AN 7402 Enhancing Account Status Inquiry to Enable Name Validation

Type:
Switching release announcement

Audience:
Acquirer
Issuer
Processor
Network enablement partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard®
Maestro®
Cirrus®

Product or service:
Send

Release:
23.Q4

Action indicator:
Attention warranted (program/service-related): acquirer
Program or service requirement: issuer
Testing recommended: acquirer, issuer

System:
Authorization
Single Message System

Published:
6 June 2023

Effective:
7 November 2023

Executive overview

Mastercard is enhancing the Account Status Inquiry (ASI) Service to allow acquirers and originating institutions to perform name validation.

Effective date details

Date	Details
7 November 2023	Dual Message System (Authorization)
	Single Message System

Customer benefit

Name validation:

- is an enhancement to existing capabilities of the ASI service that will enable acquirers and originating institutions to request name validation.
- can be used as an additional step to verify that the name information provided by users registering their card matches the name associated to the card by the card issuer.
- provides an additional check that helps issuers reduce the risk of fraud like account takeover and scams by ensuring funds are being transferred to and from the registered cardholder's account.

Embedding this new capability within existing multilayered fraud strategies supports a smooth and secure payment experience.

What Mastercard is doing

Mastercard is enhancing the ASI service to support name validation that can be performed by acquirers and originating institutions.

Availability of name validation will vary based on issuer enablement of the service.

Background

The ASI service is an optional non-financial transaction used to validate that a cardholder's account is open and valid, and optionally validates the address and Card Validation Code 2 (CVC2).

The name validation service helps enable a customer to validate that the name provided by a verified registered user matches the name associated to the card at the issuer.

Mastercard is introducing enhanced capabilities to the ASI service as the next evolution in card validation. It helps enable a secure payment experience by reducing the risk of fraud by validating ownership of card for Mastercard MoneySend Payment and Funding Transactions, and Mastercard Gaming Payment Transactions.

Version history

Each customer must determine the impact on its operations.

Date	Description of change
6 June 2023	Added Other media to Related documentation
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.

Attention warranted (program/service-related): acquirer, originating institution

Acquirers and originating institutions should be aware name validation capabilities will be added to the ASI service. Additional name information can be included in the request, and the results will be provided in the response.

ASI service request message

Includes	Value	Acquirers and originating institutions are required to ...
MoneySend Payment Transactions, Funding Transactions, and Gaming Payment Transactions type identifier in DE 48, subelement 77 (Transaction Type Identifier) and data verification type in DE 108 (Additional Transaction Reference Data), subelement 07 (Data Verification Type), subfield 01 (Data Verification Type)	10 (Receiver/Recipient Data Verification Request) in DE 108, subelement 07, subfield 01	Include the name information in DE 108, subelement 01 (Receiver/Recipient Data), subfield 01 (Receiver/Recipient First Name), subfield 02 (Receiver/Recipient Middle Name), and subfield 03 (Receiver/Recipient Last Name). Receive: • DE 108 data element values as submitted in the original request. • DE 108, subelement 08 (Data Verification Response), subfield 01 (Receiver/Recipient Service Response) with one of the following validation result values, as applicable: A (match), B (partial match), C (no match), U (unverified).
	11 (Sender Data Verification Request) in DE 108, subelement 07, subfield 01	Include the name information in DE 108, subelement 02, subfield 01, subfield 02, subfield 03. Receive: • DE 108 data element values as submitted in the original request. • DE 108, subelement 08, subfield 02 (Sender Service Response) with one of the following validation result values, as applicable: A, B, C, U.

NOTE: Acquirers are required to ensure when invoking name validation for Sender or Receiver they must populate specific DE 108 field values.

Program or service requirement: issuer

Issuers participating are required to receive ASI service messages with receiver/recipient data, sender data, additional request for receiver name validation, or sender name validation. Issuers are required to be able to send a response to the request to validate the receiver name or sender name.

ASI service request for name validation

Includes	Value	Issuers are required to ...
MoneySend Payment Transactions, Funding Transactions, and Gaming Payment Transactions type identifier in DE 48, subelement 77 (Transaction Type Identifier) and data verification type in DE 108, subelement 07, subfield 01	10 (Receiver/Recipient Data Verification Request) in DE 108, subelement 07, subfield 01	Validate the name information provided in DE 108, subelement 01, subfield 01, subfield 02, and subfield 03.
		Respond to the Receiver/Recipient Data Verification Request with DE 108, subelement 08, subfield 01 with one of the following validation result values, as applicable: A, B, C, U.
	11 (Sender Data Verification Request) in DE 108, subelement 07, subfield 01	Validate the name information provided in DE 108, subelement 02 (Sender Data), subfield 01 (Sender First Name), subfield 02 (Sender Middle Name), subfield 03 (Sender Last Name).
		Respond to the Sender Data Verification Request with DE 108, subelement 08, subfield 02 with one of the following validation result values, as applicable: A, B, C, U.

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 (Authorization)

Mastercard will add:

- New subelements to DE 108 and associated subfields and positions
- New edits to support the new subelements

Mastercard will make the new Authorization data fields available in Transaction Investigator.

Single Message System

Mastercard will add:

- New subelements to DE 108 and associated subfields and positions
- New edits to support the new subelements

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.

Reference manuals

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

- *Authorization Manual*
- *Customer Interface Specification*
- *Mastercard MoneySend and Funding Transactions Implementation and Operations for Core Connections*
- *Mastercard MoneySend and Funding Transactions Program Standards*
- *Single Message System Programs and Services*
- *Single Message System Specifications*

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 7402 Enhancing Account Status Inquiry to Enable Name Validation, 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			
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			

Authorization

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

CIS data element definitions

Mastercard will update this data element to support this announcement.

DE 108 (Additional Transaction Reference Data)

DE 108 (Additional Transaction Reference Data) provides the capability for the acquirers to send Receiver, Sender, and transaction level data to the issuer in account status inquiry transactions, Mastercard Send Transactions (Funding Transactions, MoneySend Payment Transactions, and Gaming and Gambling Payments Transactions), and Mastercard Merchant Presented QR Transactions.

Attributes

Attribute	Description
Subelements	8

Application notes For MoneySend and Funding Transactions

MoneySend Payment and Funding Transactions will not contain the following DE 108 subelements and subfields:

- Subelement 05 (Digital Account Information), subfield 01 (Digital Account Reference Number)
- Subelement 05, subfield 02 (Mastercard Merchant Presented QR Receiving Account Number)
- Subelement 06 (QR Dynamic Code Data)
- Subelement 07 (Data Verification Request)
- Subelement 08 (Data Verification Response)

Application notes for Account Status Inquiry Transactions

For Account Status Inquiry Transactions, acquirers may send and be prepared to receive DE 108 (Additional Transaction Reference Data). Issuers must be prepared to receive and return DE 108 (Additional Transaction Reference Data) with Account Status Inquiry Transactions.

Acquirers that are requesting verification of receiver/recipient or sender data will send DE 108 (Additional Transaction Reference Data) with subelements:

- Subelement 01 (Receiver/Recipient Data) or Subelement 02 (Sender Data)
- Subelement 07 (Data Verification Request)

Issuers must receive DE 108 (Additional Transaction Reference Data) with subelements:

- Subelement 01 (Receiver/Recipient Data) or Subelement 02 (Sender Data)
- Subelement 07 (Data Verification Request)

Issuers must return DE 108 (Additional Transaction Reference Data) with subelement 08 (Data Verification Response).

Subelement 07 (Data Verification Request)
DE 108 (Additional Transaction Reference Data), subelement 07 (Data Verification Request) indicates that account status verification is requested in the Authorization message.

Attributes

Attribute	Value	Description
Subelement ID	07	Data verification request
Data Representation	an...6; LLLVAR	
Subelement Length	3	

Attribute	Value	Description
Data Field	Contents of subfield 01	
Number of Subfields	1	Subfield 1
Justification		

Usage

Whether use is mandatory, conditional, optional, or not required is noted for each applicable message.

Message	Org	Sys	Dst
Authorization Request/ 0100	O	•	C
Authorization Request Response/0110	CE	•	CE

Subfield 01 (Data Verification Type)
DE 108, subelement 07, subfield 01 (Data Verification Type) indicates the type of verification being requested from the message receiver.

Attributes

Attribute	Value	Description
Subfield ID	01	Data Verification Type
Data Representation	n-2	
Subfield Length	2	
Data Field	Contents of subfield 01	
Justification	N/A	

Values

Value	Description
10	Receiver/Recipient Data Verification request
11	Sender Data Verification request

Application notes

Subfield 01 is optional for Account Status Inquiry Transactions.

Subelement 08 (Data Verification Response)
DE 108 (Additional Transaction Reference Data), subelement 08 (Data Verification Response) contains the Account Status verification response in the Authorization request response message.

Attributes

Attribute	Value	Description
Subelement ID	08	Receiver/Recipient Data Verification Response
Data Representation	an...10; LLLVAR	
Subelement Length	3	
Data Field	Contents of subfields	
Subfields	2	Subfield 1 (Receiver/Recipient Service Response)
		Subfield 2 (Sender Service Response)
Justification	See subfields	

If provided, Mastercard will remove subelement 08 from the Authorization Request/0100.

Usage

Whether use is mandatory, conditional, optional, or not required is noted for each applicable message.

Message	Org	Sys	Dst
Authorization Request Response/0110	C	•	C

Subfield 01 (Receiver/Recipient Service Response)
DE 108, subelement 08, subfield 01 (Receiver/Recipient Service Response) contains the receiver data verification results.

Attributes

Attribute	Value	Description
Subfield ID	01	Receiver/Recipient Service Response
Data Representation	a-1	
Subfield Length	2	
Data Field	Contents of subfield 01	
Justification	N/A	

Values

Position	Attribute	Description
1	a-1	Receiver/Recipient Name Verification Response
		Contains the results of an attempt to verify that the following data present in the verification request message matched the data on file with the issuer:
		• Receiver/Recipient First Name (DE 108, SE 01, subfield 01) • Receiver/Recipient Middle Name (DE 108, SE 01, subfield 02) • Receiver/Recipient Last Name (DE 108, SE 01, subfield 03)
		Valid values include:
		• A = Match • B = Partial Match • C = No Match • U = Unverified

Application notes

Subfield 01 is conditional for Account Status Inquiry Transactions.

Application notes for Account Status Inquiry

If DE 108, subelement 07, subfield 01 is received with the value '10' in an Account Status Inquiry request, DE 108, subelement 08, subfield 01 should be included in the response. It is not edited and will be forwarded to destination.

Subfield 02 (Sender Service Response)
DE 108, subelement 08, subfield 02 (Sender Service Response) contains the sender data verification result.

Attributes

Attribute	Value	Description
Subfield ID	02	Sender Service Response
Data Representation	a-1	
Subfield Length	2	
Data Field	Contents of subfield 02	
Justification	N/A	

Values

Position	Attribute	Description
1	a-1	Sender Name Verification Response
		Contains the results of an attempt to verify that the following data present in the verification request message matched the data on file with the issuer:
		• Sender First Name (DE 108, SE 02, subfield 01)
		• Sender Middle Name (DE 108, SE 02, subfield 02)
		• Sender Last Name (DE 108, SE 02, subfield 03)
		Valid values include:
		• A = Match
		• B = Partial Match
		• C = No Match
		• U = Unverified

Application notes

Subfield 02 is conditional for Account Status Inquiry Transactions.

Application notes for Account Status Inquiry

If DE 108, subelement 07, subfield 01 is received with the value '11' in an Account Status Inquiry request, DE108, subelement 08, subfield 02 should be included in the response. It is not edited and will be forwarded to the destination.

Authorization Platform edits

Mastercard will perform the following edits.

Authorization Request/0100 message edits for DE 108, subelement 07

When...	Then the Authorization Platform....
An Authorization Request/0100 message contains DE 108 (Additional Transaction Reference Data) with an incorrect subelement 07 length and/or incorrect format (Data Representations).	Will reject the transaction and send an Authorization Response/0110 message to the acquirer with: DE 39 = 30 (format error) DE 44 = 108007 (indicating DE108 SE07 is in error)

Authorization Response/0110 message edits for DE 108, subelement 08

When...	Then the Authorization Platform....
An Authorization Response/0110 message contains DE 108 (Additional Transaction Reference Data) with an incorrect subelement 08 length and/or incorrect format (Data Representations).	Sends an Authorization Response Negative Acknowledgement/0190 message to the issuer with: • DE 39 = 30 • DE 44 = 108008

Transaction Investigator updates for the Authorization Platform

The Transaction Investigator will be updated to support DE 108, subelements 7 and 8.

Single Message System

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

DE 108 (Additional Transaction Reference Data)

DE 108 (Additional Transaction Reference Data) provides the capability for acquirers to send sender, receiver, and transaction-level data to the issuer in account status inquiry transactions, Mastercard Send transactions (Funding Transactions, MoneySend Payment Transactions, and Gaming and Gambling Payments Transactions), and Mastercard Merchant Presented QR Transactions.

Attributes

Attribute	Description
Subelements	8

Application notes For MoneySend Payment and Funding Transactions

MoneySend Payment and Funding Transactions will not contain the following DE 108 subelements and subfields:

• Subelement 05 (Digital Account Information), subfield 01 (Digital Account Reference Number)
• Subelement 05, subfield 02 (Mastercard Merchant Presented QR Receiving Account Number)
• Subelement 06 (QR Dynamic Code Data)
• Subelement 07 (Data Verification Request)
• Subelement 08 (Data Verification Response)

Application notes for Account Status Inquiry Transactions

For Account Status Inquiry Transactions, acquirers must send and be prepared to receive DE 108 (Additional Transaction Reference Data). Acquirers that are requesting verification of receiver/recipient or sender data will send DE 108 (Additional Transaction Reference Data) with subelements:

• Subelement 01 (Receiver/Recipient Data) or Subelement 02 (Sender Data)
• Subelement 07 (Data Verification Request)

Issuers must receive DE 108 (Additional Transaction Reference Data) for all Account Status Inquiry Transactions:

- Subelement 01 (Receiver/Recipient Data) or Subelement 02 (Sender Data)
- Subelement 07 (Data Verification Request)

Issuers must return DE 108 (Additional Transaction Reference Data) with Subelement 08 (Data Verification Response).

Subelement 07 (Data Verification Request)
DE 108 (Additional Transaction Reference Data), subelement 07 (Data Verification Request) indicates that account status verification is requested in the Authorization message. The receiver should retain and use it in the response.

Attributes

Attribute	Value	Description
Subelement ID	07	Data Verification Request
Data Representation	an...6; LLLVAR	
Subelement Length	3	
Data Field	Contents of subfield 01	
Number of Subfields	1	Subfield 1
Justification		

Usage

Whether use is mandatory, conditional, optional, or not required is noted for each applicable message.

Message	Org	Sys	Dst
Financial Transaction Request/0200	O	•	C
Financial Transaction Request Response/0210	C	•	C

Subfield 01 (Data Verification Type)
DE 108, subelement 07, subfield 01 (Data Verification Type) indicates the type of verification being requested from the message receiver.

Attributes

Attribute	Value	Description
Subfield ID	01	
Data Representation	n-2	
Subfield Length	2	
Data Field	Contents of subfield 01	

Attribute	Value	Description
Justification	N/A	

Values

Value	Description
10	Receiver/Recipient Data Verification request
11	Sender Data Verification request

Application notes

Authorization Request/0200:

Optional:

- Should not have multiple instances of the same subfield.
- Not valid for Financial Transaction Advice/0220 and Acquirer Reversal Advice/0420: Acquirer Initiated transactions.

Subelement 08 (Data Verification Response)
DE 108 (Additional Transaction Reference Data), subelement 08 (Data Verification Response) contains the Account Status verification response in the Authorization request response message.

Attributes

Attribute	Value	Description
Subelement ID	08	Data verification response
Data Representation	an...10; LLLVAR	
Subelement Length	3	
Data Field		Contents of subfields
Subfields	2	Subfield 1 (Receiver/Recipient Service Response)
		Subfield 2 (Sender Service Response)
Justification	See subfields	

If provided, Mastercard will remove subelement 08 from the Financial Transaction Request/0200.

Usage

Whether use is mandatory, conditional, optional, or not required is noted for each applicable message.

Message	Org	Sys	Dst
Financial Transaction Request Response/0210	C	•	C

Subfield 01 (Receiver/Recipient Service Response)
DE 108, subelement 08, subfield 01 (Receiver/Recipient Service Response) contains the receiver name data verification results.

Attributes

Attribute	Value	Description
Subfield ID	01	Receiver/Recipient Service Response
Data Representation	a-1	
Subfield Length	2	
Data Field	Contents of subfield 01	
Justification	N/A	

Values

Position	Attribute	Description
1	a-1	Receiver/Recipient Name Verification Response
		Contains the results of an attempt to verify that the following data present in the verification request message matched the data on file with the issuer:
		• Receiver/Recipient First Name (DE 108, SE 01, subfield 01)
		• Receiver/Recipient Middle Name (DE 108, SE 01, subfield 02)
		• Receiver/Recipient Last Name (DE 108, SE 01, subfield 03)
		Valid values include:
		• A = Match.
		• B = Partial Match.
		• C = No Match.
		• U = Unverified

Application notes

Subfield 01 is conditional for Account Status Inquiry Transactions.

Application notes for Account Status Inquiry

If DE 108, subelement 07, subfield 01 is received with the value '10' in an Account Status Inquiry request, DE 108, subelement 08, subfield 01 must be included in the response. It is not edited and will be forwarded to the destination.

Subfield 02 (Sender Service Response)
DE 108, subelement 08, subfield 02 (Sender Service Response) contains the sender data verification results.

Attributes

Attribute	Value	Description
Subfield ID	02	Sender Service Response
Data Representation	a-1	
Subfield Length	2	
Data Field	Contents of subfield 02	
Justification	N/A	

Values

Position	Attribute	Description
1	a-1	Sender Service Response
		Contains the results of an attempt to verify that the following data present in the verification request message matched the data on file with the issuer:
		• Sender First Name (DE 108, SE 01, subfield 01)
		• Sender Middle Name (DE 108, SE 01, subfield 02)
		• Sender Last Name (DE 108, SE 01, subfield 03)
		Valid values include:
		• A = Match
		• B = Partial Match
		• C = No Match
		• U = Unverified

Application notes

Subfield 02 is conditional for Account Status Inquiry Transactions.

Application notes for Account Status Inquiry

If DE 108, subelement 07, subfield 01 is received with the value '11' in an Account Status Inquiry request, DE 108, subelement 08, subfield 02 should be included in the response. It is not edited and will be forwarded to the destination.

Single Message System edits

Mastercard will perform the following edits.

Financial Transaction Request/0200 message edits for DE 108, subelement 07

When...	Then the Authorization Platform....
A Financial Transaction Request/0200 message that contains DE 108 (Additional Transaction Reference Data) with an incorrect subelement 07 length and/or incorrect format (Data Representations).	Will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: DE 39 = 30 (format error) DE 44 = 10807 (indicating DE 108 SE 07 is in error)

Financial Transaction Request Response/0210 message edits for DE 108, subelement 08

When...	Then the Authorization Platform....
A Financial Transaction Request Response/0210 message contains DE 108 (Additional Transaction Reference Data) with an incorrect subelement 08 length and/or incorrect format (Data Representations).	Will reject the transaction and send a: Financial Transaction Request Response/0210 message to the acquirer with DE 39 = 05 (Do not honor). Reversal Advice/0420 message to the issuer with DE 39 = 00 (Approved or completed successfully).