AP/EUR/LAC/MEA 11242.4 Introducing Mastercard One Credential

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Asia/Pacific
Europe
Latin America and the Caribbean
Middle East/Africa

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Authorization System
Dual Message Clearing System
Single Message System

Published:
15 July 2025

Effective:
17 October 2025
4 November 2025

Executive overview

Mastercard is introducing Mastercard One Credential, a new offering to provide cardholders control to set payment preferences from multiple payment methods.

Table 1: Effective date details

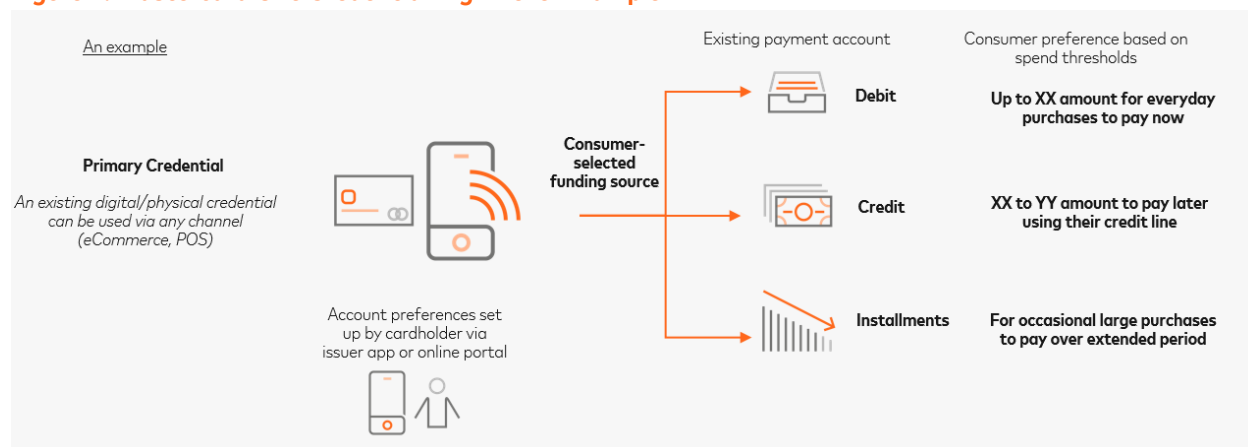| Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D) 03:00 to 04:59 UTC	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	04:00 to 06:00 U.S. Central Time 09:00 to 11:00 UTC	Delivery of IPM MPE Full File (T068) for Latin America and the Caribbean region.
4 November 2025	18:00 to 23:59 U.S. Central Time 23:00 to 04:59 UTC (+1D)	Dual Message Clearing System
	02:00 to 05:00 U.S. Central Time 08:00 to 11:00 UTC	Single Message System
	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System

Customer benefit

Today's digitally connected consumers seek convenient and personalized payment experiences. They prefer innovative digital solutions over juggling multiple cards and payment methods, and they want to have control over their spending. As consumers seek more control over their day-to-day finances, they also expect choice, simplicity and personalization in managing their payment methods. These are some findings regarding consumer needs and behavior[1]:

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[1] Mastercard Global Mass and Affluent Research, 2024

- 56% of consumers globally prefer the familiarity and consistency of using the same payment method for most of their purchases
- 62% of consumers globally say they avoid risks to make their financial situation more predictable

Mastercard One Credential is a single, digitally connected credential that offers cardholders a choice of multiple payment methods. It allows customers to choose the payment option (debit, credit, or prepaid, including installments) that best suits their needs through a seamless digital experience in their banking app or website. Mastercard One Credential connects multiple existing funding accounts and lets consumers set their payment preferences.

Figure 1: Mastercard One Credential High-Level Example

Consumer benefits:

- Mastercard One Credential addresses the consumer's need for flexibility and control, enabling consumers to personalize their spending preferences and access various payment methods. This results in greater choice and convenience.

Issuer benefits:

- Issuers can provide a differentiated offering, enhancing customer loyalty, stickiness and engagement, solidifying their status as the consumer's primary financial provider. Mastercard One Credential allows Issuers to offer new ways to access credit (subject to consumer being credit qualified) to existing customers and reach new customers.

Acquirer benefits:

- Acquirers may benefit from increased transaction volumes and incremental revenue with minimal development required as Mastercard One Credential adoption grows.

Merchant benefits:

- Availability of multiple funding methods may allow merchants to experience higher average transaction amounts and volumes, better conversion rates, and improved consumer retention through personalized mechanisms.
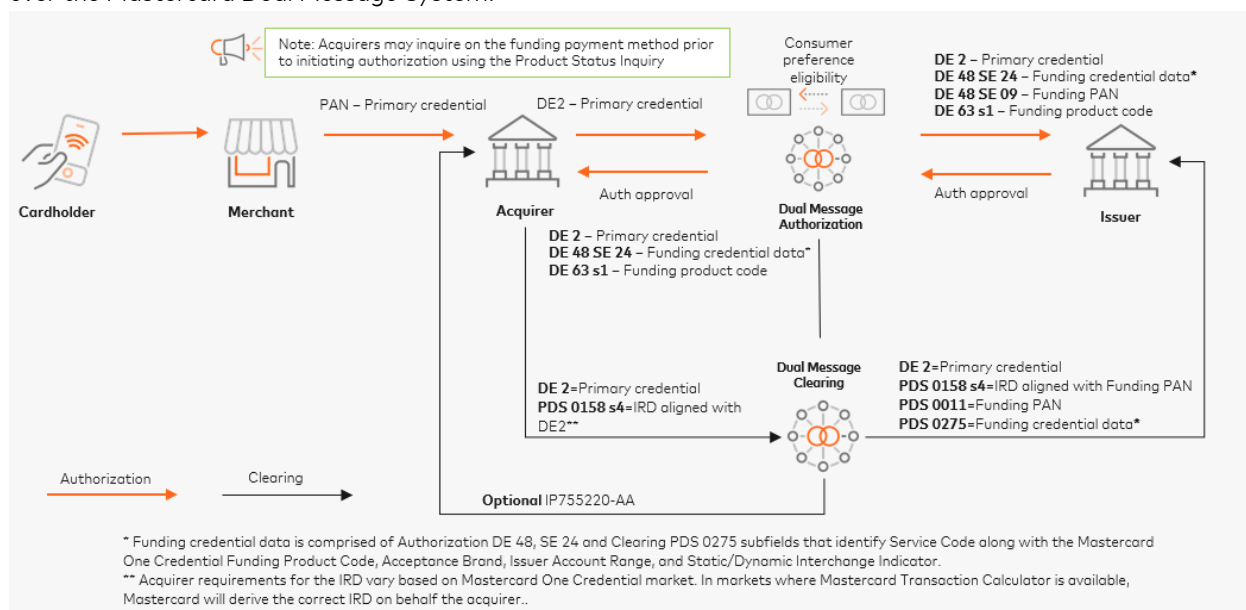
What Mastercard is doing

Mastercard is introducing Mastercard One Credential, a single, digitally connected credential that offers cardholders the ability to access multiple payment methods. Mastercard One Credential connects various Mastercard payment methods and allows consumers to set payment preferences.

Mastercard will publish a program guide for the Mastercard One Credential service. The program guide will provide additional information regarding the rights and obligations related to the Mastercard One Credential service; topics to be covered include, but are not limited to, the following:

- Mastercard will make a new Account Status Inquiry (ASI) message available that allows acquirers to identify a Mastercard One Credential Transaction before submitting an authorization request. This Product Status Inquiry (PSI) functionality allows a merchant or acquirer to determine the payment method selected by a consumer.
- Mastercard will provide a new data element to allow acquirers to identify transactions associated with limited acceptance merchants. When a transaction is acquired from a limited acceptance merchant, the acquirer is required to populate this new data element. The Mastercard One Credential service will use this information when determining whether to assign a funding PAN to the transaction.
- Mastercard will exclude Merchant-Initiated transactions (MITs) from the Mastercard One Credential service:
  - M102 (Merchant-Initiated Recurring Payment or Installment-Standing Order)
  - M103 (Merchant-Initiated Recurring Payment or Installment-Subscription)
  - M104 (Merchant-Initiated Recurring Payment or Installment-Installment)
- Mastercard will exclude transactions with specific acceptor business codes from the Mastercard One Credential service.
- Mastercard will exclude anonymous and non-reloadable Prepaid cards from the Mastercard One Credential service.

Figure 2: Mastercard One Credential Authorization and Clearing Example

The following is an example of a data flow if a transaction initiated on a Mastercard One Credential is routed over the Mastercard Dual Message System.

Customer impact

This table represents a high-level overview of the impact as detailed in later sections of this announcement.

Table 2: Impact overview

Audience	Card type	System connections	Impact type	Action indicator	
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization Dual Message Clearing Single Message System	New DE/PDS/ Values IPM MPE Enhanced Reconciliation Report Enhanced T960 Airline Authorization Log File New Product Status Inquiry service	Mandated	
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization Dual Message Clearing Single Message System	New DE/PDS/ Values IPM MPE	Mandated	

Acquirer, Issuer: Mandated

Acquirers and issuers should be aware of Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) changes as described in this release announcement.

Issuers that participate in InControl for Mobile Payments (ICMP) and currently receive tokenized VCNs in PDS 0011 (Additional PAN Data) in Dual Message Clearing transactions must support the revised PDS 0011 format as described in this release announcement.

Acquirer: Mandated, Optional

New Product Status Inquiry message: Optional	Allows acquirers to Identify a Mastercard One Credential transaction before submitting an Authorization Request/0100 message or Financial Request/0200 message. Acquirers submit transaction data including the transaction amount, and receive the applicable DE 48, subelement 24 subfields in the response. Product Status Inquiry may be used alone or in conjunction with Account Status Inquiry messages. **NOTE: Mastercard will communicate through a bulletin in markets where this service is mandated.**	Identify this message using new values in two existing data elements. Dual Message Authorization: • DE 54 (Additional Amounts), subfield 2 (Amount Type), new value 06 =Product Status Inquiry Transaction Amount • DE 61 (Point-of-Service [POS] Data), subfield 9 (POS Transaction Status- Extended), new value 2 = Product Status Inquiry Service Single Message System: • DE 54 (Additional Amounts), subfield 2 (Amount Type), new value 06 = Product Status Inquiry Transaction Amount • DE 61 (Point-of-Service [POS] Data), subfield 9 (POS Transaction Status- Extended), new value 2 = Product Status Inquiry Service

| Authorization Transaction Processing: Mandated | Specification changes with new subfields.

Enhancements to the Single Message System 250-byte Batch Data File, 80-byte Financial Institution Table File, and IPM MPE processing tables. | Dual Message Authorization:

• DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data):
  – Subfield 01 (ALM Service Code)
  – Subfield 02 (ALM Product Graduation Plus or Registered Product Code)
  – Subfield 03 (ALM Product Class)
  – Subfield 04 (ALM Rate Type)
  – Subfield 05 (Mastercard One Credential Acceptance Brand)
  – Subfield 06 (Mastercard One Credential Static/ Dynamic Interchange Indicator)
  – Subfield 07 (Mastercard One Credential Issuer Account Range)
• New values in DE 48, subelement 24, subfield 01 (ALM Service Code)
• The addition of DE 48, subelement 24 to Dual Message Authorization Reversal Request Response/0410 messages

Single Message System:

• DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data):
  – Subfield 01 (ALM Service Code)
  – Subfield 02 (ALM Product Graduation Plus or Registered Product Code)
  – Subfield 03 (ALM Product Class)
  – Subfield 04 (ALM Rate Type)
  – Subfield 05 (Mastercard One Credential Acceptance Brand)
  – Subfield 06 (Mastercard One Credential Static/ Dynamic Interchange Indicator)
  – Subfield 07 (Mastercard One Credential Issuer Account Range)
• The addition of DE 48, subelement 24 to Financial Transaction Request Response/0210, Financial Transaction Advice Response/0230, Acquirer or System Initiated Reversal Advice Response/0430, Issuer or System Initiated Reversal Advice Exception/0422, and Issuer or System Initiated Reversal Advice Response/0432 messages. |

Authorization Transaction Processing: Optional	Specification changes with new subfields.	Dual Message Authorization: • DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): – Subfield 01 (Mastercard One Credential Exclusion Indicator) Single Message System: • DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): – Subfield 01 (Mastercard One Credential Exclusion Indicator)
Dual Message Clearing System: Mandated	Specification changes with new subfields.	Dual Message Clearing: • PDS 0275 (Account Level Management [ALM] Service Data: – Subfield 6 (Mastercard One Credential Acceptance Brand) – Subfield 7 (Mastercard One Credential Static/ Dynamic Interchange Indicator) – Subfield 8 (Mastercard One Credential Issuer Account Range) • New values in PDS 0275, subfield 1 (ALM Service Code)
Dual Message Clearing System: Optional	Specification changes with new subfields.	Dual Message Clearing: • PDS 0217 (Special Acceptance Conditions Data): – Subfield 01 (Mastercard One Credential Exclusion Indicator)
Reconciliation Report: Optional	Updated ALM Reconciliation Report	Dual Message Clearing System ALM Reconciliation Data Report (IP755220-AA)
Airline Authorization Log File: Optional	Updated Airline Authorization Log File	Mastercard One Credential fields will be included in the Detail record of the T960 Airline Authorization Log File

Issuer: Opt-in

The following table describes the impact for issuers who choose to participate in Mastercard One Credential.

Table 4: Issuer impact

Authorization Transaction Processing: Mandated	Specification changes with new subfields. Enhancements to the Single Message System 250-byte Batch Data File, 80-byte Financial Institution Table File, and IPM MPE processing tables.	Dual Message Authorization: - DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): - Subfield 01 (Mastercard One Credential Exclusion Indicator) - DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data): - Subfield 11 (Mastercard One Credential Account Number Indicator) - Subfield 12 (Mastercard One Credential Account Number) - Subfield 13 (Mastercard One Credential Account Number Expiration Date) - DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): - Subfield 01 (ALM Service Code) - Subfield 02 (ALM Product Graduation Plus or Registered Product Code) - Subfield 03 (ALM Product Class) - Subfield 04 (ALM Rate Type) - Subfield 05 (Mastercard One Credential Acceptance Brand) - Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) - Subfield 07 (Mastercard One Credential Issuer Account Range) - New values in DE 48, subelement 24, subfiled 01 (ALM Service Code) - The addition of DE 48, subelement 24 to Dual Message Authorization Reversal Request/0400, Reversal Advice/0420: system-generated, and Reversal Advice Response/0430 messages. Single Message System: - DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): - Subfield 01 (Mastercard One Credential Exclusion Indicator) - DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data): - Subfield 11 (Mastercard One Credential Account Number Indicator) - Subfield 12 (Mastercard One Credential Account Number)

		– Subfield 13 (Mastercard One Credential Account Number Expiration Date)
		• DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data):
		  – Subfield 01 (ALM Service Code)
		  – Subfield 02 (ALM Product Graduation Plus or Registered Product Code)
		  – Subfield 03 (ALM Product Class)
		  – Subfield 04 (ALM Rate Type)
		  – Subfield 05 (Mastercard One Credential Acceptance Brand)
		  – Subfield 06 (Mastercard One Credential Static/ Dynamic Interchange Indicator)
		  – Subfield 07 (Mastercard One Credential Issuer Account Range)
		• The addition of DE 48, subelement 24 to Financial Transaction/0200, Financial Transaction Advice/ 0220, Acquirer or System Initiated Reversal Advice/0420, Issuer or System Initiated Reversal Advice Response/0432 messages

Dual Message Clearing System: Mandated	Specification changes with new subfields.	Dual Message Clearing:
		• PDS 0217 (Special Acceptance Conditions Data):
		  – Subfield 01 (Mastercard One Credential Exclusion Indicator)
		• PDS 0275 (Account Level Management [ALM] Service Data)
		  – Subfield 06 (Mastercard One Credential Acceptance Brand)
		  – Subfield 07 (Mastercard One Credential Static/ Dynamic Interchange Indicator)
		  – Subfield 08 (Mastercard One Credential Issuer Account Range)
		• New values in PDS 0275, subfield 1 (ALM Service Code)
		• Restructuring of PDS 0011 (Additional PAN Data) to allow multiple occurrences of the two existing subfields

Impacted switch transactions

How a customer connects to Mastercard determines the applicable switch transactions message types. This release announcement affects the message flows marked in the table.

Table 5: Impacted switch transactions

Acquirer to Mastercard	Mastercard to issuer	Impacted
Dual Message System	Dual Message System	√
	Single Message System	√
Single Message System	Single Message System	√
	Dual Message System	√

Testing

Mastercard recommends testing to support this release announcement.

System impact

For items marked √ (Yes), details are available in the corresponding sections.

Table 6: System impact

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Message flows			
Message layouts	√		√
Data element definitions	√	√	√
IPM MPE		√	
Interchange programs			
AB 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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Single Message Transaction Manager			
250-byte Batch Data File			√
80-byte Financial Institution Table File			√

Dual Message Authorization System specification changes

Mastercard will introduce changes to the Dual Message Authorization System to support this release announcement.

Message layouts

Acquirers can submit PSI messages to determine the Mastercard One Credential Funding PAN's product code and consumer preference, and the Account Level Management [ALM] service data, before Authorization. This enhancement will provide the ability to submit a PSI request alone or in combination with other ASI services.

Table 7: Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	•	Must contain 00
DE 4	Amount, Transaction	M	•	•	Must contain all zeroes
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	•	C	
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06
DE 54, subfield 3	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 0

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 9	POS Transaction Status - Extended	M	·	·	Must contain 2

Table 8: Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	·	X	M	Mastercard responds to the transaction with a DE 39 Response Code value of 85 = Not Declined
					If the issuer account range is not participating in this service, Mastercard will reject with DE 39 Response Code value of 12 = Invalid Transaction
					If the ALM/Mastercard One Credential Service is not available, Mastercard will decline with DE 39 Response Code value of 91 = Authorization System or Issuer System Inoperative
DE 48, subelement 24, subfield 1	ALM Service Code	·	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	·	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	·	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	·	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	·	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	·	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	·	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 63, subfield 1	Financial Network Code	·	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

The Product Status Inquiry request can also be submitted as an Account Status Inquiry message.

Table 9: Account Status Inquiry with Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	·	M	Must contain 00
DE 4	Amount, Transaction	M	·	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	·	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	·	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	·	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	·	C	
DE 48, subelement 24, subfield 1	ALM Service Code	·	X	C	Indicates the ALM program and Mastercard One Credential service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	·	X	C	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	·	X	C	Indicates the Product Class Override for the applicable ALM service or Mastercard One Credential service

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	C	Rate Type number for the applicable ALM service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 8

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 0 or 1
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service.
					For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

Table 10: Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response.
					If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D: Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S: Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 63, subfield 1	Financial Network Code	ME	•	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service.
					For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

The Product Status Inquiry request can also be submitted as an Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry service message.

Table 11: Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00
DE 4	Amount, Transaction	M	•	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	•	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	•	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	•	X	C	Contains Mastercard One Credential account number expiration date

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	•	C	
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	C	Indicates the ALM program and Mastercard One Credential service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	C	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	C	Indicates the Product Class Override for the applicable ALM service or Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	C	Rate Type number for the applicable ALM service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1, occurrence 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 1	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3, occurrence 1	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 1	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 1	Amount	M	•	•	Must contain the transaction amount
DE 54, subfield 1, occurrence 2	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 2	Amount Type	M	•	•	Must contain 05
DE 54, subfield 3, occurrence 2	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 2	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 2	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 0 or 1
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

Table 12: Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully), 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX.
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D: Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S: Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 63, subfield 1	Financial Network Code	ME	•	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

DE 48 (Additional Data: Private Use)

DE 48 (Additional Data: Private Use) contains data associated with various Mastercard programs, products, and services. DE 48 is used to convey data that is not related to any other ISO-defined data elements. It is a variable-length data element used for multiple purposes.

Table 13: Attributes

Attribute	Description
Subelement	02 (Special Acceptance Conditions Data)

Subelement 02 (Special Acceptance Conditions Data)

DE 48, subelement 02 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Table 14: Attributes

Attribute	Description
Subelement ID	02
Subelement length	2 positions
Data representation	ans...99; LLVAR
Data field	Contents of subfield 01
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of DE 48, subelement 02 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Table 15: Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	X	C
Authorization Advice/0120:system-generated	•	X	C
Authorization Advice/0120: acquirer-generated	C	X	C
Reversal Request/0400	C	X	C
Reversal Advice/0420: system-generated	•	X	C

Application notes

Mastercard will introduce additional DE 48, subelement 02 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transaction, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

For example, to provide subfield 01 with a value of C, the acquirer would submit 0101C where:

- 01 = subfield 1
- 01 = length of subfield 1
- C = value of subfield 1

Subfield 01 (Mastercard One Credential Exclusion Indicator)
DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service will apply to qualified transactions.

Table 16: Attributes

Attribute	Description
Subfield ID	01
Subfield data length	2 positions
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Table 17: Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Edits

Mastercard will preform the following edits.

Table 18: Edits

When the Authorization Request/0100 message contains...	Then the Authorization Platform...
DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) with an invalid value	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 04802

Application notes

The Dual Message Authorization System will remove DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the issuer does not participate in the Mastercard One Credential service.

Subelement 09 (Additional PAN Data)
DE 48, subelement 09 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Subfield 11 (Mastercard One Credential Account Number Indicator)
DE 48, subelement 09, subfield 11 (Mastercard One Credential Account Number Indicator) provides the Mastercard One Credential account number indicator to the issuer.

Table 19: Attributes

Attribute	Description
Subfield ID	11
Subfield Data Length	2 positions
Data Representation	an-1

Attribute	Description
Data Field	Contents of subfield 11
Justification	N/A

Table 20: Values

Value	Description
1	Mastercard One Credential Funding PAN

Subfield 12 (Mastercard One Credential Account Number)
DE 48, subelement 09, subfield 12 (Mastercard One Credential Account Number) provides the Mastercard One Credential account number (funding PAN) to the issuer.

Table 21: Attributes

Attribute	Description
Subfield ID	12
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 12
Justification	N/A

Subfield 13 (Mastercard One Credential Account Number Expiration Date)
DE 48, subelement 09, subfield 13 (Mastercard One Credential Account Number Expiration Date) provides the Mastercard One Credential account number expiration date to the issuer.

Table 22: Attributes

Attribute	Description
Subfield ID	13
Subfield Data Length	2 positions
Data Representation	n-4, format YYMM
Data Field	Contents of subfield 13
Justification	N/A

Subelement 24 (Account Level Management [ALM] Service Data)
DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Regional ALM processing and Mastercard One Credential processing.

Table 23: Attributes

Attribute	Description
Subelement ID	24
Subelement Length	2 positions
Data Representation	an…65; LLVAR
Data Field	Contents of subfields 1-7
Subfields	7 subfields
Justification	See subfields

Table 24: Usage

Message	Org	Sys	Dst
Reversal Request/0400	•	X	C
Reversal Request Response/0410	•	X	C
Reversal Advice/0420: system-generated	•	X	C
Reversal Advice Response/0430	O	•	•

Subfield 01 (ALM Service Code)
DE 48, subelement 24, subfield 1 (ALM Service Code) indicates the ALM program and the Mastercard One Credential Service.

Table 25: ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL, BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
MASTERCARD ONE CREDENTIAL	50000
PAN REGISTERED FOR MASTERCARD ONE CREDENTIAL, BUT NO CONSUMER PREFERENCE MET OR TRANSACTION WAS NOT ELIGIBLE FOR THE SERVICE	50127

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
ENHANCED VALUE AND MASTERCARD ONE CREDENTIAL	50402
ENHANCED VALUE AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50513
PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50616
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50705
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50717
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50804
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50806
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50808
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50811
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50818
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50907

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50917
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51006
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51107
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51117
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51204
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51208

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51218
WORLD ELITE SHORTFALL AND MASTERCARD ONE CREDENTIAL⫿	51323
WORLD ELITE SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL⫿	51425
WORLD HIGH VALUE AND MASTERCARD ONE CREDENTIAL	51519
WORLD HIGH VALUE AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51620
WORLD SHORTFALL AND MASTERCARD ONE CREDENTIAL	51723
WORLD SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51825
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52205
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52207
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52210
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52217
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52424

Subfield 05 (Mastercard One Credential Acceptance Brand)
DE 48, subelement 24, subfield 05 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code).

Table 26: Attributes

Attribute	Description
Subfield ID	05
Subfield Data Length	2 positions
Data Representation	an-3
Data Field	Contents of subfield 5
Justification	N/A

Table 27: Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)
DE 48, subelement 24, subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Table 28: Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	2 positions
Data Representation	an-1

Attribute	Description
Data Field	Contents of subfield 6
Justification	N/A

Table 29: Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN
S	Static Interchange: the transaction's interchange will be based on the DE 2 primary PAN

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

Subfield 07 (Mastercard One Credential Issuer Account Range)
DE 48, subelement 24, subfield 07 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Table 30: Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 6
Justification	N/A

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information on up to three amount types and related account data.

Subfield 2 (Amount Type)
DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Table 31: Values

Value	Description
06	Product Status Inquiry Transaction Amount

DE 61 (Point-of-Service [POS] Data)

DE 61 (Point-of-Service [POS] Data) indicates the conditions that exist at the point of service at the time of the transaction. Note that DE 61 supersedes and replaces the ISO-specified DE 25 (Point-of-Service [POS] Condition Code) which is not used in the *Mastercard Network Processing Dual Message Authorization System Guide*.

Subfield 9 (POS Transaction Status - Extended)
DE 61, subfield 9 (POS Transaction Status - Extended) indicates the purpose of the request.

Table 32: Values

Value	Description
2	Product Status Inquiry Service (Standalone)

Edits

Mastercard will perform the following edits.

Table 33: Edits

When the Authorization Request/0100 message contains....	Then the Authorization Platform...
DE 61, subfield 7 (POS Transaction Status) contains values other than 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains value 2	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 061

When the Authorization Request/0100 message contains….	Then the Authorization Platform…
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code) contains values other than 00	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 003
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and Issuer Account Range is not eligible for the Product Inquiry service	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: • DE 39 = 12 (Invalid Transaction)
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3, subfield 1 contains 00 and DE 4 (Amount, Transaction) is not zero	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 004
DE 61, subfield 9 contains value 2 and The Message Type Identifier (MTI) is 0120 (Authorization Advice: acquirer-generated) or 400 (Reversal Request)	will reject the transaction and send a response message to the acquirer with: • DE 39 = 12 (Invalid Transaction)

Alternate processing

Issuer X-Code processing will use the DE 2 Point of Sale (POS) presented PAN for processing.

Issuer Stand-In will use the DE 2 Point of Sale (POS) presented PAN for processing.

T960 Airline Authorization Log File

Acquirers that process airline transactions are challenged by the variety of distribution channels used to sell airline services, including travel agencies and online travel integrators.

As such, the authorization for airline ticket payments is usually initiated by a third party (for example, a Global Distribution System [GDS]) and not the acquirer responsible for the airline's financial clearing and settlement. To process an airline transaction with the most favorable interchange, acquirers in some regions and countries must have access to data (for example, Trace ID) that is not directly available from third party processors,

which submit the authorization. The optional T960 authorization log file provides airline acquirers with a copy of the authorization data necessary to complete this financial processing.

Table 34: Detail record

Field name	Field description	From position	To	ISO DE No./ subfield	Attributes
ISO-DE48-SE24-SF5	Mastercard One Credential Acceptance Brand	875	877	DE48SE24SF5	an-3
ISO-DE48-SE24-SF6	Mastercard One Credential Static/Dynamic Interchange Indicator	878	878	DE48SE24SF6	an-1
ISO-DE48-SE24-SF7	Mastercard One Credential Issuer Account Range	879	897	DE48SE24SF7	n-19
ISO-DE48-SE2-SF1	Mastercard One Credential Exclusion Indicator	898	898	DE48SE2SF1	ans-1
FILLER	FUTURE-FILLER	899	900	Reserved for future use	ans-2

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool to support Mastercard One Credential with the following:

- For issuers only:
  - DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data)
    - Subfield 11 (Mastercard One Credential Account Number Indicator)
    - Subfield 12 (Mastercard One Credential Account Number)
    - Subfield 13 (Mastercard One Credential Account Number Expiration Date)
- For acquirers and issuers:
  - DE 48, subelement 02 (Special Acceptance Conditions Data)
    - Subfield 01 (Mastercard One Credential Exclusion Indicator)
  - DE 48, subelement 24 (Account Level Management [ALM] Service Data):
    - Subfield 5 (Mastercard One Credential Acceptance Brand)
    - Subfield 6 (Mastercard One Credential Static/Dynamic Interchange Indicator)
    - Subfield 7 (Mastercard One Credential Issuer Account Range)

Dual Message Clearing System specification changes

Mastercard will introduce changes to the Dual Message Clearing System to support this release announcement.

PDS 0011 (Additional PAN Data)

PDS 0011 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Table 35: Attributes

Attributes	Description
Data Representation	ans...714; TAGLLLVAR
Tag Field	0011
Length Field	3 positions, value = 021–714 in increments of 21
Data Field	Variable length, 21–714 positions
Subfields	2 subfields for each occurrence
Occurrences	1-34
Justification	Left

Table 36: Applicable messages

Message	Org	Sys	Dst
First Presentment/1240	•	X	C
Second Presentment/1240	•	X	C

Application notes

The Clearing system provides PDS 0011 to the issuer whenever it performs the mapping for an additional PAN that is relevant to the transaction.

Table 37: PDS 0011 subfields

This PDS may contain 1 to 34 occurrences of Additional PAN Data. Each occurrence of Additional PAN Data information consists of two subfields as defined in this table.

Number	Positions	Name	Attribute	Justification
1	1-2	Additional Account Number Indicator	ans-2	Left
2	3-21	Additional Account Number	ans-19	Left

Subfield 1 (Additional Account Number Indicator)

PDS 0011, subfield 1 (Additional Account Number Indicator) describes the type of account number contained in PDS 0011, subfield 2 (Additional Account Number)

Table 38: Attributes

	Attribute	Value
Subfield ID	n-2	01

	Attribute	Value
Subfield Length	n-2	02
Data Representation	ans-2	
Justification	Left	

Table 39: Values

Value	Description
8C	Subfield 02 contains a Mastercard In Control virtual card number. Mapping was based on a source other than the authorization logs.
M Space	Mastercard One Credential Funding PAN

Subfield 2 (Additional Account Number)

PDS 0011, subfield 2 (Additional Account Number) contains an account number related to the PAN in DE 2 (Primary Account Number [PAN]), left-justified and right-padded with spaces.

Table 40: Attributes

	Attribute	Value
Subfield ID	n-2	02
Subfield Length	n-2	19
Data Representation	ans-19	
Justification	Left	

PDS 0217 (Special Acceptance Conditions Data)

PDS 0217 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, and other information, not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Table 41: Attributes

Attribute	Description
Data representation	ans...999; TAGLLLVAR
Tag field	0217
Length field	3 positions, value = 001-999
Data field	Variable length, 1-999 positions
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of PDS 0217 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Table 42: Applicable messages

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C

Table 43: PDS 0217 subfields

Mastercard will introduce additional PDS 0217 subfields in the future. The subfields will be positional. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transaction, then an acquirer must provide spaces or zeroes in subfields 01 to 04 and provide the relevant data in subfield 05. There would be no need to populate subfield 06 unless it applies to the transaction.

Number	Positions	Name	Attributes	Justification
1	1-1	Mastercard One Credential Exclusion Indicator	ans-1	N/A

Subfield 01 (Mastercard One Credential Exclusion Indicator)

PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service should apply to the transaction.

Table 44: Values

If present, PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) must contain one of the values listed in the table.

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Application notes

The Dual Message Clearing System will create or overlay PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) with the value from DE 48, subelement 02 (Special Acceptance Conditions Data) subfield 01 (Mastercard One Credential Exclusion Indicator) of the matching Authorization message if the clearing to authorization matching process is successful.

The Dual Message Clearing System will remove PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the Issuer does not participate in the Mastercard One Credential service.

PDS 0275 (Account Level Management [ALM] Service Data)

PDS 0275 (Account Level Management [ALM] Service Data) supports Regional ALM processing and Mastercard One Credential processing.

Table 45: Attributes

Attribute	Description
Data Representation	ans... 038; TAGLLLVAR
Tag Field	0275
Length Field	3 positions, value = 015-038
Data Field	Variable length, 015-038
Subfields	8 subfields
Justification	See subfields

Subfield 1 (ALM Service Code)

PDS 0275, subfield 1 (ALM Service Code) represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered.

Table 46: ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL, BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
MASTERCARD ONE CREDENTIAL	50000
PAN REGISTERED FOR MASTERCARD ONE CREDENTIAL, BUT NO CONSUMER PREFERENCE MET OR TRANSACTION WAS NOT ELIGIBLE FOR THE SERVICE	50127
ENHANCED VALUE AND MASTERCARD ONE CREDENTIAL	50402
ENHANCED VALUE AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50513
PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50616
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50703

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50705
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50717
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50804
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50806
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50808
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50811
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50818
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50907
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50917
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51006

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51107
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51117
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51204
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51208
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51218
WORLD ELITE SHORTFALL AND MASTERCARD ONE CREDENTIAL	51323
WORLD ELITE SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51425

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
WORLD HIGH VALUE AND MASTERCARD ONE CREDENTIAL	51519
WORLD HIGH VALUE AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51620
WORLD SHORTFALL AND MASTERCARD ONE CREDENTIAL	51723
WORLD SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51825
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52205
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52207
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52210
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52217
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52424

Subfield 6 (Mastercard One Credential Acceptance Brand)
PDS 0275 (Account Level Management [ALM] Service Data), subfield 6 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in PDS 0275, subfield 2 (ALM Graduated or Registered Product Code).

Table 47: Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	2 positions
Data Representation	an-3

Attribute	Description
Data Field	Contents of subfield 6
Justification	N/A

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator)
PDS 0275 (Account Level Management [ALM] Service Data), subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Table 49: Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 7
Justification	N/A

Table 50: Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 Primary PAN.
S	Static Interchange: the transaction's interchange will be based on the DE 2 Primary PAN.

Subfield 8 (Mastercard One Credential Issuer Account Range)
PDS 0275 (Account Level Management [ALM] Service Data), subfield 8 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Table 51: Attributes

Attribute	Description
Subfield ID	08

Attribute	Description
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 8
Justification	Left

IPM MPE

Mastercard will update the compressed, noncompressed, and optimized versions of these IPM MPE tables to support this release announcement.

Table 52: IP0028T1: Country Codes (Non-compressed)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	90	ans-1	Mastercard Transaction Calculator Indicator Valid values: • Y = Mastercard Transaction Calculator service is available in this country • N = Mastercard Transaction Calculator service is not available in this country
Filler	91-140	ans-50	Reserved for future use

Table 53: IP0028T1: Country Codes (Optimized)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	93	ans-1	Mastercard Transaction Calculator Indicator Valid values: • Y = Mastercard Transaction Calculator service is available in this country • N = Mastercard Transaction Calculator service is not available in this country
Filler	94-143	ans-50	Reserved for future use

Table 54: IP0040T1: Issuer Account Range (Compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	177	an-1	Indicates Mastercard One Credential Participation. Valid values: • Y = Issuer is participating in Mastercard One Credential • N = Issuer is not participating in Mastercard One Credential
Filler	178-194	ans-17	Reserved for future use

Table 55: IP0040T1: Issuer Account Range (Non-compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	185	an-1	Indicates Mastercard One Credential Participation. Valid values: • Y = Issuer is participating in Mastercard One Credential • N = Issuer is not participating in Mastercard One Credential
Filler	186-307	ans-122	Reserved for future use

Table 56: IP0040T1: Issuer Account Range (Optimized)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	156	an-1	Indicates Mastercard One Credential Participation. Valid values: • Y = Issuer is participating in Mastercard One Credential • N = Issuer is not participating in Mastercard One Credential
Filler	157-278	ans-122	Reserved for future use

Table 57: IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Mimimum Length, PDS Subfield Maximum Length

Table	Modified fields
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Start, IPM Error Message Length, Number IPM Error Message Variable Fields, IPM Error Message Text

Edits

Mastercard will add new edits, modify existing edits, or remove existing edits to support this release announcement.

Table 58: New edit: PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator)

Error number	Requirement
3132	If present, PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) must contain a valid value.

The edit is performed in the Clearing Optimizer and in GCMS for First Presentment/1240-200 messages.

- Original and Reversal messages included.
- Collection Only messages excluded.

Error numbers

The error numbers and messages listed represent edits that are new, modified, or deleted to support this release announcement.

Table 59: Error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0217, s1	3132	PDS0217S1 MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR INVALID, MUST BE C, D OR M.	Both

Reports

Mastercard will introduce changes to the reports to support this release announcement.

ALM Reconciliation Data Report (IP755220-AA)

The Account Level Management (ALM) Reconciliation Data Report is offered to acquirers to use with the Interchange Detail Report (IP755020-AA) and Clearing Detail Report (IP755120-AA) to help facilitate acquirer reconciliation. This report is generated and sent after each clearing cycle. Customers can sign up for this report delivered through bulk file TN70 (Production) and TN72 (Test).

The report (in the form of a raw data file) includes PDS 0275 (Account Level Management Service Data) and PDS 0276 (Fee Amounts, Additional), along with other IPM clearing data, and enables acquirers to match

transaction records within their existing back-end systems, or by matching the transaction records within the IP755020/IP755120 reports.

The IP755220-AA report will contain records for any account range that participates in ALM and/or Mastercard One Credential, as well as ALM program/Business Service combinations that have migrated to the new ALM service. Transactions that contain a PAN not registered for the ALM or Mastercard One Credential service are not included in the report. In addition, ALM or Mastercard One Credential transactions for which the ALM Service Code indicates an error are not included in the report. Some processing conditions may create a record for transactions that did not have ALM or Mastercard One Credential Funding PAN interchange applied. For example, purchase return and refund transactions within some countries that participate in ALM but do not apply to ALM interchange. Acquirers can determine if ALM interchange was applied to a transaction by referencing two PDS 0276 subfield values within the IP755220-AA records.

PDS 0276, subfield 2 (Override Hierarchy) will contain a non 00 value (01 through 11) if a product class override was applied for the ALM Product Graduation program.

PDS 0276, subfield 1 (Rate Type) will be populated with one of the 8nn Rate Type values directly associated with ALM when an adjustment is applied to the Base Rate amount (as shown in the PDS 0276 occurrence with subfield 1 (Rate Type) 001 for non-Product Graduation programs, for example, Enhanced Value.

The report includes header, detail, and trailer records (with the total number of records for detail records only). These records include the Global Clearing Management System Report ID, which will be IP755220-AA.

Per transaction, the new report will contain the following Detail Record. For the corresponding DE and PDS, refer to the *Mastercard Network Processing Dual Message Clearing System Guide*.

Table 60: Header record

Field ID	Length	Comments
1	ans-17	Value HIP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	ans-664	Space Filler

Table 61: Detail record

Field name	DE	PDS	Subfield	Length	Starting position
D (Detail record)	Static value			1	1
Distribution ICA				11	2
Message Type Indicator (MTI)				4	13
Primary Account Number (PAN)	2			19	17
Transaction Amount	4			12	36
Recon Amount	5			12	48
Function Code	24			3	60
Acquirer Reference Data	31			23	63

Field name	DE	PDS	Subfield	Length	Starting position
Transaction Currency	49			3	86
Recon Currency	50			3	89
Trace ID	63		2	15	92
GCMS Product ID		0002		3	107
Licensed Product ID		0003		3	110
Transaction Fee Amount		0146		36	113
Extended Precision Amount		0147		48	149
Central Site Busn Date		0158	5	6	197
ALM Service Data		0275	1-5	15	203
Additional Fee Amounts		0276		384	218
Processing Code	3		1	2	602
Acceptor Business Code (MCC)	26			4	604
Approval Code	38			6	608
Acceptor ID	42			15	614
Transaction Originator ICA	94			11	629
File ID		0105		25	640
Acquirer Submitted IRD				2	665
Mastercard Transaction Calculator Derived IRD				2	667
Reversal Indicator		0025	1	1	669
Mastercard Assigned ID (MAID)		0176		6	670
ALM Service Data Related to Mastercard One Credential		0275	6-8	23	676
Mastercard One Credential Exclusion Indicator		0217	1	1	699

NOTE: PDS 0276 (Fee Amounts, Additional) provides all fee amounts associated with transactions that have processed for ALM. This PDS may accommodate one to eight fee amount occurrences. GCMS will populate PDS 0276 in the IP755220-AA detail record with all eight fee amounts and any unused occurrences will be space filled.

NOTE: PDS 0275, subfield 8 is a variable length field. GCMS will populate PDS 0275, subfield 8 in the IP755220-AA detail record with 19 positions, space-filled at the end.

Field ID	Length	Comments
1	ans-17	Value of IP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	n-12	Total of detail records only
5	ans-652	Space filler

Mastercard sends the IP755220-AA Clearing Detail File at the end of each clearing cycle for all activity in that clearing cycle.

NOTE: If the Clearing Detail File Record does not contain data for the customer, then the customer receives only the header and trailer for the Clearing detail file.

Transaction Investigator

Mastercard will update the Clearing Transaction Investigator to support Mastercard One Credential with:

- PDS 0217 (Special Acceptance Conditions Data):
  - Subfield 01 (Mastercard One Credential Exclusion Indicator)
- The following PDS 0275 (Account Level Management [ALM] Service) subfields:
  - Subfield 6 (Mastercard One Credential Acceptance Brand)
  - Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator)
  - Subfield 8 (Mastercard One Credential Issuer Account Range)
- Expanded number of occurrences of PDS 0011 (Additional PAN Data) subfields, which is only applicable for issuers

Single Message System specification changes

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

Message layouts

Acquirers can submit Product Status Inquiry messages to determine the Mastercard One Credential Funding PAN's product code and consumer preference before submitting the financial transaction. This enhancement will provide the ability to submit a Product Status Inquiry request alone or in combination with other ASI services.

Table 63: Product Status Inquiry Financial Transaction Request/0200 message

Data Element ID and Name		Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	·	·	Must contain 00
DE 4	Amount, Transaction	M	·	·	Must contain all zeroes

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 22, subfield 5	Cardholder/ Merchant Initiated Transaction Indicator	C	.	C	
DE 54, subfield 1	Account Type	M	.	.	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	.	.	Must contain 06
DE 54, subfield 3	Currency Code	M	.	.	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	.	.	Must contain D
DE 54, subfield 5	Amount	M	.	.	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	.	.	Must contain 0
DE 61, subfield 9	POS Transaction Status - Extended	M	.	.	Must contain 2

Table 64: Product Status Inquiry Financial Transaction Request Response/0210 (Mastercard-Generated)

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	•	X	M	Mastercard responds to the transaction with a DE 39 Response Code value of 85 = Not Declined
					If the Issuer Account Range is not participating for this service, Mastercard will reject with DE 39 Response Code value of 12 = Invalid Transaction
					If the ALM/Mastercard One Credential Service is not available, Mastercard will decline with DE 39 Response Code value of 91 = Authorization System or Issuer System Inoperative
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, sueblement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 110, subelement 8	Product ID	•	X	M	Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.

For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN |
| DE 126, subfield 5 | Product ID | • | X | M | Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8

For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN |

The Product Status Inquiry request can also be submitted as part of an Account Status Inquiry message.

Table 65: Account Status Inquiry with Product Status Inquiry Financial Transaction Request/0200 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00
DE 4	Amount, Transaction	M	•	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	•	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	•	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	•	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 5	Cardholder/ Merchant Initiated Transaction Indicator	C	•	C	
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	C	Mastercard One Credential service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	C	Contains Mastercard One Credential product code

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	C	Indicates the Product Class Override for Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	C	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3	Currency Code	M	•	•	Must contain numeric transaction category code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	M	Must contain 8

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 9	POS Transaction Status - Extended	M	•	M	Must contain 0 or 1

Table 66: Account Status Inquiry with Product Status Inquiry Financial Transaction Response/0210

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response.
					If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 110, subelement 8	Product ID	C	•	M	Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5. For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN
DE 126, subfield 5	Product ID	C		M	Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8 For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN

The Product Status Inquiry request can also be submitted as an Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry service message.

Table 67: Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Request/0200 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00
DE 4	Amount, Transaction	M	•	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	•	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	•	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	•	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 5	Cardholder/Merchant Initiated Transaction Indicator	C	•	C	
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	C	Mastercard One Credential service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	C	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	C	Indicates the Product Class Override for Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	C	Will contain value XXX

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1, ocurrence 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 1	Amount Type	M	•	•	Must contain 05
DE 54, subfield 3, occurrence 1	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 1	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 1	Amount	M	•	•	Must contain the transaction amount
DE 54, subfield 1 ocurrence 2	Account Type	M	•	•	Must match DE 3, subfield 2

DE ID	DE Name	Org	Sys	Dst	Comments
DE 54, subfield 2, occurrence 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3, occurrence 2	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 2	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 2	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	M	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	M	Must contain 0 or 1

Table 68: Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Response/0210

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response.
					If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 110, subelement 8	Product ID	C	•	M	Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5. For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 126, subfield 5	Product ID	C	•	M	Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8
					For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN

DE 48 (Additional Data: Private Use)

DE 48 (Additional Data: Private Use) contains data associated with various Mastercard programs, products, and services. DE 48 is used to convey data that is not related to any other ISO-defined data elements. It is a variable-length data element used for multiple purposes.

Table 69: Attributes

Attribute	Description
Subelement	02 (Special Acceptance Conditions Data)

Subelement 02 (Special Acceptance Conditions Data)

DE 48, subelement 02 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Table 70: Attributes

Attribute	Description
Subelement ID	02
Subelement length	2 positions
Data representation	ans...99; LLVAR
Data field	Contents of subfield 01
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of DE 48, subelement 02 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Table 71: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	X	C
Financial Transaction Advice/0220	•	X	C
Acquirer Reversal Advice/ 0420: acquirer-initiated or system-initiated	•	X	C

Application notes

Mastercard will introduce additional DE 48, subelement 02 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transactions, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

For example, to provide subfield 01 with a value of C, the acquirer would submit 0101C where:

- 01 = subfield 1
- 01 = length of subfield 1
- C = value of subfield 1

Subfield 01 (Mastercard One Credential Exclusion Indicator)
DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service will apply to qualified transactions.

Table 72: Attributes

Attribute	Description
Subfield ID	01
Subfield data length	2 positions
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Table 73: Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction

Value	Description
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Edits

Mastercard will preform the following edits.

Table 74: Edits

When the acquirer-generated Single Message System message contains...	Then the Single Message System...
DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) with an invalid value	will reject the transaction and send a response message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 04802

Application notes

The Single Message System will remove DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the issuer does not participate in the Mastercard One Credential service.

Subelement 09 (Additional PAN Data)
DE 48, subelement 09 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Subfield 11 (Mastercard One Credential Account Number Indicator)
DE 48, subelement 09, subfield 11 (Mastercard One Credential Account Number Indicator) provides the Mastercard One Credential account number indicator to the issuer.

Table 75: Attributes

Attribute	Description
Subfield ID	11
Subfield Data Length	01
Data Representation	an-1
Data Field	Contents of subfield 11
Justification	N/A

Table 76: Values

Value	Description
1	Mastercard One Credential funding PAN

Subfield 12 (Mastercard One Credential Account Number)
DE 48, subelement 09, subfield 12 (Mastercard One Credential Account Number) provides the Mastercard One Credential account number to the issuer.

Table 77: Attributes

Attribute	Description
Subfield ID	12
Subfield Data Length	12-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 12
Justification	N/A

Subfield 13 (Mastercard One Credential Account Number Expiration Date)
DE 48, subelement 09, subfield 13 (Mastercard One Credential Account Number Expiration Date) provides the Mastercard One Credential account number expiration date to the issuer.

Table 78: Attributes

Attribute	Description
Subfield ID	13
Subfield Data Length	04
Data Representation	n-4, format YYMM
Data Field	Contents of subfield 13
Justification	N/A

Subelement 24 (Account Level Management [ALM] Service Data)
DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Mastercard One Credential processing.

Table 79: Attributes

Attributes	Description
Subelement ID	24
Subelement Length	02

Attributes	Description
Data Representation	an...65; LLVAR
Data Field	Contents of subfields 1-7
Subfields	7 subfields
Justification	See subfields

Table 80: Usage

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request Response/0210	•	X	C
Financial Transaction Advice/0220	•	X	C
Financial Transaction Advice Response/0230	•	X	C
Acquirer Reversal Advice/0420: acquirer-initiated or system-initiated	•	X	C
Acquirer Reversal Advice Response/0430: issuer-initiated or system-initiated	•	X	C
Issuer Reversal Advice/0422: issuer-generated or system-initiated exception	•	X	C
Issuer Reversal Advice Response/0432: acquirer-generated or system-initiated exception	•	X	C

Application notes

In response messages for regular financial, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 1-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 1-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Financial Transaction Request Response/0210 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0210 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0210 message

Subfield 01 (ALM Service Code)
DE 48, subelement 24, subfield 01 (ALM Service Code) indicates the Mastercard One Credential service code.

Table 81: Attributes

Attribute	Description
Subfield ID	01
Subfield Data Length	05

Attribute	Description
Data Representation	an-5
Data Field	Contents of subfield 1
Justification	N/A

Table 82: Values

Value	Description
00000	SERVICE UNAVAILABLE
00126	PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE
50000	MASTERCARD ONE CREDENTIAL
50127	PAN REGISTERED FOR MASTERCARD ONE CREDENTIAL, BUT NO CONSUMER PREFERENCE MET OR TRANSACTION WAS NOT ELIGIBLE FOR THE SERVICE

Subfield 02 (ALM Product Graduation Plus or Registered Product Code)
DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code) contains the Mastercard One Credential product code.

Table 83: Attributes

Attribute	Description
Subfield ID	02
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 2
Justification	N/A

Table 84: Values

Value	Description
XXX	PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN.

Subfield 03 (ALM Product Class)
DE 48, subelement 24, subfield 03 (ALM Product Class) contains the Mastercard One Credential product class.

If the PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN, the field will be populated with XXX.

Table 85: Attributes

Attribute	Description
Subfield ID	03
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 3
Justification	N/A

Table 86: Values

Value	Description
XXX	PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN.

Subfield 04 (ALM Rate Type)
DE 48, subelement 24, subfield 04 (ALM Rate Type) contains the Mastercard One Credential Rate Type.

Table 87: Attributes

Attribute	Description
Subfield ID	04
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 4
Justification	N/A

Table 88: Values

Value	Description
XXX	Rate type does not apply

Subfield 05 (Mastercard One Credential Acceptance Brand)
DE 48, subelement 24, subfield 05 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code).

Table 89: Attributes

Attribute	Description
Subfield ID	05
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 5
Justification	N/A

Table 90: Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)
DE 48, subelement 24, subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Table 91: Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	01
Data Representation	an-1
Data Field	Contents of subfield 6
Justification	N/A

Table 92: Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credentinal Funding PAN instead of the DE 2 primary PAN

Value	Description
S	Static Interchange: the transaction's interchange will be based on the DE 2 primary PAN

Subfield 07 (Mastercard One Credential Issuer Account Range)
DE 48, subelement 24, subfield 07 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Table 93: Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	12-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 7
Justification	N/A

DE 54 (Additional Amounts)
DE 54 (Additional Amounts) provides information for a maximum of 12 amounts and related account data for which specific data elements have not been defined.

Subfield 2 (Amount Type)
DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Table 94: Values

Value	Description
06	Product Status Inquiry Transaction Amount

DE 61 (Point-of-Service [POS] Data)
DE 61 (Point-of-Service [POS] Data) indicates the conditions that exist at the point of service at the time of the transaction.

Subfield 9 (POS Transaction Status - Extended)
DE 61, subfield 9 (POS Transaction Status - Extended).

Table 95: Attributes

Attribute	Description
Data Representation	n-1
Data Field	Contents of position 9

Attribute	Description
Justification	N/A

Table 96: Values

Value	Description
2	Product Status Inquiry Service (Standalone)

Edits

Mastercard will perform the following edits.

Table 97: Edits

When the Financial Transaction Request/0200 message contains...	then the Single Message System...
DE 61, subfield 7 (POS Transaction Status) contains a value other than 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains a value of 2	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 061
DE 61, subfield 7 (POS Transaction Status) contains a value of 0 and DE 61, subfield 9 (POS Transaction - Extended) contains a value of 2 and DE 3, subfield 1 (Cardholder Transaction Type Code) contains a value other than 00	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 003
DE 61, subfield 7 (POS Transaction Status), contains a value of 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains a value of 2 and Issuer account range is not eligible for the Product Inquiry Service	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: • DE 39 = 12 (Invalid Transaction)

When the Financial Transaction Request/0200 message contains...	then the Single Message System...
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3, subfield 1 contains 00 and DE 4 (Amount, Transaction) is not zero	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: • DE 39 = 30 (Format Error) • DE 44 = 004
DE 61, subfield 9 contains value 2 and The Message Type Identifier is Financial Transaction Advice (0220) or Acquirer Reversal Advice/0420: acquirer-generated (0420)	will reject the transaction and send a response message to the acquirer with: • DE 39 = 12 (Invalid Transaction)

Alternate processing

Issuer Stand-In will use the DE 2 Point of Sale (POS) presented PAN for processing.

250-byte Batch Data File

Mastercard will modify 250-byte Batch Data File field descriptions to support this announcement.

Financial/Non-financial Additional Data Addendum Record (ADD2) – Optional Addendum

The Financial/Non-financial Additional Data Addendum Record (ADD2) follows the corresponding FREC, NREC, or EREC core records and any corresponding FPST, EPST, or ADDR addendum records, or both. This record is optional.

This addendum will only be created and supplied to the customer if the customer opts in for it and the transaction is a Merchant Presented QR transaction, a Mastercard One Credential transaction, or a tokenized transaction.

Table 98: Financial/Non-financial Additional Data Addendum Record (ADD2) – Optional Addendum

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
Mastercard One Credential Account Number Indicator	145	DE 48, subelement 09, subfield 11	an-1	Contains Mastercard One Credential account number indicator. **NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.**
Mastercard One Credential Account Number	146-164	De 48, subelement 09, subfield 12	an-19	Contains Mastercard One Credential account number (Funding PAN). **NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.**
Mastercard One Credential Account Number Expiration Date	165-168	DE 48, subelement 09, subfield 13	an-4	Contains Mastercard One Credential account number expiration date. **NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.**
ALM Service Code	169-173	DE 48, subelement 24, subfield 01	an-5	Contains Mastercard One Credential service code.
ALM Product Graduation Plus or Registered Product Code	174-176	DE 48, subelement 24, subfield 02	an-3	Contains Mastercard One Credential product code.

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
ALM Product Class	177-179	DE 48, subelement 24, subfield 03	an-3	Indicates the Product Class Override for Mastercard One Credential service.
ALM Rate Type	180-182	DE 48, subelement 24, subfield 04	an-3	Contains value XXX
Mastercard One Credential Acceptance brand	183-185	DE 48, subelement 24, subfield 05	an-3	Acceptance brand of the Mastercard One Credential Funding PAN
Mastercard One Credential Static/ Dynamic Interchange Indicator	186	DE 48, subelement 24, subfield 06	an-1	Possible values: • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
Mastercard One Credential Issuer Account Range	187-205	DE 48, subelement 24, subfield 07	an-19	Issuer account range of the Mastercard One Credential Funding PAN

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
Mastercard One Credential Exclusion Indicator	206	DE 48, subelement 02, subfield 01	an-1	Possible values: • C = Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction • D = Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance brand for this transaction • M = Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

80-byte Batch Financial Institution Table File

Mastercard will modify 80-byte Batch Financial Institution Table File field descriptions to support this announcement.

Table 99: FIT Optional Addendum Record (FIT1)

Field name	Field description	Position	ISO De No./ subelement or subfield	Attribute	Valid values
FIT1-MCO-FLAG	Mastercard One Credential Participation Indicator	047	N/A	an-1	Y = Issuer is participating in Mastercard One Credential
					N = Issuer is not participating in Mastercard One Credential

Related documentation

Information relevant to this release announcement can be found in the documents available on the **Technical Resource Center** within Mastercard Connect®. Depending on timing, information provided in this release announcement may not be reflected in a manual until after the effective dates of this release announcement.

Announcements

For more information refer to:

- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4
- *US 11423 Introducing Mastercard One Credential*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *Account Level Management Manual*
- *GCMS Parameter Table Layouts*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mastercard Network Processing Single Message System Guide*
- *Mastercard Transaction Calculator Product Guide*

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 on the Technical Resource Center for the most up-to-date information.

AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential, Customer Technical Conference, May 2025

Version history

Date	Description of change
15 July 2025	• Modified the Customer impact section • Updated Application notes for DE 48, subelement 02 (Special Acceptance Conditions Data) throughout • Revised ALM service description for value 50127 throughout • Modified PDS 0011 (Additional PAN Data) and its subfields • Modified PDS 0217 (Special Acceptance Conditions Data) and its subfield

Date	Description of change
17 June 2025	Modified: • What Mastercard is Doing section • Dual Message Authorization Product Status Inquiry Authorization Request/0100 message • Dual Message Authorization Account Status Inquiry with Product Status Inquiry Authorization Request/0100 message • Dual Message Authorization Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Request/0100 message • Dual Message Authorization DE 48, subelement 24, subfield 01 (ALM Service Code) • Dual Message Clearing PDS 0275, subfield 01 (ALM Service Code) • IPM MPE tables IP0028T1: Country Codes and IP0040T1: Issuer Account Range • ALM Reconciliation Data Report (IP755220-AA) • Single Message Product Status Inquiry Financial Transaction Request/0200 message • Single Message Account Status Inquiry with Product Status Inquiry Financial Transaction Request/0200 message • Single Message Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Request/ 0200 message • Single Message System DE 48, subelement 24, subfield 01 (ALM Service Code) values • 250-byte Batch Data File • 80-byte Financial Institution Table File Added: • Other media to Related documentation • Dual Message Authorization Reversal Advice/0420: system-generated, and Reversal Advice Response/0430 messages to DE 48, subelement 24 • DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) throughout • T960 Airline Authorization Log File • PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) • Edits and error numbers
15 April 2025	Modified ALM Reconciliation Data Report (IP755220-AA)
18 March 2025	Initial publication date