Revised Standards for Use of the Transaction Link Identifier

Mastercard is revising the Standards announced in the article GLB *8390.1 Revised Standards for Use of the Transaction Link Identifier*.

Overview of revised Standards

Customers should review the revisions to the publications in this document and make appropriate plans to support the revised Standards.

Effective date	Changes to Standards in...	Will be published in...
17 October 2025	*Transaction Processing Rules*	Chapter 2 Authorization and Clearing Requirements
		Chapter 5 Card-Not-Present Transactions
17 October 2025	*Mastercard Switch Rules*	Chapter 5 Mastercard Scheme-Specific Requirements

Mastercard will incorporate the revised Standards into a future edition of the manuals. The manuals are available in the Technical Resource Center on Mastercard Connect™.

Revised Standards for *Transaction Processing Rules*

Mastercard will revise the *Transaction Processing Rules* to include these Standards. Additions to the Standards are <u>underlined</u>. Deletions are indicated with a ~~strikethrough~~.

Chapter 2 Authorization and Clearing Requirements

2.1 Acquirer Authorization Requirements

<u>**Echoing of Transaction Link ID**</u>

<u>Effective 17 October 2025, an Acquirer must populate DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each incremental Authorization/0100, Authorization Advice/0120, Financial Transaction Request/0200, Financial</u>

<u>Transaction Advice/0220, Reversal Request/0400, and Acquirer Reversal Advice/0420 message with the value in the TLID field received in the corresponding Authorization Request Response/0110, Financial Transaction Request Response/0210, or other original message response for the same Transaction.</u>

2.9 Multiple Authorizations

NOTE: This Rule does not apply for China domestic Transactions.

To extend the duration of the message reason code 4808 chargeback protection period afforded by an approved preauthorization of a Transaction, a Merchant may later submit an additional preauthorization request for the same Transaction.

The following requirements apply to Mastercard POS Transactions that are Processed Transactions when multiple authorizations are processed for a single Transaction:

1. The Acquirer must use a unique identifier from the initial approved authorization of a Transaction in any additional authorizations requested in connection with the same Transaction, by populating<u>:</u>

   a. DE 48, subelement 63 (Trace ID) of each additional authorization request with the DE 63 (Network Data), subfield 1 (Financial Network Code) and subfield 2 (Banknet Reference Number) and DE 15 (Date, Settlement) data from the initial approved Authorization Request Response/0110 message<u>; and</u>

   b. <u>Effective 17 October 2025, DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each additional authorization request with the same value populated in this field in the initial approved Authorization Request Response/0110 message</u>.

   ~~This~~ <u>These</u> unique identifier<u>s</u> must also be included in the Transaction clearing record.

2. Upon receipt of the Transaction clearing record, the Issuer must use the unique identifier to match the original and any additional approved authorizations to the Transaction.

3. Upon matching all authorizations to the clearing record, the Issuer must release any hold placed on the Cardholder's account in connection with the original and any additional approved authorizations that is in excess of the Transaction amount.

The use of multiple authorizations for the aggregation of separate Cardholder-initiated purchases into a single Transaction must only occur as set forth in Rule 5.10, "Mastercard Micropayment Solution—United States Region Only."

If the additional preauthorization request is for a zero amount, it extends the duration of the message reason code 4808 chargeback protection period with no change in the total authorized Transaction amount. If the preauthorization request is for an amount higher than zero, it both extends the duration of the message reason code 4808 chargeback protection period and incrementally increases, by the amount of the new preauthorization request, the total authorized Transaction amount. If the message reason code 4808 chargeback protection period has already expired, the new preauthorization request must be for the full Transaction amount

rather than an incremental amount.

2.10 Clearing, Completion, and Chargeback Message Requirements

2.10.1 Multiple Clearing or Completion Messages

2.10.1.1 Mastercard and Debit Mastercard Transactions

A Mastercard® Dual Message System Acquirer has the option of linking multiple presentments with partial amounts to one approved authorization identified as either a preauthorization or final authorization. The following requirements apply to Mastercard and Debit Mastercard Transactions acquired in the Mastercard® Dual Message System:

1. In the First Presentment/1240 message, the Acquirer must populate DE 25 (Message Reason Code) with either of the following values:
   a. **1403** (Previously approved authorization—partial amount, multi-clearing); or

   b. **1404** (Previously approved authorization—partial amount, final clearing). This value indicates that the original authorization is closed; no subsequent clearing messages may be submitted.

Effective 13 October 2023, if the final first presentment message submitted for a preauthorized Transaction contains a value of 1403 in DE 25, and the total authorized amount has not been fully cleared, then the Acquirer or Merchant must initiate a partial authorization reversal so that the Issuer may release any excess hold on funds in the Cardholder's Account.

2. Effective 17 October 2025, the Acquirer must populate DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each First Presentment/1240 message with the same TLID value received in the original Authorization Request Response/0110 message or other original message response.

3. Upon receipt of a clearing message containing a value of 1403 or 1404, the Issuer must match the clearing message to the authorization message by comparing the data contained in the following fields:

   a. DE 63 (Transaction Life Cycle ID), subfield 2 (Trace ID) of the First Presentment/1240 message; and

   b. DE 63 (Network Data), subfield 2 (Banknet Reference Number) and DE 15 (Date, Settlement) of the Authorization Request/0100 message; and

   c. Effective 17 October 2025, DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each lifecycle message for the same Transaction.

NOTE: A Debit Mastercard Issuer may receive the value of 1403 or 1404 in DE 60 (Advice Reason Code), subfield 2 (Advice Reason Detail Code) of a Mastercard Single Message System-generated Financial Transaction Advice/0220 message.

3. Upon matching a clearing message to an authorization message, the Issuer must adjust any hold on the availability of funds in the Cardholder's Account in accordance with its standard

Account management practice for cleared amounts:

If the clearing message contains a value of...	Then the Issuer is advised to...
1403	Release the hold placed on the Cardholder's Account in connection with the approved authorization by the amount in DE 6 (Amount, Cardholder Billing).
1404	Release any unused funds in connection with the approved authorization.

All multi-clearing messages must be presented within the applicable clearing time frame, in order to avoid an Authorization-related or Late Presentment chargeback. Refer to Rule 2.8 regarding Authorization-related chargeback time frames and Rule 3.15.1 regarding Late Presentment chargeback time frames.

2.11 Full and Partial Reversals

2.11.1 Full and Partial Reversals—Acquirer Requirements

POS Transactions

An Acquirer must ensure that each Reversal Request/0400 or Acquirer Reversal Advice/0420 message submitted that originates from a Merchant corresponds to an original authorization request message. Effective 17 October 2025, the Acquirer must populate DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each Reversal Request/0400 and Acquirer Reversal Advice/0420 message with the same TLID value received in the original Authorization Request Response/0110 or other original message response.

2.11.2 Full and Partial Reversals—Issuer Requirements

An Issuer receiving a Reversal Request/0400 message or an Acquirer Reversal Advice/0420 message must release any hold placed on funds in the Mastercard or Maestro Account in the amount specified within 60 minutes of matching the reversal message to the original authorization request message. To match the reversal to the original approved authorization, the Issuer should use:

- The original authorization trace ID, as populated in DE 48, subelement 63 (Trace ID);

- The original switch serial number, as populated in DE 48, subelement 59, subfield 1 (Original Switch Serial Number); or

- Effective 17 October 2025, the original authorization TLID, as populated in DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]).

2.13.1 Refund Transactions—Acquirer Requirements

Original Purchase Identifier

When possible, the Acquirer is recommended to populate:

- DE 48, subelement 63 (Trace ID) of the refund Transaction authorization request message with a unique identifier from the original purchase Transaction, consisting of the values in DE 63 (Network Data), subfield 1 (Financial Network Code); DE 63, subfield 2 (Banknet Reference Number); and DE 15 (Date, Settlement) of the purchase Transaction authorization approval response message; and

- Effective 17 October 2025, DE 105 (Multi-Use Transaction Identification Data), subelement 002 (Economically Related Transaction Link Identifier) of the refund Transaction authorization request message and/or clearing message with the DE 105, subelement 001 (TLID) value from the original purchase Transaction.

The presence of this identifier may assist the Issuer in linking the refund to a prior purchase and help to avoid Credit Not Processed disputes.

Europe Region

2.1 Acquirer Authorization Requirements

Echoing of Transaction Link ID

In the EEA, UK, and Gibraltar the Rule on this subject is modified as follows.

References to authorization messages and data fields are replaced by the corresponding message types and data fields of the registered switch of the Customer's choice.

Europe Region

2.2 Issuer Authorization Requirements

Echoing of Transaction Link ID

References to authorization messages and data fields are replaced by the corresponding message type and data fields of the registered switch of the Customer's choice.

Additional U.S. Region and U.S. Territory Rules

2.10 Multiple Clearing or Completion Messages

2.10.2 Maestro Transactions

An Acquirer of a Maestro Merchant located in the U.S. Region or U.S. Territories that processes a Maestro "back of card" (non-Mastercard BIN) card-not-present Transaction involving a debit card issued in the U.S. Region or U.S. Territories has the option to submit one or more linked completion messages within a period of seven days from the settlement date.

Acquirer Requirements

1. An Acquirer that supports this processing option must populate the following values in the Financial Transaction Request/0200 message initiated at the time of the Cardholder's purchase of goods or services.

Financial Transaction Request/0200 message Field	Value

DE 4 (Amount, Transaction)	The total purchase amount
DE 61 (Point of Service [POS] Data), subfield 7 (POS Transaction Status)	4 (Preauthorization Request)
DE 61, subfield 12 (POS Authorization Life Cycle)	07 (Partial completion processing supported)

2. Within seven days of the date contained in DE 15 (Date, Settlement) of the Financial Transaction Request Response/0210 message, the Acquirer may submit either one or several Financial Transaction Advice/0220 completion messages. Each completion message must contain the following data.

Financial Transaction Advice/0220 completion message(s) Field	Value
DE 4 (Amount, Transaction)	The Transaction amount being fulfilled with this completion message, which may be all or a portion of the total purchase amount.
DE 15 (Date, Settlement)	The same value received in DE 15 of the Financial Transaction Request Response/0210 message
DE 60 (Advice Reason Code), subfield 1 (Advice Reason Code)	290 (APS approved transaction; preauthorized by issuer)
DE 60, subfield 2 (Advice Reason Detail Code)	One of the following: • 1403 (Previously approved authorization—partial amount, multiple completions) • 1404 (Previously approved authorization—partial amount, final completion)
DE 61, subfield 7 (POS Transaction Status)	4 (Preauthorization request)
DE 61, subfield 12 ((POS Authorization Life Cycle))	07 (Partial completion processing supported)
DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]).	Effective 17 October 2025, the same value received in DE 105, subelement 001 of the Financial Transaction Request Response/0210 message

Issuer Requirements

Upon receiving a Financial Transaction Advice/0220 completion message containing a value of 1403 or 1404, the Issuer should:

1. Match the completion message to the original Financial Transaction Request/0200 message by comparing the data contained in DE 48, subelement 59 (Original Switch Serial Number)

to the original Switch Serial Number (SSN) in the original ~~0210~~ 0200 message from DE 63 (Network Data) and effective 17 October 2025, the data contained in DE 105, subelement 001 (Transaction Link Identifier [TLID]) to the DE 105, subelement 001 value in the original ~~0210~~ 0200 message.

2. Adjust any hold on the availability of funds in the Cardholder's Account in accordance with its standard Account management practice. In any event, the Issuer should release any remaining unused amount still held after seven days from the settlement date of the Financial Transaction Request/0200 message.

If the completion message contains a value of...	Then the Issuer is advised to...
1403	Reduce the hold placed on the Cardholder's Account in connection with the approved Financial Transaction Advice/0220 message by the amount in DE 4 (Amount, Transaction)
1404	Release any unused funds in connection with the approved Financial Transaction Request/0200 message.

Additional U.S. Region and U.S. Territory Rules

2.9 Multiple Authorizations

In the U.S. Region and U.S. Territories, the Rule on this subject is modified as follows with respect to Maestro card-not-present (CNP) POS Transactions effected with Non-Mastercard BIN Maestro card-not-present (CNP) debit cards.

Following Issuer approval of the initial preauthorization request, a Merchant may submit one or more additional preauthorization requests for the same card-not-present (CNP) Maestro POS Transaction, subject to the following conditions:

1. The original and each additional preauthorization request for the same Transaction is valid for a period of seven (7) calendar days from the authorization approval date, when the preauthorization request message contains a value of 07 in DE 61, subfield 12 (POS Authorization Life Cycle).

2. Each additional approved preauthorization:

a. If submitted for a zero amount, extends the authorization validity period with no change to the total authorized Transaction amount.

b. If submitted for a non-zero amount, both extends the authorization validity period and incrementally increases the total authorized Transaction amount.

3. If an additional preauthorization request is declined, then the most recent previously approved preauthorization remains valid. For example, if the Issuer approved the original USD 100 preauthorization request on 1 June and declined an additional USD 25 preauthorization

request on 7 June, then the Transaction must be completed by 8 June (when the original preauthorization expires) for USD 100 (the original approved amount).

4. If any preauthorization request expires before the Transaction completion message is sent, then the Merchant or Acquirer must initiate a new original preauthorization request for the Transaction.

The processing of multiple preauthorization requests for the same Maestro POS Transaction must occur as follows.

Preauthorization message (0200/0210)	The Acquirer provides:	The Mastercard Network populates:
Preauth1 (original preauthorization message)	In DE 4 (Amount, Transaction), the original preauthorization request amount	The authorization date in DE 15 (Date, Settlement) and the switch serial number [SSN] in DE 63 (Network Data)
Preauth2 (first additional preauthorization message for the same Transaction)	• In DE 4, the additional amount being authorized, or a zero amount (to extend the authorization validity without increasing the authorized amount) • In DE 15 and DE 63, the same values as received in the **Preauth1** 0210 message • In DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]), the same value as received in the **Preauth1** 0210 message	• **Preauth2** authorization date in DE 15 • **Preauth2** SSN in DE 63 • **Preauth1** SSN in DE 48, subelement 59 (Original Switch Serial Number) • In DE 54 (Amounts, Additional), subfield 2 (Amount Type), the value of 92 and in subfield 5 (Amount), the **total cumulative previously authorized and currently requested amount**

Preauth3 (second additional preauthorization message for the same Transaction)	• In DE 4, the additional amount being authorized, or a zero amount	• **Preauth3** authorization date in DE 15
	• In DE 15 and DE 63, the same values as received in the **Preauth2** 0210 message	• **Preauth3** SSN in DE 63
		• **Preauth1** SSN in DE 48, subelement 59
	• In DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]), the same value as received in the **Preauth2** 0210 message	• In DE 54, subfield 2, the value of 92 and in subfield 5, the **total cumulative previously authorized and currently requested amount**

Chapter 5 Card-Not-Present Transactions

5.4 Recurring Payment Transactions

Effective 17 October 2025, an Acquirer is recommended to populate DE 105 (Multi-Use Transaction Identification Data), subelement 002 (Economically Related Transaction Link Identifier) of each subsequent Merchant-initiated recurring payment Transaction with the DE 105, subelement 001 (TLID) value from the original Cardholder-initiated Transaction.

5.5.2 Multiple-Authorization Installment Billing

Installment Payment Information

Effective 17 October 2025, an Acquirer is recommended to populate DE 105 (Multi-Use Transaction Identification Data), subelement 002 (Economically Related Transaction Link Identifier) of each subsequent installment payment Transaction with the DE 105, subelement 001 (TLID) value from the initial installment payment Transaction.

Revised Standards for *Mastercard Switch Rules*

Mastercard will revise the *Mastercard Switch Rules* to include these Standards. Additions to the Standards are underlined. Deletions are indicated with a ~~strikethrough~~.

Chapter 5 Mastercard Scheme-Specific Requirements

5.4 Authorization and Clearing Requirements

5.4.1 ~~Issuer~~ Authorization Requirements

5.4.1.1 Acquirer Authorization Requirements

Echoing of Transaction Link ID

Effective 17 October 2025, an Acquirer must populate DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each incremental Authorization Request/0100, Authorization Advice/0120, Reversal Request/0400, Acquirer Reversal Advice/0420, and First Presentment/1240 message with the same value received in DE 105, subelement 001 of the original Authorization Request Response/0110 message or other original message response.

5.4.6 Multiple Authorizations

The Acquirer must use a unique identifier from the initial approved authorization of a Transaction in any additional authorizations requested in connection with the same Transaction, by populating:

- DE 48, subelement 63 (Trace ID) of each additional authorization request with the DE 63 (Network Data), subfield 1 (Financial Network Code) and subfield 2 (Banknet Reference Number) and DE 15 (Date, Settlement) data from the initial approved Authorization Request Response/0110 message; and

- Effective 17 October 2025, DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each additional authorization request with the same value populated in this field in the initial approved Authorization Request Response/0110 message.

This These unique identifiers must also be included in the Transaction clearing record.

5.4.7 Full and Partial Reversals

An Acquirer must support reversals for the full amount of any authorized POS Transaction whenever the Acquirer host system is unable to communicate the authorization response to the POS Terminal.

Effective 17 October 2025, the Acquirer must populate DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each Reversal Request/0400 and Acquirer Reversal Advice/0420 message with the same TLID value received in the original Authorization Request Response/0110 message or other original message response.

To match a Reversal Request/0400 or Acquirer Reversal Advice/0420 message to the original Authorization Request/0100 message, the Issuer should use:

- The original authorization trace ID, as populated in DE 48, subelement 63 (Trace ID);

- The original switch serial number, as populated in DE 48, subelement 59, subfield 1 (Original Switch Serial Number); or

- Effective 17 October 2025, the original authorization TLID, as populated in DE 105, subelement 001.

5.4.12 Clearing Messages

In each First Presentment/1240 message sent for a portion of the total Transaction amount, the

Acquirer must populate DE 25 (Message Reason Code) with either of the following values:

- **1403** (Previously approved authorization—partial amount, multi-clearing); or
- **1404** (Previously approved authorization—partial amount, final clearing). This value indicates that the original authorization is closed; no subsequent clearing messages may be submitted.

Effective 17 October 2025, the Acquirer must populate DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link Identifier [TLID]) of each First Presentment/1240 message with the same TLID value received in the original Authorization Request Response/0110 message or other original message response.

5.4.~~12~~ 13 Multiple Clearing Messages

5.4.14 Refund Transactions

When possible, the Acquirer is recommended to populate:

- DE 48, subelement 63 (Trace ID) of the refund Transaction Authorization Request/0100 message with a unique identifier from the original purchase Transaction, consisting of the values in DE 63 (Network Data), subfield 1 (Financial Network Code); DE 63, subfield 2 (Banknet Reference Number); and DE 15 (Date, Settlement) of the purchase Transaction Authorization Request Response/0110 message; and/or

- Effective 17 October 2025, DE 105 (Multi-Use Transaction Identification Data), subelement 002 (Economically Related Transaction Link Identifier) of the refund Transaction Authorization Request/0100 message and/or First Presentment/1240 message with the DE 105, subelement 001 (TLID) value received in the original purchase Transaction Authorization Request Response/0110 message or other original message response.