



GLB 11744.1 Revised Standards for Authorization Reversal Messages

Type:

Bulletin announcement

Category:

Rules/Standards

Audience:

Acquirer
Branded Processor
Issuer
Network Enablement Partner
Processor

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®

Action indicator:

Mandated

Published:

24 June 2025

Effective:

1 July 2026

Executive overview

Mastercard is announcing revised Standards for the processing of partial and full authorization reversal messages.

Effective date details

Date	Details
1 July 2026	The revised Standards take effect

Customer benefit

The revised Standards provide acquirers and their processors with guidance regarding the processing of authorization reversal messages, to ensure consistency and the prompt release of excess authorization holds on cardholder accounts.

What Mastercard is doing

Mastercard is revising Standards for the processing of partial and full authorization reversal messages. Refer to the Overview of the revised Standards section for details.

Background

An authorization reversal message is used to reduce the original approved transaction amount. A full reversal cancels the original authorization request, while a partial reversal adjusts the original authorization amount so that the issuer may release any excess hold on available funds in the cardholder's account.

A partial reversal has a DE 95 (Replacement Amounts) value that is less than the original approved Transaction amount, including in the case of a partial approval. For example, if a USD 100 authorization request is partially approved for USD 75, then the DE 95 value in a subsequent reversal must not exceed USD 75.

Version history

Date	Description of change
24 June 2025	Initial publication date

Overview of Revised Standards

Mastercard is clarifying the requirements for processing authorization reversal messages, including applicable response code values.

Mastercard is revising the Standards for authorization reversal messages to clarify that:

- In a full reversal, DE 95 is not required but if present, contains a value of zero or is not populated.
- A full authorization reversal must be sent within 24 hours of the merchant, the acquirer, or the acquirer's service provider determining that the original transaction authorization request was sent in error.
- The acquirer must provide the appropriate value in DE 39 (Response Code) of the Reversal Request/0400 message. Valid values include 06, 17, 32 (for partial reversals only), 34, and 68, or if no other value applies, the same value as provided by the issuer in the original authorization request response message). Refer to the table below for more information.

Reversal Request/0400 message responses

When a Reversal Request/0400 message is sent for:	Then DE 39 (Response Code) must contain a value of:
Reversing a portion of a previously approved Transaction (partial reversal).	32 (Partial Reversal)
Canceling a previously approved Transaction upon determination that the original authorization request was sent in error (full reversal).	06 (Error)
Canceling a previously approved Transaction when the sale was voided at the Cardholder's request (full reversal).	17 (Customer Cancellation)
Converting an approval authorization request response into a decline for a card-not-present transaction that the acquirer or merchant believes, in good faith, to be fraudulent.	34 (Suspect Fraud)

Mastercard will introduce a Data Integrity Monitoring Program edit enforcing this requirement in a future bulletin announcement.

Revised Standards

To view the revision, refer to the attachment associated with this bulletin announcement, which shows underlining for additions and strikethrough for deletions.

Questions

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