



# AN 7413 Updating Data Element 25 (Message Reason Code) in First Presentment/1240 Messages

**Type:**

Switching release announcement

**Audience:**

Acquirer  
Issuer  
Processor  
Network enablement partner

**Region:**

Global

**Brand:**

Mastercard®  
Debit Mastercard®  
Maestro®

**Product or service:**

Clearing Transactions

**Release:**

23.Q4

**Action indicator:**

Program or service requirement: acquirer, issuer  
Testing recommended: acquirer, issuer

**System:**

Clearing

**Published:**

6 June 2023

**Effective:**

13 October 2023

## Executive overview

Mastercard is updating data element (DE) 25 (Message Reason Code) to become a conditional data element for multi-clearing scenarios and adding new message reason codes for First Presentment/1240 messages.

## Effective date details

Date	Details
13 October 2023	Dual Message System (Clearing)

## Customer benefit

These updates will align with the required use of DE 25. In addition, the new values will allow customers to indicate the specific reason a transaction was or was not previously authorized.

## What Mastercard is doing

Mastercard is updating DE 25 from an optional data element to a conditional data element in First Presentment/1240 messages. This is a required field for acquirers when submitting multiple clearing messages for a single purchase transaction.

Mastercard is also clarifying one Message Reason Code value and adding three new Message Reason Code values for First Presentment/1240 messages. These additional values indicate the reason a transaction was not previously authorized or when a transaction is authorized outside of the Mastercard Network.

## Background

DE 25 provides the message receiver with the reason for sending the message. For example, currently, when a clearing message is sent for a portion of the total purchase amount, DE 25 must be populated with a value of 1403 (Previously approved authorization, partial amount, multi-clearing) or 1404 (Previously approved authorization, partial amount, final clearing), as appropriate.

## Version history

Each customer must determine the impact on its operations.

Date	Description of change
6 June 2023	Added Other media to Related documentation
23 May 2023	Updated a section title to IPM data element and private data subelement definitions
18 April 2023	Initial publication date

## Customer impact

This section provides high-level information about customer impact. Refer to the Enhancements section for more details.

### Program or service requirement: acquirer, issuer

Acquirers are required to prepare their systems to populate DE 25 in all multi-clearing First Presentment/1240 messages in accordance with existing Mastercard Network standards and requirements. Also, acquirers must support one modified value and three new values for DE 25.

Issuers are required to be prepared to receive DE 25 in multi-clearing First Presentment/1240 messages, and support one modified value and three new values for DE 25.

### Testing recommended: acquirer, issuer

Mastercard recommends testing for acquirers and issuers to support this release announcement.

### Transaction message flow impact

The manner in which a customer is connected to Mastercard determines the group of message flows that apply and the transaction message types they send or receive within that group. Customers can interface to the Mastercard Dual Message System, Single Message System, or both, as applicable. This announcement affects the message flows marked in the Transaction message flow impact table.

### Transaction message flow impact

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

Examples of message types within the Dual Message System and Single Message System are:

- Authorization Request/0100 and First Presentment/1240 messages
- Financial Transaction Request/0200 and Financial Transaction Advice/0220 messages

## Enhancements

Mastercard will introduce changes to support this announcement.

### Dual Message System (Clearing)

Mastercard will make DE 25 a conditional data element for First Presentment/1240 messages.

In addition, Mastercard will clarify one Message Reason Code value and is adding three new Message Reason Code values for First Presentment/1240 messages.

## Related documentation

Information relevant to this release 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 *AN 7259 Revised Standards for Multiple Clearing Messages* for more information.

### Reference manuals

For information about the current state of Mastercard Processing refer to the:

- *Global Clearing Management System Reference Manual*
- *IPM Clearing Formats*

### Other media

Statements made in videos presented at the Customer Technical Conference are current when the video was recorded. Videos are currently available only for those announcements presented at the Customer Technical Conference. Mastercard may update announcements without updating the corresponding video. Refer to the most recent version of the announcement for the most up-to-date information.

- [AN 7413 Updating Data Element 25 \(Message Reason Code\) in First Presentment/1240 Messages](#), Customer Technical Conference, May 2023

## Platform impact

The Platform impact table lists the impact of this announcement. For items that are marked √ (Yes), details are available in the corresponding topics.

### Platform impact

Topic	Dual Message System (Authorization)	Dual Message System (Clearing)	Single Message System
Message flows			
Message layouts		√	
Data element definitions		√	
IPM MPE			
Interchange			

<b>Topic</b>	<b>Dual Message System (Authorization)</b>	<b>Dual Message System (Clearing)</b>	<b>Single Message System</b>
CAB programs, descriptions, and associated MCCs			
Edits			
Error numbers			
Alternate processing			
Interchange compliance			
Pricing and fees			
Reports			
Bulk files			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

## Clearing

Mastercard will introduce changes to the Clearing Platform to support this announcement.

## Message layouts

Mastercard will update the following message layouts to support this announcement.

### First Presentment/1240

<b>Data element</b>	<b>Comments</b>
DE 25	Conditional for the Originating Institution to submit DE 25 for all multi-clearing messages.

## IPM data element and private data subelement definitions

Mastercard will update DE 25 (Message Reason Code) to support this announcement.

### DE 25 (Message Reason Code)

DE 25 (Message Reason Code) provides the message receiver with the reason why the message originator sent the message.

### Usage

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

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	.	C

### Values

This table lists clarified and new message reason codes that the Clearing Platform supports for First Presentment/1240 messages.

Message Reason Code	Message Reason Code description	Valid for (a) non-intra-European and non-inter-European messages and (b) Intra-European and Inter-European Mastercard POS and manual cash disbursement messages	Valid for Intra-European Maestro POS messages	Valid for Intra-European and Inter-European Mastercard ATM, Maestro manual cash disbursement, and Cirrus messages
1400	Not previously authorized due to other reason	Yes	Yes	Yes
1405	Not previously authorized due to terminal malfunction	Yes	Yes	Yes
1406	Not previously authorized due to network unavailability	Yes	Yes	Yes
1407	Authorized outside of Mastercard Network	Yes	Yes	Yes