



# AP 11836.1 Data Integrity Monitoring Program Edit for QMR Late Reporting in Indonesia

## Type:

Bulletin announcement

## Category:

Operations

## Audience:

Acquirer

Branded Processor

Issuer

Network Enablement Partner

Processor

## Region:

Asia/Pacific

## Country or Territory:

Indonesia

## Brand:

Mastercard®

Maestro®

Cirrus®

## Product or service:

Franchise - Data Integrity

## Action indicator:

Financial

Mandated

## Published:

15 July 2025

## Effective:

1 October 2025

1 February 2026

10 April 2026

31 May 2026

## Executive overview

Mastercard is introducing a new program and edit to the Data Integrity Monitoring Program. This edit ensures issuers and acquirers will submit the Quarterly Mastercard Report (QMR) by the specified reporting date in Indonesia.

**Table 1: Effective date details**

Date	Details
1 October 2025	Monitoring begins
1 February 2026	Notifications begin
10 April 2026	Comply-by date for Q1 2026 QMR data
31 May 2026	Assessments begin

## Customer benefit

The new Data Integrity Monitoring Program edit provides value by helping to ensure that customers report all products to the QMR on time every quarter. Timely reporting will increase the efficacy of QMR data, leading to:

- Better reporting to regulators, governments, and customers.
- More precise billing to customers.
- More accurate calculations for contracts.

## What Mastercard is doing

Effective 1 October 2025, the Mastercard Data Integrity Non-Transactional Data Performance Program will introduce a new edit to monitor the submission dates of products submitted to the QMR. This edit will ensure issuers and acquirers submit their QMR to Mastercard in compliance with communicated due dates.

## Background

Mastercard will begin assessing issuers and acquirers that submit their product data to the QMR past the due date because of the importance of the QMR data. QMR reporting is essential for many Mastercard processes and services, including SEC filings, press releases, and supplemental operational performance data.

All customers must submit the QMR to Mastercard by the 10<sup>th</sup> day of the month following the end of a quarter by 23:59 Central Time (CT): January, April, July, and October.

If the 10th falls on a weekend or a legal holiday in the United States, the QMR is due on the last business day before the 10th.

**Table 2: Version history**

Date	Description of change
15 July 2025	Initial publication date

## Overview of new monitoring edits

The QMR Late Reporting edit will monitor each issuer and acquirer's product reporting to the QMR. The edit ensures customers submit their QMR to Mastercard in compliance with the communicated due dates.

Mastercard Data Integrity will monitor customers that have at least one product. Customers who submit their QMR after the required due date, or fail to submit it entirely, are noncompliant for each product they report late and incur a quarterly, product-level fee.

## Data Integrity Monitoring Program and mandatory use of Data Integrity Online

The Data Integrity Monitoring Program promotes data quality and processing efficiency on the Mastercard Network.

The program accomplishes this through systematic validations (edits) to help ensure that customers:

- Process data according to Mastercard requirements, technical specifications, and other Standards.
- Adhere to product and service mandates as applicable.

Customers can view their compliance status and reporting through the Data Integrity Online tool on Mastercard Connect®. Registration for this application is mandatory for every ICA number and processor ID. Mastercard will assess customers against all applicable edits even if the customer has not registered a user.

Mastercard sends notifications to the system administrator for ICA numbers and processor IDs that do not have a registered user in Data Integrity Online.

## Comply-by date and assessments

Mastercard will begin monitoring the edits on 1 October 2025.

The comply-by date is 10 April 2026, with assessments beginning 31 May 2026. Mastercard will send monthly noncompliance notifications to the Data Integrity contacts for each ICA number and processor ID that does not meet the required compliance threshold.

The QMR Late Reporting edit comply-by date will remain static as customers should report their products to the QMR quarterly. Mastercard will assess any customer that has failed to meet the compliance threshold at the end of any quarter past the 10 April 2026 comply-by date according to the assessment structure outlined in *AP 11653 Introducing Quarterly Mastercard Reporting (QMR) Late Reporting Fee in Indonesia*.

## Edit criteria

Edit criteria is:

### **Data Integrity Monitoring Program**

## Chapter 17 Non-Transactional Data Performance Program

**Table 3: Edit 1 QMR Late Reporting**

Edit Number	1
Edit Title	QMR Late Reporting
Name	QMR Late Reporting
Billing Code	2DC0600
Description	This edit monitors the submission dates of products submitted to the QMR to ensure issuers and acquirers submit their QMR to Mastercard in compliance with communicated due dates.
Edit Criteria	<p>Mastercard identifies data monitored under this edit by the following criteria: Product level data submitted to the QMR.</p> <p>Mastercard considers products submitted to the QMR noncompliant when the submission date of the product submitted to the QMR is after the Mastercard communicated due date.</p>
<p><b>NOTE: This edit is not eligible for extensions.</b></p> <p>All customers must submit the QMR to Mastercard by the 15th day of the month* following the end of a quarter by 23:59 CT (January, April, July, and October).</p> <p>If the 15th falls on a weekend or a legal holiday in the United States, the QMR is due on the last business day before the 15th.</p>	
Baseline/Threshold	Baseline: 1 product Threshold: 1 late product
Reference	<i>Mastercard Rules</i>

Mastercard will reflect all new Data Integrity edits and changes to existing Data Integrity edits in the *Data Integrity Monitoring Program* manual with the next quarterly update.

## Related information

- *Data Integrity Monitoring Program*
- *Mastercard Rules*
- *AP 11653 Introducing Quarterly Mastercard Reporting (QMR) Late Reporting Fee 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.