

Revised Standards for Multiple Clearing Messages

Mastercard is revising the Standards announced in the article AN 7259 Revised Standards for Multiple Clearing Messages.

Overview of revised Standards

Customers should review the revisions to the publications in this document and make appropriate plans to support the revised Standards.

Effective date	Changes to Standards in...	Will be published in...
13 October 2023 where indicated; all other changes are effective immediately	<i>Transaction Processing Rules</i>	Chapter 2 Authorization and Clearing Requirements

Mastercard will incorporate the revised Standards into a future edition of the manual. The manual is available on Mastercard Connect™ through the Technical Resource Center.

Revised Standards for *Transaction Processing Rules*

Mastercard will revise the *Transaction Processing Rules* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strikethrough~~.

Chapter 2 Authorization and Clearing Requirements

2.10 Multiple Clearing Messages

A Mastercard® Dual Message System Acquirer has the option of linking multiple presentments with partial amounts to one approved authorization identified as either a preauthorization or final authorization. ~~This option is not available to a Mastercard® Single Message System Acquirer.~~ The following requirements apply to Mastercard and Debit Mastercard Transactions acquired in the Mastercard® Dual Message System:

1. In the First Presentment/1240 message, the Acquirer ~~may~~must populate DE 25 (Message Reason Code) with either of the following values:

- a) **1403** (Previously approved authorization—partial amount, multi-clearing); or
- b) **1404** (Previously approved authorization—partial amount, final clearing). ~~For a Debit Mastercard Issuer that receives Mastercard® Single Message System-generated Financial Transaction Advice/0220 messages, the value of 1403 or 1404, if populated, will appear in DE 60 (Advice Reason Code), subfield 2 (Advice Reason Detail Code). This value indicates that the original authorization is closed; no subsequent clearing messages may be submitted.~~

Effective 13 October 2023, if the final first presentment message submitted for a preauthorized Transaction contains a value of 1403 in DE 25, and the total authorized amount has not been fully cleared, then the Acquirer or Merchant must initiate an authorization reversal so that the Issuer may release any excess hold on funds in the Cardholder's Account.

2. Upon receipt of a clearing message containing a value of 1403 or 1404, the Issuer must match the clearing message to the authorization message by comparing the data contained in the following fields:
 - a) DE 63 (Transaction Life Cycle ID), subfield 2 (Trace ID) of the First Presentment/1240 message; and
 - b) DE 63 (Network Data), subfield 2 (Banknet Reference Number) and DE 15 (Date, Settlement) of the Authorization Request/0100 message.

NOTE: A Debit Mastercard Issuer may receive the value of 1403 or 1404 in DE 60 (Advice Reason Code), subfield 2 (Advice Reason Detail Code) of a Mastercard Single Message System-generated Financial Transaction Advice/0220 message.

3. Upon matching a clearing message to an authorization message, the Issuer must adjust any hold on the availability of funds in the Cardholder's Account in accordance with its standard Account management practice for cleared amounts:

If the clearing message contains a value of...	Then the Issuer is advised to...
1403	Release the hold placed on the Cardholder's Account in connection with the approved authorization by the amount in DE 6 (Amount, Cardholder Billing).
1404	Release any unused funds in connection with the approved authorization.

All multi-clearing messages must be presented within the applicable clearing time frame, in order to avoid an Authorization-related or Late Presentment chargeback. Refer to Rule 2.8 regarding Authorization-related chargeback time frames and Rule 3.15.1 regarding Late Presentment chargeback time frames.