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.
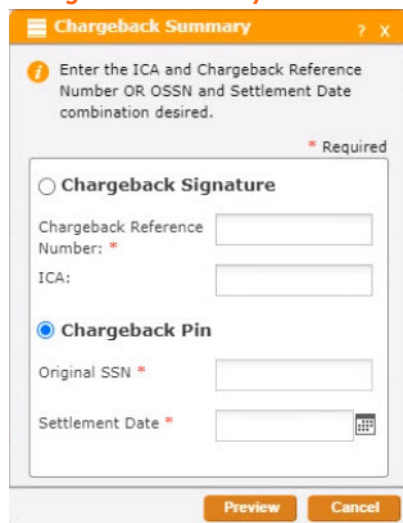
Background

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

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

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.
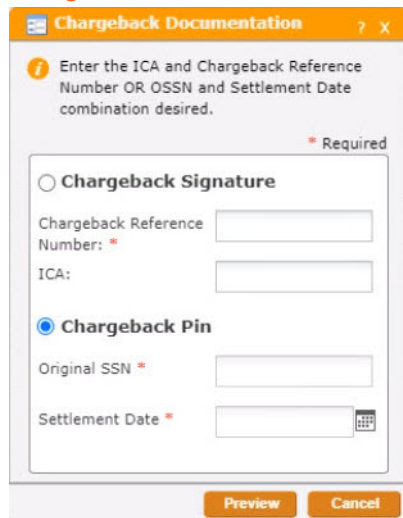
Background

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.
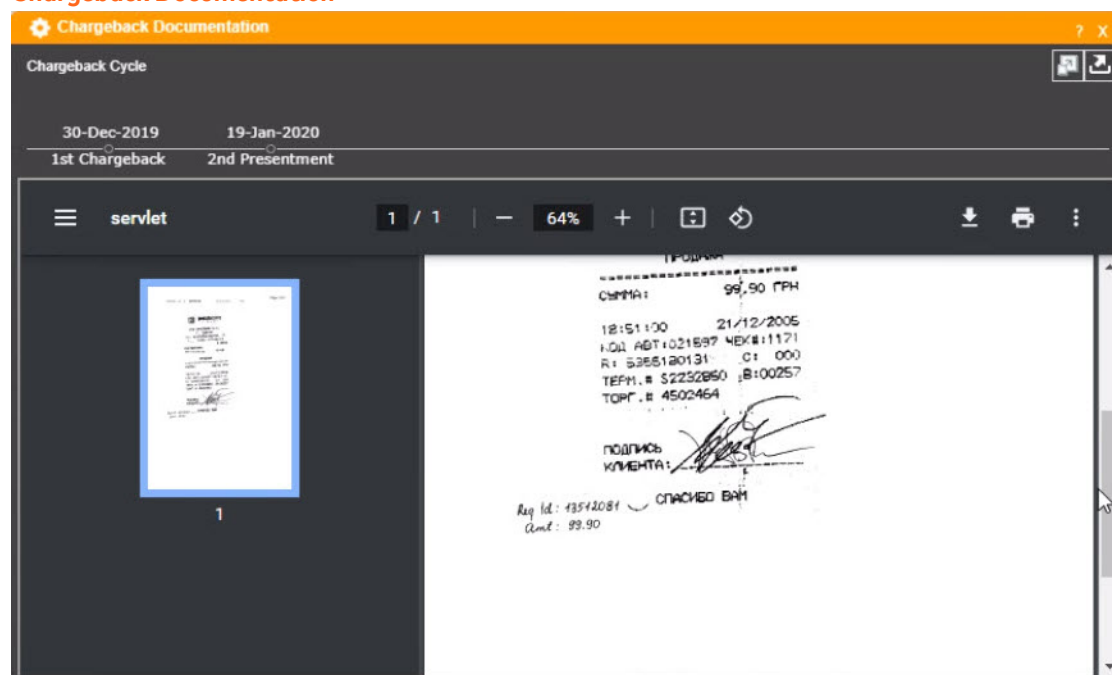
Enhancement

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

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 • 0 = card present • 1 = card not present • 9 = unknown

Additional field name	Description
Card brand	DE 63 (Network Data), Subfield 1 (Financial Network Code). Valid values are • MC = Mastercard • CI = Cirrus • MS = Maestro • MD = Debit Mastercard • PL = Plus • PV(L) = Private label • VI = Visa

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	• 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. • For Dual Message System cases, this field is populated with the date that the sender submitted the case. **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 _AN 5319 Revised Chargeback Standards for Acquirer Pre-Arbitration Processing_.**

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

spute 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

Page 1 of 43   Displaying 1 - 50 of 2145

Support for disputes involving first presentments using flexible interchange

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

Current functionality	Functionality after 22.11.1 release
When an issuer or acquirer creates a request to the `PUT /cases/{case-id}` 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 `PUT /cases`. 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.