



EUR 7670.4 Revised Standards for Authorization Data Insights for Select Countries in the Europe Region

Type:

Bulletin announcement

Category:

Rules/Standards

Audience:

Acquirer

Branded Processor

Issuer

Processor

Country or Territory:

Select countries in the Europe Region

Brand:

Mastercard®

Maestro®

Cirrus®

Product or service:

Rules and Policies

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Mandated

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1 March 2024

1 May 2024

Executive overview

Mastercard is introducing a requirement for Principal Customers to have direct access to near real-time insights into authorization data and be able to conduct their own research on authorization activity in order to quickly detect anomalies and optimize approval rates.

Table 1: Effective Date details

Date	Details
1 March 2024	Revised Standards become effective for issuers and issuing processors.
1 May 2024	Revised Standards becomes effective for acquirers and acquiring processors.

Customer benefit

Customers will be able to optimize transaction authorization approval rates and facilitate faster detection and investigation of processing anomalies.

What Mastercard is doing

Mastercard is introducing revised Standards that require Principal Customers to have direct access to near real-time insights into authorization data and be able to conduct their own research on authorization activity in order to quickly detect anomalies and optimize approval rates. This requirement can be met using a tool developed by the Customer in-house or purchased from a third party. In the absence of either of the foregoing, the requirement must be met via the product developed by Mastercard, which is the Mastercard Early Detect Insights (MEDI) product.

Table 2: Version history

Date	Description of change
15 July 2025	Updated the deadline to avoid charges from the tenth of the month to the first of the month.
17 September 2024	Updated verbiage to clarify customers must have direct access to data to conduct their own research.
13 June 2023	Added paragraph on use of Mastercard Early Detect Insights to revised Standards.
2 May 2023	Initial publication date

Overview of the requirement

To deliver frictionless payment experiences in a world where electronic payments continue to grow rapidly, it is becoming increasingly important to have near real-time insights into authorization data to detect and investigate processing anomalies as they occur across the network.

The lack of this capability impacts network participants in various ways, for example sub-optimal approval rates due to processing errors; cost inefficiencies from extensive time and resources spent on manual diagnosis; and cardholder impact from inability to service cardholder inquiries in a timely manner when issues occur.

The Mastercard Early Detect Insights Program targets to minimize such impacts by:

1. Offering relevant alerts for certain critical incidents at no cost to customers when processing issues impact the customer's business, such as a sudden increase in the customer's technical declines.
2. Requiring customers to have direct access to near real-time insights and conduct their own research for Mastercard switched authorizations, which is the primary focus of this bulletin.

Details of the requirement

Each Principal Customer must be capable of directly accessing near real-time insights and conducting research on its Processed Transaction authorization activity for the purpose of optimizing Transaction authorization approval rates and facilitating faster detection of processing anomalies. Each Customer must employ a solution capable of providing all of the following:

- Processed Transaction authorization data for all of the Customer's active ICA numbers, with a lag time not exceeding 30 minutes.
- Key performance indicators, including transaction volume (number of authorization messages) and transaction approval rates¹, with a lag time not exceeding 30 minutes.
- Transaction data insights based on relevant factors² (for example, by card product type [credit, debit, and prepaid]), with a lag time not exceeding 30 minutes.
- The ability to conduct their own research on transaction-level authorization data to investigate anomalies as they occur, with a lag time not exceeding 30 minutes.

¹ Transaction volume and approval rates are two essential KPIs for authorization. Customers may choose to monitor other KPIs as relevant for their business.

² Factors that are relevant to the customer's business, such as segments (consumer or commercial) or card-not-present (CNP) authorization approval rates.

Mastercard will offer a new product, Mastercard Early Detect Insights (MEDI) Product as an option to comply with this Standard. Customers have the option to use their in-house or third-party product instead if it complies with the Standard. Details about the MEDI Product are shared in AN 7674 Mastercard Early Detect Insights Product Pricing for Select Countries in the Europe Region.

Issuers and issuing processors have until 1 March 2024 to comply with the Standard and acquirers and acquiring processors have until 1 May 2024.

In case customers choose an in-house or third-party product, they need to submit this [form](#) to attest compliance with the new Standard. Any customers that don't submit the compliance form by the Effective Dates stated above will be billed effective immediately for MEDI Product.

Even after the Effective Dates, customers can attest compliance anytime through an in-house or third-party product by submitting the form. To avoid charges for the MEDI Product in a particular month the form needs to be submitted by the first of the month; for example to avoid charges for March, the form needs to be submitted by 1 March.

The compliance self-certification is valid for two years from the Effective Dates and must be renewed by resubmitting the form during the 60-day period prior to expiration date.

For customers that are both issuers and acquirers, one exception form may be submitted.

Mastercard reserves the right to verify the certification received.

Accessing the Free Alerts and MEDI Product

The Free Alerts and MEDI Product will be accessible through Mastercard Connect[™]. Use of and access to the MEDI Product will be subject to and governed by the Mastercard Connect terms of use (together with the Standards). See details in AN 7674 Mastercard Early Detect Insights Product Pricing for Select Countries in the Europe Region.

Applicable countries

The Standard will be applicable for authorized transactions processed by Mastercard in connection with credit, debit, and prepaid cards. Without taking away from the generality of the foregoing sentence, in countries where Mastercard does not process transactions due to regulatory requirements, the Standard will be applicable to the extent to which the regulations allow.

Albania	France ³	Kosovo	Romania
Andorra	Germany	Latvia	Portugal ⁴
Austria	Gibraltar	Liechtenstein	San Marino
Belgium	Greece	Lithuania	Serbia
Bosnia and Herzegovina	Guernsey	Luxembourg	Slovakia
Bulgaria	Hungary	North Macedonia	Slovenia
Croatia	Iceland	Malta	Spain ⁵

³ Includes French Guiana, Guadeloupe, Mayotte, Martinique, Réunion, St. Barthélemy, and St. Martin (French Part).

⁴ Includes Azores and Madeira.

⁵ Includes Canary Islands, Ceuta and Melilla.

Cyprus	Ireland	Monaco	St. Helena, Ascension and Tristan da Cunha
Czech Republic	Isle of Man	Montenegro	Sweden
Denmark ⁶	Israel	Netherlands	Switzerland
Estonia	Italy	Norway ⁷	United Kingdom ⁸
Finland ⁹	Jersey	Poland	Vatican City

Overview of revised Standards

Mastercard is revising the Standards to include the requirements for principal customers to be capable of directly accessing near real-time insights and conducting research on transactions processed by the Mastercard Network.

Revised Standards

To view marked revisions, refer to the attachment associated with this announcement. Additions are underlined; deletions are indicated with a strikethrough.

Related information

- AN 7674 Mastercard Early Detect Insights Product Pricing for Select Countries in the Europe Region

Questions

Customers with questions about the information in this announcement should contact [Global Customer Service](#) or check in [Mastercard Connect](#).

⁶ Includes Faroe Islands and Greenland.

⁷ Includes Svalbard and Jan Mayen.

⁸ Includes Falkland Islands, South Georgia and South Sandwich Islands.

⁹ Includes Aland Islands.