GLB 11885.1 Modifications to Account Status Inquiry (ASI) Transaction Processing Excellence (TPE) Program Criteria

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Bulletin announcement

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Operations

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Network Enablement Partner

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Mastercard®
Debit Mastercard
Maestro®

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1 September 2025
14 September 2025

Executive overview

Mastercard is modifying the existing ASI TPE Program to align with updated product guidance.

Effective date details

Date	Details
1 September 2025	The revised ASI TPE criteria for issuers become effective
14 September 2025	First billing for revised TPE criteria

Customer benefit

ASI is a service for merchants to validate the status of a card without negatively impacting the availability of cardholder funds. ASI is designed to enable merchants to take proper billing actions, consumers to benefit from uninterrupted services, and issuers to capture volume on credential-on-file cards.

Mastercard will make the following enhancements to align with updated product guidance and address customer feedback. The criteria changes do not require any changes on the customer side.

What Mastercard is doing

Mastercard is updating the ASI TPE Program criteria globally (excluding Mexico).

The current TPE program assesses issuers noncompliance fees for transactions approved on the same merchant and same PAN within 24 hours of a previous Purchase ASI decline. Under the revised TPE program, Mastercard is removing the same merchant criteria, resulting in issuers only being assessed noncompliance fees for transactions approved on the same PAN within 24 hours of a previous ASI decline.

Mastercard is also revising the ASI TPE program in the Europe region by excluding all ASI transactions declined by the issuer with DE 39 (Response Code) = 65 to align with local market rules.

Based on the changes, the ASI TPE program fee will apply when the following conditions are met:

- Authorization is switched over the Mastercard network
- Card is issued in any country or territory except Mexico

GLB 11885.1 Modifications to Account Status Inquiry (ASI) Transaction Processing Excellence (TPE) Program Criteria • 15 July 2025

1

- Dual Message System Authorization Request 0100/0110
- Issuers approve any financial requests on the same card within 24 hours of a previous Purchase ASI decline

The fee does not apply when:

- ASI was declined due to incorrect CVC 2 or AVS value
- ASI was declined but there was a subsequent ASI approval prior to the financial approval
- ASI was declined due to incorrect card expiration date or expired card, indicated by DE 39 = 14 or 54
- ASI was declined but the subsequent financial approval was in card-present environment (DE 61, subfield 5= 0)
- The number of TPE eligible ASI declines is below a one basis point threshold
- Authorization responses are not provided by issuers
- [Europe only] Purchase ASI is declined by the issuer with DE 39 = 65.

Version history

Date	Description of change
15 July 2025	Initial publication date

Related information

- *AN 4414 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program*
- *AN 4491 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program*
- *AN 4681 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program for the Canada Region*
- *AN 4602 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program for Brazil*
- *AN 4603 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program for Latin America and the Caribbean Region, except Mexico*
- *AN 4604 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program for EEA Countries, United Kingdom, and Gibraltar*
- *AN 4605 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program for Non-EEA Countries*
- *AP 9412.2 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program in the Asia/Pacific Region excluding Indonesia*
- *AP 9411.2 Introducing Account Status Inquiry Issuer Response Transaction Processing Excellence Program in Indonesia*

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.