



AN 7840 Announcing Modifications to the Authorization Processing Integrity Acquirer Detail Report

Type:

Bulletin announcement

Category:

Operations

Audience:

Acquirer

Processor

Network enablement partner

Region:

Global

Brand:

Mastercard®

Debit Mastercard®

Maestro®

Cirrus®

Action indicator:

Attention warranted (network-related)

Attention warranted (program/service-related)

Published:

6 June 2023

Effective:

15 October 2023

Executive overview

Mastercard is modifying the Authorization Processing Integrity Acquirer Detail Report (AB605010-AA and AB605010-FF) to include three new fields in support of existing and new TPE programs to help customers further identify improper processing behaviors.

Effective date details

| Date | Details |
|-----------------|--|
| 15 October 2023 | Three new fields will be visible in the AB605010-AA and AB605010-FF reports. |

Customer benefit

Acquirers can leverage the AB605010 reports to find detailed transaction information about assessments they receive on a weekly or monthly basis. The details in these reports are provided so that acquirers and their merchants can troubleshoot issues and remediate them appropriately. Details for each individual TPE program are included in the reporting.

What Mastercard is doing

Mastercard will modify the Authorization Processing Integrity Acquirer Detail Report (AB605010-AA and AB605010-FF) to include three new fields in support of existing and new TPE programs.

Background

Mastercard's Transaction Processing Excellence (TPE) programs seek to improve the payments ecosystem by assessing unfavorable processing behaviors on the Mastercard Network. The Acquirer Detail Report allows customers to better understand their TPE program assessments and make changes accordingly.

Version history

| Date | Description of change |
|-------------|--------------------------|
| 6 June 2023 | Initial publication date |

Authorization Processing Integrity report enhancements

Mastercard will implement the following enhancements to the AB605010-AA and AB605010-FF report layouts. These new fields will become visible to acquirers on 15 October 2023.

AB605010-AA image report and AB605010-FF data file modifications will include:

- "Sub Program Indicator" which will indicate further details about specific TPE programs as listed below:
 - "D" = 24-hour threshold as part of the Excessive Authorization Attempts TPE (2PI2010).
 - "M" = 30-day threshold as part of the Excessive Authorization Attempts TPE (2PI2010).
 - "K" = upgrade software kernel to V3.x reader as part of the M/Chip Deployment Performance Program (2PI2015).
 - "C" = update Payment System Public Keys (PSPKs) in CDA supporting terminals as part of the M/Chip Deployment Performance Program (2PI2015).
 - "P" = update Payment System Public Keys (PSPKs) in CDA supporting terminals and upgrade software kernel to V3.x reader as part of the M/Chip Deployment Performance Program (2PI2015).
- "Terminal ID" to allow acquirers to identify the terminal (indicated in DE 41), that is the source of transaction processing excellence fees.
- "Device Serial Number" which represents the serial number of the terminal used for a transaction represented in DE 55 Tag 9F1E.

Acquirer impact

Acquirers must be prepared to receive the AB605010 reports with the three new fields added to not disrupt any of their operations. These fields are intended to convey additional information to help customers understand their assessment and are not required to be used. However, customers should ensure that the addition of these three fields at the end of the report do not cause production system issues.

AB605010-AA Authorization Processing Integrity Acquirer Detail Report

A sample of the text file version of this report is shown below.

```
REPORT NUMBER: AB605010-AA                                MASTERCARD INTERNATIONAL                                RUN DATE: APR 17 2023
BILLING CYCLE DATE: APR 16 2023                            CONSOLIDATED BILLING SYSTEM                            RUN TIME: 06.21.25
                                                                AUTHORIZATION PROCESSING INTEGRITY ACQUIRER DETAIL REPORT    PAGE: 1

ACQUIRER ICA/CUST ID: 12345                                NAME: Sample Customer A

Processing Integrity Fee-Not Reversed/Cleared Undefined Authorization

CARDHOLDER          AUTH          CLRNG          POS          FWD-INST          AUTH          CLRNG          AUTH          FIN-NET          AUTH          BRAND MCC TRAN
NUMBER              AMT              AMT              CNTRY          ID              DATE          DATE          ID          CODE          BRN          STATUS
MERCHANT            MERCHANT
ID                  NAME
FINAL AUTH          CURR MISMATCH          AMT MISMATCH          BILL-CURR          BILL CONV          AUTH DATE          RESP DATE          AUTH CURR          ADDTL          ADDTL          BILLING-EVENT          EXCESS-AUTH          SUB PROGRAM          TERMINAL          DEVICE SERIAL
RVSL IND            IND            IND            CODE            AUTH AMT            ICA            OWNER            CODE            CODE            RESP 1          RESP 2          CODE BRN          ATTEMPTS          INDICATOR          ID            NUMBER
000000000814077    EBN*SPOTIFY          CURITIBA          000000000000    000000000000    20230329          00          986          000          513882          MPL          W92PG8          MCC 4899          0          D          1vo9f3si          09ad32kjf
6.83
54699702XXX3850    000000000700    000000000000    BRA          000000000000    20230329          00          986          000          869427          MCS          S85DC6          MCC 4899          0          M          wm43k2ek          fm320fe9
000000000814077    EBN*SPOTIFY          CURITIBA          986          6.78
55020954XXX1177    0000000002760    000000000000    BRA          000000000000    20230329          00          986          435663          MCG          28L00S          MCC 4131          0          23md4kgd          3nfek542
000000005184761    VIACAO PRETTI LTDA          COLATINA          986          26.66
000          000          2PI2004
```

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AB605010-FF Authorization Processing Integrity Acquirer Detail Data File

The file is in fixed format, and all fields are delimited by a semicolon (;). The layout of the data file is as follows:

Table 1: AB605010-FF Authorization Processing Integrity Acquirer Detail Data File

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|----------------------------------|-------|-----|--------|-------------------|---|-----------------|
| Cardholder Number | 1 | 19 | 19 | DE 2 | Masked (Obfuscated) PAN. First 6 and last 4 digits of the PAN will be shown (example, 999999XXXX XX9999). Space filled, left justified. | Alphanumeric |
| Delimiter | 20 | 20 | 1 | | All fields delimited by ";" | Alphanumeric |
| Authorization Transaction Amount | 21 | 32 | 12 | DE 4 | Zero filled, right justified (example, 00000001211) | Numeric |
| Delimiter | 33 | 33 | 1 | | All fields delimited by ";" | Alphanumeric |
| Clearing Transaction Amount | 34 | 45 | 12 | DE 4 | Zero filled, right justified (example, 00000001211). Blank if not applicable for billing event. | Numeric |
| Delimiter | 46 | 46 | 1 | | All fields delimited by ";" | Alphanumeric |
| Acquirer Institution ID | 47 | 57 | 11 | DE 32 | Space filled, left justified (example 9744) | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|------------------------------------|-------|-----|--------|---------------------|---|-----------------|
| Delimiter | 58 | 58 | 1 | | All fields delimited by "," | Alphanumeric |
| POS Country Code | 59 | 61 | 3 | DE 61 subfield 13 | Alpha country code | Alphanumeric |
| Delimiter | 62 | 62 | 1 | | All fields delimited by "," | Alphanumeric |
| Acquirer Forwarding Institution ID | 63 | 73 | 11 | DE 33 | Zero filled, right justified (example 00000008434) | Numeric |
| Delimiter | 74 | 74 | 1 | | All fields delimited by "," | Alphanumeric |
| Authorization Date | 75 | 82 | 8 | DE 15 | YYYYMMDD Derived YYYY, DE 15 MMDD | Alphanumeric |
| Delimiter | 83 | 83 | 1 | | All fields delimited by "," | Alphanumeric |
| Clearing Date | 84 | 91 | 8 | PDS 0158 subfield 5 | YYYYMMDD Derived YYYY, PDS 0158 subfield 5 YYMMDD. Blank if not applicable for billing event. | Alphanumeric |
| Delimiter | 92 | 92 | 1 | | All fields delimited by "," | Alphanumeric |
| Merchant ID | 93 | 107 | 15 | DE 42 | Space filled, left justified | Alphanumeric |
| Delimiter | 108 | 108 | 1 | | All fields delimited by "," | Alphanumeric |
| Merchant Name Location | 109 | 148 | 40 | DE 43 | Space filled, left justified | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|-------------------------------------|-------|-----|--------|--------------------------------|---------------------------------------|-----------------|
| Delimiter | 149 | 149 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Authorization ID | 150 | 155 | 6 | DE 38 | | Alphanumeric |
| Delimiter | 156 | 156 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Financial Network Code | 157 | 159 | 3 | DE 63 subfield 1 | | Alphanumeric |
| Delimiter | 160 | 160 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Banknet Reference Number | 161 | 169 | 9 | DE 63 subfield 2 | Left justified | Alphanumeric |
| Delimiter | 170 | 170 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Acceptance Brand | 171 | 173 | 3 | | | Alphanumeric |
| Delimiter | 174 | 174 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Merchant Category Code | 175 | 178 | 4 | DE 18 | | Alphanumeric |
| Delimiter | 179 | 179 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Point of Service Transaction Status | 180 | 180 | 1 | DE 61 subfield 7 | | Alphanumeric |
| Delimiter | 181 | 181 | 1 | | All fields delimited by ",," ," | Alphanumeric |
| Final Authorization Indicator | 182 | 182 | 1 | DE 48 subelement 61 subfield 5 | | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|-----------------------------------|-------|-----|--------|-------------------|--|-----------------|
| Delimiter | 183 | 183 | 1 | | All fields delimited by "," , | Alphanumeric |
| Response Code | 184 | 185 | 2 | DE 39 | | Alphanumeric |
| Delimiter | 186 | 186 | 1 | | All fields delimited by "," , | Alphanumeric |
| Authorization Currency Code | 187 | 189 | 3 | DE 49 | | Alphanumeric |
| Delimiter | 190 | 190 | 1 | | All fields delimited by "," , | Alphanumeric |
| Clearing Currency Code | 191 | 193 | 3 | DE 49 | | Alphanumeric |
| Delimiter | 194 | 194 | 1 | | All fields delimited by "," , | Alphanumeric |
| Processing Code | 195 | 196 | 2 | DE 3 subfield 1 | | Alphanumeric |
| Delimiter | 197 | 197 | 1 | | All fields delimited by "," , | Alphanumeric |
| Clearing Banknet Reference Number | 198 | 206 | 9 | DE 63 subfield 2 | Space filled, left justified. Blank if not applicable for billing event. | Alphanumeric |
| Delimiter | 207 | 207 | 1 | | All fields delimited by "," , | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|----------------|-------|-----|--------|-------------------|--|-----------------|
| Clearing Match | 208 | 208 | 1 | | <p>Identifies if a matching clearing transaction was found for an authorization.</p> <p>Values:</p> <ul style="list-style-type: none"> • Y: Matching clearing found. • N: Matching clearing not found. • M: Multiple clearing records processed for a single authorization request. • Blank: Not applicable for billing event. | Alphanumeric |
| Delimiter | 209 | 209 | 1 | | All fields delimited by ",", " | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|-------------------------------|-------|-----|--------|-------------------|---|-----------------|
| Final Auth Reversal Indicator | 210 | 210 | 1 | | <p>Identifies if a final authorization was reversed which resulted in a matching clearing transaction not being found for an authorization.</p> <p>Values:</p> <ul style="list-style-type: none"> • Y: Authorization was reversed. • N: Authorization was not reversed. • Blank: Not applicable for billing event. | Alphanumeric |
| Delimiter | 211 | 211 | 1 | | All fields delimited by ""," , | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|-----------------------------|-------|-----|--------|-------------------|--|-----------------|
| Currency Mismatch Indicator | 212 | 212 | 1 | | <p>Identifies if the authorization and clearing Transaction Currency Code (DE 49) are not the same.</p> <p>Values:</p> <ul style="list-style-type: none"> • Y: Authorization and clearing currencies do not match. • N: Authorization and clearing currencies match. • Blank: Not applicable for billing event. | Alphanumeric |
| Delimiter | 213 | 213 | 1 | | All fields delimited by ""," / | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|---------------------------|-------|-----|--------|-------------------|--|-----------------|
| Amount Mismatch Indicator | 214 | 214 | 1 | | Identifies if the authorization and clearing Transaction Amount (DE 4) are not the same. Values: <ul style="list-style-type: none"> • Y: Authorization and clearing amounts do not match. • Blank: Not applicable for billing event. | Alphanumeric |
| Delimiter | 215 | 215 | 1 | | All fields delimited by "," , | Alphanumeric |
| Billing Currency Code | 216 | 218 | 3 | | Identifies the currency code of the assessed fee. | Alphanumeric |
| Delimiter | 219 | 219 | 1 | | All fields delimited by "," , | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|---|-------|-----|--------|-------------------|--|-----------------|
| Billing Converted Authorization Amount | 220 | 231 | 12 | | Authorization Transaction Amount converted to the currency of the assessed fee. Space filled, left justified, and may contain an embedded decimal point based on the currency exponent (for example, 1234.56). | Alphanumeric |
| Delimiter | 232 | 232 | 1 | | All fields delimited by "," | Alphanumeric |
| MIP Owner ICA | 233 | 243 | 11 | | ICA Code obtained from Auth BNA table. Space filled, left justified (example 9744) | Alphanumeric |
| Delimiter | 244 | 244 | 1 | | All fields delimited by "," | Alphanumeric |
| FRMT Error Data element no | 245 | 247 | 3 | | Data element where a format error was found. Example ('048') indicates DE 48. | Alphanumeric |
| Delimiter | 248 | 248 | 1 | | All fields delimited by "," | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|---------------------------------|-------|-----|--------|-------------------|--|-----------------|
| FRMT Error Sub element no | 249 | 251 | 3 | | Data element where a format error was found. Example ('048') indicates DE 48. | Alphanumeric |
| Delimiter | 252 | 252 | 1 | | All fields delimited by ",," | Alphanumeric |
| Billing Event | 253 | 263 | 11 | | Identifies which fee was assessed. Left justified. | Alphanumeric |
| Delimiter | 264 | 264 | 1 | | All fields delimited by ",," | Alphanumeric |
| Excess Auth Attempts | 265 | 268 | 4 | | Example ('0012') | Alphanumeric |
| Delimiter | 269 | 269 | 1 | | All fields delimited by ",," | Alphanumeric |
| Sub Program Indicator | 270 | 270 | 1 | | Sub information on specified TPE programs. Example ('D'). Blank if not applicable for billing event. | Alphanumeric |
| Delimiter | 271 | 271 | 1 | | All fields delimited by ",," | Alphanumeric |
| Terminal ID | 272 | 279 | 8 | | Card acceptor terminal ID indicated by DE 41. | Alphanumeric |
| Delimiter | 280 | 280 | 1 | | All fields delimited by ",," | Alphanumeric |

| Field name | Start | End | Length | Data Element (DE) | Field description | Field data type |
|-----------------------------|-------|-----|--------|-------------------|--|-----------------|
| Device Serial Number | 281 | 288 | 8 | | The serial number of the terminal used for a transaction indicated by DE 55 Tag 9F1E. Blank if not applicable for billing event. | Alphanumeric |
| Delimiter | 289 | 289 | 1 | | All fields delimited by "," | Alphanumeric |
| Filler | 290 | 300 | 11 | | Blanks | |

Related information

- AN 2764—Announcing Modifications to the Authorization Processing Integrity Acquirer Detail Report Authorization Manual

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.