GLB 11229.2 Enhancing Safety Net and Prepaid Monitoring

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
25.Q4

Action indicator:
Optional: Acquirer

System:
Single Message System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is enhancing Safety Net and Prepaid Monitoring, extending support to provide acquirers with additional data.

Effective date details

Date	Time	Details
17 October 2025	02:00 to 05:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

Acquirers may more accurately direct information to their fraud monitoring tools. This can help enable them to realize value and identify fraud patterns and volumes, improving their decision-making.

What Mastercard is doing

Mastercard is enhancing Safety Net and Prepaid Monitoring by extending the service to the Single Message System. The Safety Net Tag Indicator will be provided through real-time authorization responses at the transaction level for transactions that are identified as fraudulent.

Without the intelligence of Safety Net to identify a transaction as highly suspicious, acquirers may not be aware of ongoing fraudulent activity that originated from their merchants. As a result, the merchant-acquirer combination may retry the transaction several times.

Background

Safety Net is a service with the ability to identify a widespread fraud event, and then notify acquirers to take action to prevent further fraud. Currently, Safety Net is available for Dual Message customers.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Single Message System	New DE/ Subelement	Optional

Acquirer: Optional

Acquirers that choose to participate:

- Should prepare their systems to receive Data Element (DE) 48 (Additional Data: Private Use), subelement 57 (Security Services Additional Data for Acquirers)
- Should update their retry logic to not attempt subsequent authorization requests after receiving notification from Safety Net that the card may be compromised
- Will receive indicators and scores from these value-added services will be available in Financial Transaction Request Response/0210 messages, using DE 48, subelement 57

Acquirers that choose to participate will receive the following additional Safety Net and Prepaid Monitoring data for use in their current merchant fraud and risk monitoring solutions:

- DE 48, subelement 57, subfield 1 (Security Services Indicator) will contain value SNT to indicate that the risk of the transaction was assessed by Safety Net
- DE 48, subelement 57, subfield 2 (Security Services Data) will contain three-digit alphanumeric score value 998 to indicate the fraud risk

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.

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.

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			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Single Message System specification changes

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

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.

Attributes

Attribute	Description
Data Representation	ans...999; LLLVAR
	Although this data element is ans, some subelements deviate from ans and contain binary data. Refer to subelement descriptions of each subelement.
	The length field must be in the range 001–999. Subelements are identified by valid subelement ID and length.
Data Length	3 positions
Data Field	Contents of subfields
Subelements	99
Justification	See subelements

Subelement 57 (Security Services Additional Data for Acquirers)

DE 48, subelement 57 (Security Services Additional Data for Acquirers) supports Mastercard embedded security services for acquirers. Acquirers can receive up to 16 instances of subfields one and two within subelement 57. Each instance has the same format for each service. Acquirers must code and be prepared to receive the 16 instances that the service supports.

Attributes

Attribute	Description
Subelement ID	57
Subelement Data Length	2 positions
Data Representation	an...96; LLVAR
	The "LL" length field of LLVAR must be an integral multiple of 6, not to exceed 96.
Data Field	Contents of subfields
Subfields	2
Justification	N/A

Usage

Following is the usage of subelement 57 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request Response/0210	•	X	C

Values

See subfields.

Merchant Risk Predict
Merchant Risk Predict provides predictive, real-time, AI-generated merchant fraud detection scores to acquirers on single message system transactions. The seven scores sit within the authorization message to acquirers and provide feedback on merchant health, compliance, and chargeback risks.

Subfield 1 (Security Services Indicator)
DE 48, subelement 57, subfield 1 (Security Services Indicator) provides the security services indicator for acquirers.

Attributes

Attribute	Description
Data Representation	an-3
Data Field	Contents of positions 1-3
Justification	N/A

Values

Value	Description
998	Fraud Score
SNT	Safety Net Tag

Subfield 2 (Security Services Data)
DE 48, subelement 57, subfield 2 (Security Services Data) contains a likelihood value for each Merchant Risk Predict score.

Attributes

Attribute	Description
Data Representation	an-3
Data Field	Contents of position 4-6
Justification	N/A

Values

A three-character value will be populated for each score indicating the likelihood of occurrence for each fraud type.

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 *AN 9174 Safety Net and Prepaid Monitoring Enhancements to Facilitate Improved Acquirer Decision Making*.

Reference manuals

For information about Mastercard processing refer to the *Mastercard Network Processing Single Message System 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.

GLB 11229 Enhancing Safety Net and Prepaid Monitoring, Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other media to Related documentation
15 April 2025	Initial publication date