chargeback messages / Financial Detail Addendum/1644 messages / Financial Detail Addendum/1644 messages listed by usage code

## IPM Clearing Formats

MyDocs MyPreferences Admin Contact Us

Search this reference

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06	Lodging Summary
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08	Shipping/Courier Services
09	Electronic Invoices



# AN 7828 Annual Renewal of MDES Public Key Certificate for MCBP Wallet Providers

**Type:**

Bulletin announcement

**Category:**

Operations  
Security

**Audience:**

Digital activity customer  
Digital service provider  
Digital wallet  
Wallet provider

**Region:**

Global

**Brand:**

Mastercard Connect™

**Product or service:**

Mastercard Digital Enablement Service

**Action indicator:**

Program or service requirement  
Critical action needed  
Testing required

**Published:**

30 May 2023

**Effective:**

30 May 2023

30 June 2023

## Executive overview

Mastercard renews the public key certificate, also known as the Credentials Management System (Dedicated) (CMS-D) on an annual basis. This certificate is obtained by calling the `/pkCertificate` endpoint. Mastercard Cloud-Based Payments (MCBP) wallet providers are required to use the new certificate when calling the CMS-D.

## Effective date details

Date	Details
30 May 2023	The latest certificate for the registration of the new Payment App instances is available for download.
30 June 2023	The current certificate will stop working after this date resulting in application programming interface (API) request failures.

## Customer benefit

The registration of the new Payment App instances continues to work. The cardholder is able to add a card as usual. Therefore, it is mandatory to call the `/pkCertificate` endpoint of the Mobile Payment App (MPA) Management API to download the latest public key certificate.

## What Mastercard is doing

Mastercard has renewed the public key that is used by the wallet providers referred in the *MDES API Specification*. The fingerprint associated with new certificate are:

- SHA-1: a5425366f4910e548e9c0441b316ba66f10d94ba
- SHA-256:  
d325a0211dac3b2e8831223d3c8add45b13ef73c33a651df76a78b8cb45d655b

All wallet providers using MCBP must use the Get Public Key Certificate API to obtain the latest public key certificate. See *AN 5566 Mandatory Use of MDES Get Public Key Certificate API for MCBP Wallet Providers*.

Further announcement will be sent closer to date when the next certificate renewal is due.

## Background

The `/pkCertificate` is the URL endpoint used by the Get Public Key Certificate API. This API is used to download the public key certificate which is used to wrap the randomly-generated key (RGK) during the MPA registration process.

## Version history

Date	Description of change
30 May 2023	Initial publication date

## Customer impact

Mastercard recommends that the MCBP wallet providers:

- Do not cache the public key certificate.
- Use the Get Public Key Certificate API once a day to get the latest version of the public key certificate.

The certificate contains the fingerprint, which is used while calling the `Register` endpoint. Caching the certificate may lead to the wrong public key fingerprint being used causing `Register` request failures. See *MDES API Specification* for more details.

When registering or re-registering an MPA, all new and existing MCBP wallet providers must:

1. Obtain the latest certificate from the Get Public Key Certificate API response.
2. Derive the public key fingerprint from the certificate.
3. Use the public key fingerprint when calling the MPA Management API `Register` endpoint.

## Impacted customers

Customers using the:

- Inbound and outbound APIs under MPA Management. Initiated by the wallet server to the Mastercard CMS-D (inbound), or asynchronous API (outbound) calls made from the Mastercard CMS-D to the wallet server.
- CMS-D hosted by Mastercard. The CMS-D sends several sets of transaction credentials to the wallet application during the replenishment process.

## Related information

Information relevant to this announcement can be found in the documents available on Mastercard Connect™. Mastercard updates manuals with necessary changes after release implementation. Depending on timing, information provided in this release announcement may not be reflected in a manual until it is updated.

## Announcements

Refer to these previously published announcements for more information:

- AN 5566 Mandatory Use of MDES Get Public Key Certificate API for MCBP Wallet Providers

## Reference manuals

Refer to these reference manuals for information about the current state of Mastercard processing:

- [MDES API Specification](#)
- [MDES Mastercard Cloud-Based Payments Use Cases](#)

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.



# AN 7842 Mastercom Technical Enhancements for June 2023

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

Debit Mastercard®

Maestro®

Cirrus®

U.K. Domestic Maestro

**Product or service:**

Mastercom

**Action indicator:**

Attention warranted (program/service-related)

Testing recommended

**Published:**

30 May 2023

**Effective:**

9 June 2023

25 June 2023

## Executive overview

Mastercard is updating Mastercom with technical enhancements and defect fixes. These technical enhancements and defect fixes are available as part of version 23.6.1.

## Effective date details

Date	Details
08 June 2023 to 09 June 2023	Version 23.6.1 deployed to the Mastercard Test Facility (MTF) during the standard maintenance window. Version 23.6.1 is available for testing after deployment concludes.
24 June 2023 to 25 June 2023	Version 23.6.1 deployed to production during the standard maintenance window. Version 23.6.1 is available after deployment concludes.

## Customer benefit

Issuers and acquirers use Mastercom to resolve disputed transactions by participating in Mastercom Collaboration and by creating chargebacks, second presentments, and cases as part of the dispute cycle. Mastercom helps facilitate efficient sharing of information during the dispute cycle to determine which party has financial responsibility for disputed transactions.

Regarding the technical enhancements in version 23.6.1 specifically, acquirers benefit from the following:

- When Mastercom provides a Collaboration event, acquirers can view the expiration date and time, and respond before time expires.

## What Mastercard is doing

Mastercard is updating Mastercom with technical enhancements and defect fixes. Technical enhancements include the following:

- Customers can view the Collaboration expiration date and time in Mastercom UI and API to respond to an event before time expires.

## Updates to the Mastercom User Guide

Mastercard will update the *Mastercom User Guide* to align with the changes in version 23.6.1.



## Version history

Date	Description of change
30 May 2023	Initial publication date

## Enhanced Collaboration response time for acquirers

Acquirers must receive Collaboration requests. Acquirers can choose to participate in Collaboration by responding to Collaboration requests to resolve disputes by viewing the expiration date and timestamp.

### Background

Through Mastercom Collaboration, issuers, acquirers, and merchants can communicate to resolve disputes before the processing of first chargebacks. Mastercom Collaboration enables merchants and acquirers to receive notifications of pending chargebacks before the chargebacks complete processing, allowing merchants and acquirers to offer refunds or reversals of first presentments and avoid chargebacks. Collaboration benefits all stakeholders through quicker, more efficient resolution of disputes, and an improved cardholder experience.

Acquirers must receive Collaboration requests. Acquirers can choose to participate in Collaboration by responding to Collaboration requests to resolve disputes in a timely manner.

### Enhancement

Mastercard is enhancing the Mastercom UI and API to include an expiration time with the expiration date in a Collaboration event.

The timestamp will display in the same format as the Creation Date.

Date & Timestamp Format	Example
DD-MMM-YYY HH:MM:SS AM/PM	22-Aug-2020 1:24:12 PM

## Updates to Mastercom UI

Figure 1: Claims Manager Collaboration window

DE x/POS4	Field	Value	Description
de000	Header	1044	
de002	Primary Account Number (PAN)	518610000000029798	
de003	Processing Code	Expand for details (+)	
de004	Transaction Amount (Local)	100000000	
de012	Local Transaction Time	91-000-2022 12:05:00 AM	
de022	Point-of-Sale (POS) Entry Mode	Expand for details (+)	
de024	Function Code	603	
de025	Message Reason Code	6342	
de026	POS PIN Capture Code	5271	
de030	Amounts	Expand for details (+)	
de031	Acquirer Reference Data	551006910940000000101412	
de033	Forwarding Institution Identification Code	30000999999	
de040	POS Local Currency Code	840	
de063	Network Data	Expand for details (+)	
de064	Transaction Originator Institution ID Code	00000999999	
de065	Replacement Amounts	1000024626	
po146	Currency Exponents	9402	
po148	Original Amounts Currency Code	840000	
po158	Business Activity	Expand for details (+)	
po155	Settlement Indicator	IN	
po228	Retrieval Document Code	NONE	

In Claims Manager, when interacting with Collaboration requests, users can view the expiration time along with the expiration date to respond before time lapses in **Response Due Date**.

## Updates to Mastercom API

When Mastercom provides a Collaboration event, such as Get Claims, Get Queues, or Post Claims, users can view the acquirer collaboration date and time.

## Updates to Mastercom Reporting

The following reports now include a timestamp in addition to the expiration date in the **Acquirer Response Due Date** column:

- *Acquirer Collaboration Penalty*
- *Acquirer Collaboration Unworked Item*

## Resolved defects

Table 1: Defects resolved in the UI

Current functionality	Functionality after 23.6.1 release
In Claims Manager, an acquirer or issuer creates a case and inputs non-numeric characters in the PAN field. When creating a case, an acquirer or issuer should only be allowed to enter numeric characters for the PAN field.	In this scenario, issuers or acquirers can only input numeric characters in the PAN field.

Current functionality	Functionality after 23.6.1 release
In Dispute Resolution, an issuer or acquirer clicks <b>Reports &gt; Build Custom Report</b> and selects Chargeback Sender Worked Items from the <b>Select Report</b> drop-down menu. When the issuer or acquirer clicks <b>Run</b> , the system returns a proxy error.	In this scenario, the issuer or acquirer is able to generate the Chargeback Sender Worked Items report successfully.
In Dispute Resolution, an issuer or acquirer opens the Sender Worked, Sender Unworked, Receiver Worked, or Receiver Unworked queue. In some scenarios, the queue times out while loading and does not display any chargebacks. This scenario occurs most frequently with the Sender Worked queue.	In these scenarios, the system displays chargebacks as expected.
In Claims Manager, an issuer creates a chargeback and indicates that a document will follow. The issuer uploads the document. When the issuer views the <b>Dispute Events</b> section of the claim, the chargeback does not show that the issuer uploaded the document.	In this scenario, when the issuer views the <b>Dispute Events</b> section of the claim, the document is attached to the chargeback.
In Dispute Resolution, an issuer or acquirer opens the Case Filing Receiver queue and selects a case. When the issuer or acquirer double-clicks the case to open the Case Details window, the case details do not populate.	In this scenario, the issuer or acquirer is able to view case details from the Case Details window.
In some scenarios, when an issuer files a chargeback, the chargeback does not route to Ethoca for Collaboration. The chargeback times out and the chargeback is routed to GCMS for processing. When an issuer files a chargeback, the chargeback should route to Collaboration.	In this scenario, the issuer files a chargeback and the chargeback routes successfully to Acquirer Collaboration.
In Claims Manager or Dispute Resolution, a sender creates a pre-arbitration, arbitration, pre-compliance, or compliance case. In some scenarios, the system creates a duplicate case and bills the sender two times.	In these scenarios, the system creates only one case and bills the sender only one time as expected.

**Table 2: Defects resolved in the API**

Current functionality	Functionality after 23.6.1 release
An issuer or acquirer creates a request to the <code>GET /claims/{claim-id}</code> endpoint in the Mastercom API. In the request, the claimId parameter contains a value greater than 2147483647. The request fails and returns a HTTP response status code of <code>500 INTERNAL_SERVICE_ERROR</code> , and the response code description returns <code>java.lang.ClassCastException</code> .	In this scenario, the request succeeds and returns a response.

## Standard maintenance windows

Mastercom has standard maintenance windows for maintenance and deployment of updates. If a deployment happens during these maintenance windows, customers may not be able to test or use Mastercom as deployment occurs.

MTF window	Production window
22:00 (St. Louis, Missouri, USA time) on Thursdays to 04:00 on Fridays	20:00 (St. Louis time) on Saturdays to 02:00 on Sundays

**NOTE:** For information about important core dates, refer to [AN 6050 Switching Release Customer Milestones by Quarter 2023](#).

## Updates to the Mastercom User Guide

Mastercard will update the *Mastercom User Guide* to align with the changes in version 23.6.1 in the *Mastercom exception processing* section.

## Questions

Customers with questions about the information in this announcement should contact the Global Customer Service using the contact information on the Technical Resource Center.



# AN 7858 Alternate Settlement Bank Details Added to Settlement Manual

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Acquirer

Issuer

Processor

Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®

**Action indicator:**

Attention warranted (program/service-related)

**System:**

Settlement

**Published:**

30 May 2023

**Effective:**

1 June 2023

## Executive overview

Mastercard is advising customers to review the new Appendix C in the *Settlement Manual* containing newly published alternate settlement bank details. These details are published for business continuity purposes and customers should ensure their ability to remit and receive funds from these alternate settlement accounts.

## Effective date details

Date	Details
1 June 2023	Customers should review newly published Appendix C in the <i>Settlement Manual</i> for alternate settlement bank details.

## Customer benefit

Customers are provided alternate settlement bank details in the new Appendix C of the *Settlement Manual* to make appropriate enhancements to their payment processes to avoid any disruption in service due to settlement impacting events.

## What Mastercard is doing

Mastercard is updating the *Settlement Manual* to include a new Appendix C with alternate settlement bank details for customer use to avoid any disruption in service due to settlement impacting events.

Mastercard is advising customers to review the new alternate bank details in the latest update to the *Settlement Manual*.

## Version history

Date	Description of change
30 May 2023	Initial publication date

## Customer impact

Customers participating in the settlement services identified in Table 1 must enhance their current settlement processes to ensure they can

settle with the established alternate bank for their corresponding settlement service.

**Table 1: Settlement services with available alternate settlement bank details**

AP00000001	AP00000002	AP00000005	AP00000007
AP00000008	AP00039201	AP00060801	AP00JPY392
AP000PHP11	APD2000001	APD2000002	APD2000005
APD2000008	APD20PHP11	CA00000001	CA00012401
CAD2000001	EU00000007	EU00000008	EU00000012
EU00000014	EU00000022	EU00000023	EU00098501
EUD2000007	EUD2000008	EUD2000012	EUD2000014
EUD2000022	EUD2000023	LA00000002	LA00048410
LAD2000002	ME00000001	US00000001	US00000002
USD2000001			

Mastercard is aware that some customers may have direct debit arrangements that may be impacted if an alternate settlement bank process is invoked. Customers should ensure their ability to remit funds to Mastercard settlement accounts at these alternate settlement banks by the value date stated on their settlement advisement to avoid any disruptions.

All customer settlement service advisements are updated with alternate settlement bank details during any settlement impacting event or Mastercard continuity exercise.

## Related information

- *Settlement Manual* (Appendix C)

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.