



AN 7107 Modifying Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program

Type:

Switching release announcement

Audience:

Acquirer
Issuer
Processor
Network enablement partner

Region:

Global

Brand:

Mastercard®

Release:

23.Q4

Action indicator:

Network mandate: acquirer
Testing recommended: acquirer, issuer

System:

Clearing

Published:

6 June 2023

Effective:

13 October 2023

Executive overview

Mastercard is modifying existing commercial credit product codes for the Mastercard Enterprise Solution Wholesale Travel Program.

Effective date details

Date	Details
13 October 2023	Dual Message System (Clearing)

Customer benefit

By modifying the existing commercial credit product codes to work without card acceptor business code (MCC) restriction, Mastercard will promote consistency for customers when using the program's existing commercial credit product codes and the new commercial credit product codes introduced in *AN 6790 Introducing Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program*.

What Mastercard is doing

Mastercard is modifying existing commercial credit product codes MBA, MBG, MBH, MBI, MBJ, and MBS for the Mastercard Enterprise Solution Wholesale Travel Program to work without MCC restrictions.

Background

The Mastercard Enterprise Solution Wholesale Program is a global program that allows payments between travel buyers and suppliers, such as travel agents, airlines, and hotels. In *AN 6790 Introducing Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program*, Mastercard introduced new commercial credit product codes into the program without MCC restriction. The program's existing six product codes currently have MCC restrictions.

Version history

Each customer must determine the impact on its operations.

Date	Description of change
6 June 2023	Added Other media to Related documentation
21 February 2023	Initial publication date

This announcement format is customized to provide the appropriate level of detail for this enhancement and may not include all of the sections usually provided in a standard release announcement.

Customer impact

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

Network mandate: acquirer

Acquirers globally must submit transactions with the existing commercial credit product codes under either:

- Interchange Rate Designator (IRD) BB: Commercial Business-to-Business
- IRD MC: MPP Rate 1 or IRD MM: MPP Rate 2 as part of the U.S. region consumer MPP Rate interchange programs

If a transaction with the existing commercial credit product codes is submitted with any other IRD, this will result in a clearing reject.

Acquirers must also recognize the applicable interchange rate based on the product class override indicator value associated with the applicable product code.

Until Release 23.Q4, transactions initiated with one of the existing Mastercard Enterprise Wholesale Travel Program products and any MCC not part of card acceptor business segments (CABs) A001, B001, GW01, H001, R001, V001 must be submitted with an appropriate IRD based on the interchange qualification requirements for transactions submitted under business service levels 1, 2, 3, and 4.

Testing recommended: acquirer, issuer

Mastercard recommends testing for acquirers and issuers to support this 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	

Acquirer to Mastercard	Mastercard to issuer	Impacted
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)

Effective with Release 23.Q4, commercial credit product codes MBA, MBG, MBH, MBI, MBJ, and MBS must be cleared using only IRDs BB, MC, or MM.

Product class override indicator values

Acquirers must recognize the applicable interchange rate based on the product class override indicator value associated with the applicable product code.

Product code	Product class override indicator	Card acceptor business (CAB) programs: A001, B001, GW01, H001, R001, V001	
			CABs: all others
MBS	MBS (Mastercard® B2B Product 1)	IRD BB	IRD BB
MBA	MBA (Mastercard® B2B Product 2)	IRD BB	IRD BB
MBG	MBG (Mastercard® B2B Product 3)	IRD BB	IRD BB
MBH	MBH (Mastercard® B2B Product 4)	IRD BB	IRD BB
MBI	MBI (Mastercard® B2B Product 5)	IRD BB	IRD BB
MBJ	MBJ (Mastercard® B2B Product 6)	IRD BB	IRD BB

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

- *AN 6790 Introducing Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program*
- *AN 7175 Introducing Interchange Rates and Modifying product codes for the Mastercard Enterprise Solution Wholesale Travel Program*
- *AN 7352 Introducing New Product Codes and Interchange Rates for Mastercard Enterprise Solution Wholesale Travel Program in Brazil*

Reference manuals

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

- *Customer Interchange Specification*
- *IPM Clearing Formats*
- *Mastercard Enterprise Solution Wholesale Travel Program Pricing Manual*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Asia/Pacific Region for Vendors*
- *Interchange Manual Interregional Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Canada Region*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region for Vendors*
- *Interchange and Service Fees Manual: Latin America and the Caribbean*
- *Interchange Manual for the Latin America and the Caribbean Region*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Region for Vendors*

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 7107 Modifying Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program](#), Customer Technical Conference, May 2023