# GLB 10890.11 Switching Release 25.Q3 Announcement Bundle

**Type:**
Switching release announcement

**Audience:**
Acquirer
Issuer
Processor
Network enablement partner

**Region:**
Global

**Brand:**
Mastercard®
Debit Mastercard

**Release:**
25.Q3

**Action indicator:**
Informational: acquirer, issuer

**System:**
Dual Message Authorization System
Dual Message Clearing System
Single Message System

**Published:**
15 July 2025

**Effective:**
11 July 2025

## Executive overview

Mastercard is combining the individually published release announcements for this release into one announcement bundle. The bundle is a convenient way for customers to review all the release announcements in a single document.

**Table 1: Effective date details**

| Date | Details |
|------|---------|
| 11 July 2025 | Dual Message Authorization System |
| | Dual Message Clearing System |
| | Single Message System |

### Customer benefit

The announcement bundle provides customers with all of the switching release announcements for this quarter's release in one document. To download the entire announcement bundle, visit the Technical Resource Center (TRC), select the **PDF icon** in the upper-right navigation, then select **Save** all topics and attachments.

### What Mastercard is doing

Mastercard is providing one document combining all switching release announcements for this release. Release announcements are first published individually on the TRC and may be updated on occasion.

This document may not be republished each time a release announcement is updated. Therefore, the individual announcements published on the TRC take precedence over this document. Customers must review the individual release announcements and refer to the version history in each announcement to understand updates.

**Table 2: Version history**

| Date | Description of change |
|---|---|
| 15 July 2025 | Revised *MEA 11204 Introducing Interchange Rate Designator Criteria Alignment for South Africa* |
| 8 July 2025 | Revised:<br><br>• *EUR 11162 Introducing Interchange Rate Designator Criteria Alignment for Cross-Border and Domestic Interchange Programs in the Europe Region*<br>• *MEA 11204 Introducing Interchange Rate Designator Criteria Alignment for South Africa* |
| 24 June 2025 | Revised *GLB 10984 25.Q3 IPM Mastercard Parameter Extract Table Updates* |
| 17 June 2025 | Removed:<br><br>• *EUR/MEA 10757 Expanding Commercial Credit Interchange Program*<br>• *LAC 10822 Revising the Intracountry Interchange Structure in Ecuador* |
| 10 June 2025 | Removed *AP 10622 Enhancing Interchange Program Criteria in Malaysia* |
| 27 May 2025 | Revised *AP 10416 Introducing Consumer and Commercial Product Codes in Australia* |
| 20 May 2025 | Added:<br><br>• *MEA 11204 Introducing Interchange Rate Designator Criteria Alignment for South Africa*<br><br>Updated:<br><br>• *LAC 10750 Introducing Interchange Rate Types for Tokenized and Non-tokenized Transactions for the Latin America and the Caribbean Region* |
| 29 April 2025 | Added:<br><br>• *AP 10622 Enhancing Interchange Program Criteria in Malaysia* |
| 15 April 2025 | Added:<br><br>• *GLB 10406 Introducing In Control Clearing Controls*<br><br>Updated:<br><br>• *GLB 10936 Switching Release 25.Q3 Related Bulletins*<br>• *AP 10416 Introducing Consumer and Commercial Product Codes in Australia* |

| Date | Description of change |
|---|---|
| | • *EUR/MEA 10757 Expanding Commercial Credit Interchange Program* |
| 18 March 2025 | Added: |
| | • *GLB 8314 Providing Clearing Cycle Cutoff Best Practices* |
| | • *GLB 11161 Introducing Interchange Rate Designator Criteria Alignment for Cross-Border Interchange Programs* |
| | • *EUR 11162 Introducing Interchange Rate Designator Criteria Alignment for Cross-Border and Domestic Interchange Programs in the Europe Region* |
| | • *LAC 11217 Expanding a Product Code in the Latin America and the Caribbean Region* |
| | Updated : |
| | • *GLB 10984 25.Q3 IPM Mastercard Parameter Extract Table Updates* |
| | • *LAC 10750 Introducing Interchange Rate Types for Tokenized and Non-tokenized Transactions for the Latin America and the Caribbean Region* |
| | • *LAC 10822 Revising the Intracountry Interchange Structure in Ecuador* |
| | • *GLB 10936 Switching Release 25.Q3 Related Bulletins* |
| | • *MEA 10985 Introducing Interchange Rate Type for Tokenized Transactions for the United Arab Emirates* |
| 21 January 2025 | Initial publication date |

## 25.Q3 Switching release announcements

The following tables list and detail the switching release announcements found in this bundle. Read the full switching release announcement to understand the impact on each audience and region.

**Table 3: Global region release announcements**

| AN number | Acquirer impact | Issuer impact |
|---|---|---|
| *GLB 8314 Providing Clearing Cycle Cutoff Best Practices* | Informational | Informational |
| *GLB 10406 Introducing In Control Clearing Controls* | Mandated | Informational |
| *GLB 10823 New Message Reason Codes for Fee Collection Services* | Mandated | Mandated |

| AN number | Acquirer impact | Issuer impact |
| --- | --- | --- |
| GLB 10936 Switching Release 25.Q3 Related Bulletins | Informational | Informational |
| GLB 10984 25.Q3 IPM Mastercard Parameter Extract Table Updates | Mandated | Mandated |
| GLB 11161 Introducing Interchange Rate Designator Criteria Alignment for Cross-Border Interchange Programs | Mandated | Mandated |

### Table 4: Asia/Pacific region release announcements

| AN number | Acquirer impact | Issuer impact |
| --- | --- | --- |
| AP 10416 Introducing Consumer and Commercial Product Codes in Australia | Mandated | Mandated |

### Table 5: Europe region release announcements

| AN number | Acquirer impact | Issuer impact |
| --- | --- | --- |
| EUR 11162 Introducing Interchange Rate Designator Criteria Alignment for Cross-Border and Domestic Interchange Programs in the Europe Region | Mandated | Mandated |

### Table 6: Latin America and the Caribbean region release announcements

| AN number | Acquirer impact | Issuer impact |
| --- | --- | --- |
| LAC 10750 Introducing Interchange Rate Types for Tokenized and Non-tokenized Transactions for the Latin America and the Caribbean Region | Mandated | Mandated |
| LAC 10755 Extending Product Graduation Plus to Flex Accounts in Brazil | Optional | Optional |
| LAC 11217 Expanding a Product Code in the Latin America and the Caribbean Region | Mandated | Mandated |

### Table 7: Middle East/Africa region release announcements

| AN number | Acquirer impact | Issuer impact |
| --- | --- | --- |
| MEA 10985 Introducing Interchange Rate Type for Tokenized Transactions for the United Arab Emirates | Mandated | Mandated |

| AN number | Acquirer impact | Issuer impact |
|---|---|---|
| *MEA 11204 Introducing Interchange Rate Designator Criteria Alignment for South Africa* | Mandated | Mandated |

# Switching release resources

Mastercard communicates upcoming changes to systems, platforms, or products through switching release announcements on the TRC. Each enhancement is outlined in an individual release announcement.

These resources provide more information about switching release announcements.

## Release milestones and dates

Mastercard has three major publication milestones when release announcements for the Dual Message Authorization System, Dual Message Clearing System, and Single Message System are available on the TRC.

Every effort is made to include all or most of the enhancements in the first publication, six months before the effective date. However, business and regulatory changes may cause release enhancements to be announced in the second publication. Only minor changes should be included in final publication.

**Table 8: Release publication dates**

| Milestone | Date |
|---|---|
| First publication | 21 January 2025 |
| Second publication | 18 March 2025 |
| Final publication | 15 April 2025 |

### Supporting release dates and details

For more information surrounding the release, including effective dates, freeze dates, and other important milestones, review *GLB 8502 Switching Release Milestones by Quarter 2025*.

Release enhancements phase in gradually on the effective date starting as early as 01:30 and ending around 06:00. All times are expressed in Central Time (CT).

## Announcement Summary Report

Mastercard introduced the Announcement Summary Report, a weekly report that summarizes all announcements published on the TRC.

Mastercard will provide the report each week, on Wednesdays. To locate the report, follow these steps:

1. Go to **www.mastercardconnect.com**.
2. Log on using the **User ID** and **Security Information**.
3. Click **Visit the TRC** in the Technical Resource Center panel.
4. Type "Announcement Summary Report" within the search bar on the TRC homepage and click **Search**, where users will find a link to the Announcement Summary Report.

Each week, customers can access the report and download the complete list of announcements published during the prior week.

The report lists all announcements that are published in the current year and allows sorting and filtering on particular values so customers can track all announcements collectively, those labeled release announcement

and those labeled bulletin announcement, in an easily customizable Excel format. The data includes announcements published in the current month through Tuesday before the Wednesday publishing date of the report.

The report includes links to each announcement, enabling customers to navigate quickly to corresponding announcements available on the TRC. To access announcements using the links in the report, users must first log in to Mastercard Connect to view the content. Some organizations may limit this functionality.

### Release related bulletins

In addition to this announcement bundle, Mastercard publishes a list of release-related bulletin announcements that align with the release implementation dates. Customers are responsible for reviewing all available content to understand the impact to their operations.

*GLB 10936 Switching Release 25.Q3 Related Bulletins* contains the list of bulletins associated with this release.

## Frequently asked questions

These frequently asked questions (FAQs) provide a better understanding of switching releases.

### Preparing for the switching release

**Q: When is release documentation available?**

A: Switching release announcements are published according to the schedule outlined in this document's Release milestones and dates section.

**Q: How do I know if an announcement is a bulletin or a release?**

A: The type of announcement is indicated in the first row of the left column within the announcement and at the end of the document. It will read **Type**: Bulletin announcement or Switching release announcement. The type is also displayed on the announcements results page under the announcement title.

**Q: How can I access release announcements for a specific release?**

A: To access the announcements individually, follow these steps:

1. Sign in to Mastercard Connect.
2. From the TRC homepage, select **Announcements**.
3. Select **Filter**.
4. Under the Release filter, choose the **Release Number**, 2#.Q#, then click **Apply**.

**Q: How do I know when all the enhancements for a release have been announced?**

A: Mastercard makes every effort to include all release enhancements on the primary publication date, 180 days before implementation. Regulatory or significant business requirements may necessitate exceptions.

**Q: If I review just release announcements, is that everything I need for this release?**

A: Customers must review all announcements, releases, and bulletins to understand the impact on their own business or operations. With each release, Mastercard includes a release-related bulletin announcement that lists bulletins aligned with the release. Refer to Switching Release Related Bulletins tied to this release. Consider using the Announcement Summary Report on the TRC to filter the content.

**Q: I get results that look like random sections of documents when I search for an announcement. How do I refine my search?**

A: Use the filters available in the TRC. By using the filter labeled **Announcements**, your results will be limited to full announcements rather than excerpts or topics. Click **Apply** after selecting your filters.

**Q: When will the manuals be updated with the information these release announcements provide?**

A: The information from announcements is incorporated into manuals and guides, available in the References section on the TRC. Mastercard makes every effort to update references 30 to 60 days following release implementation. References reflect the operating state of Mastercard systems as of the publication date listed in the document.

**Q: Why are milestones not published for Installments or Account Management System?**

A: These systems follow the Dual Message Authorization System milestones.

**Q: When Mastercard introduces a new product code, when could an acquirer anticipate receipt of an authorization or clearing transaction using the new product code?**

A: Acquirers must be prepared on the release effective date. Issuers can begin to issue cards immediately following the release implementation.

**Q: What does "life cycle processing" mean?**

A: Life cycle processing is explained in the *Global Clearing Management Reference Manual*, Chapter 11 Business Service.

**Q: Can you help me understand regional or country regulations?**

A: Mastercard does not provide legal guidance on regional or country regulations. Mastercard will only communicate the systemic or rules policy changes necessary to remain in compliance with regulations.

**Q: Can I access Single Message Transaction Manager during the release implementation?**

A: Single Message Transaction Manager users may experience access interruptions.

## Requesting help

**Q: Who do I contact if I need help with understanding a release announcement?**

A: Contact Global Customer Service using the contact information on the Technical Resource Center.

**Q: How do I escalate an inquiry if I have not received a response in a timely manner?**

A: If you have not received a response within five business days, open the original autoresponse email from Mastercard and select the **Click Here** link. This will lead you to a **Case Escalation** form to complete.

**Q: How can I reach Mastercard during the weekend of the release, Friday through Sunday?**

Mastercard provides extended customer support coverage that weekend from Friday evening through Sunday. Contact Global Customer Service using the contact information on the Technical Resource Center.

## Community Runs

**Q: How do I participate in or register for a Community Run?**

A: All customers are encouraged to participate in the Community Run processing by sending in clearing files containing test transactions for processing. No registration is required.

For questions about Community Runs, contact your Customer Implementation Services representative.

## Freeze dates

**Q: Why don't the Dual Message Clearing System freeze dates align with the Dual Message Authorization System, and Single Message System freeze dates?**

A: Mastercard does not allow changes to core systems during the freeze dates. The Dual Message Authorization System and Single Message System freeze dates do not align with the Dual Message Clearing System freeze dates due to the nature of when changes take effect in the respective systems.

Changes to the Dual Message Authorization System and Single Message System become effective before the Dual Message Clearing System changes.

Changes to the Dual Message Clearing System are effective with the Dual Message Clearing System processing date that occurs the business day following the Dual Message Authorization System and Single Message System changes.

**Q: What are the peak season freeze dates?**

A: Peak season freeze dates are no longer necessary, except for Christmas Day and New Year's Day.

**Q: Where are the release freeze dates published?**

A: Refer to the latest Switching Release Customer Milestones by Quarter announcement. A link to the latest Switching Release Customer Milestones by Quarter announcement is available in the Supporting release dates and details section of this bundle.

**Q: Do the Freeze Dates milestones apply to Installments or the Account Management System (AMS)?**

A: Yes. Customer-requested parameter changes for Installments or the Account Management System (AMS) will not be permitted to take effect during the freeze period identified for the Dual Message Authorization System.

## Distribution of IPM MPE files

**Q: Are Release Q1 and Release Q3 included in the first IPM MPE and Clearing Optimizer Software Global Rollout?**

A: Release Q1 and Release Q3 are not included in the first IPM MPE and Clearing Optimizer Software Global Rollout. However, Release Q1 and Release Q3 are included in the second IPM MPE and Clearing Optimizer Software Global Rollout when the T167 (Test) files are distributed.

Refer to the latest Switching Release Customer Milestones by Quarter announcement. A link to the latest Switching Release Customer Milestones by Quarter announcement is available in the Supporting release dates and details section of this bundle.

**Q: When will I receive the IPM MPE Full File replacement files?**

A: There are no IPM MPE Full File replacement files distributed with Release Q1 and Release Q3, which are T167 (Test) and T068 (Production). All changes for Release Q1 and Release Q3 are included in the IPM MPE Daily update files T167 (Test) and T067 (Production).

**Q: Will the test MPE and production MPE match?**

A: No, the content will not match. Internal test BINs and ICAs in the Test MPE are not included in the Production MPE.

In addition, specific test parameter setups (internal or requested by customers) will be included in Test MPE that may not match production parameters.

- New Release Items: New release items will not be in production MPE, until the release goes live.
- Interchange Rates: Interchange rates will be different in production MPE until the release goes live. Generally, interchange rates are included in Test MPE six months before they are included in Production IPM and do not reflect actual rates until published.
- Delivery of test IPM MPE Full File Replace file (T167): Delivery of T167 for a release contains all known release content at the time of creation and all known structure changes. Mastercard makes every effort to include all structure changes "up front" for a global rollout.

**Q: Why can't I find a Test account range in the MPE for a new product code for a specific country?**

A: Mastercard will define test account ranges on a regional basis to support testing of new product codes and include additional ones if there is a specific country requirement.

## Interchange

**Q: Where are interchange rates in the release announcements?**

A: Interchange rates are not provided in release announcements. The rates are published in a bulletin announcement, typically 60-90 days before release implementation.

## Clearing Optimizer Software Global Rollout

**Q: Will the First Clearing Optimizer Software Global Rollout include all planned release item updates?**

A: No. The purpose of the First Clearing Optimizer Software Global Rollout is for customers to install Clearing Optimizer on their host systems and provide a Mastercard Parameter Extract (MPE) that will function with the new release, containing as much as possible in the MPE at the time of the global rollout.

Release items published later or items that require changes due to late testing and community runs will be in the Second Clearing Optimizer Software Global Rollout and the next distribution of the Test IPM MPE Full File Replacement File (T167).

If you notice that something was missed or have questions about details found in the First Clearing Optimizer Software Global Rollout, contact the Global Customer Service team. Contact your Customer Implementation Services representative if your question involves a Community Run.

## MIP initial program load

**Q: What does the initial program load (IPL) entail?**

A: The IPL downloads release software to your Mastercard interface processors (MIPs).

**Q: How long does it take for an IPL to complete?**

A: The IPL generally takes 20 to 30 minutes for each MIP.

**Q: How do I prepare for an IPL?**

A: No preparation is required. The Mastercard Stand-In System will respond to any transactions sent during the IPL. Customers with the capability to reroute traffic to another MIP may do so. Coordinate reroutes with the Mastercard Operation Command Center (OCC).

**Q: What do I need to do on the day/time that the IPL is scheduled?**

A: No action is required from customers in preparation for the IPL, unless a customer wants to reroute traffic.

**Q: How will a customer know when an IPL is planned?**

A: An IPL schedule email will be distributed to the customer.

## Release implementation

**Q: Why does the effective date for Authorization (End of Mastercard interface processors [MIP] Global Roll) occur weeks after the effective dates for Dual Message Clearing System and Single Message System implementation?**

A: Some release enhancements require changes that impact the MIPs. Because it takes time to roll out changes to all MIPs globally, these updates are rolled out to the MIPs over some time. The code is activated after the end of the Global MIP implementation, and authorization changes are activated concurrently with the MIP implementation date.

Sometimes, there are corresponding changes to the Dual Message Authorization System and Dual Message Clearing System. While changes may be introduced with an effective date for the Clearing enhancements before the Authorization implementation, customers will not likely see any new Clearing data values until after the Authorization portion of the enhancement is implemented.

**Q: What if we cannot update our system by the release effective date? Is there a waiver?**

There is no waiver. If your system does not support the various enhancements by the effective date it may result in processing difficulties. This includes authorization or clearing rejects, Data Integrity noncompliance, or other service interruptions. Customers are responsible for determining how each release enhancement impacts their operations.

## Testing

**Q: What documentation provides customer testing information for new BINs and product codes?**

A: Customers can use the test BINs and Card Data document accessible through the References page on the TRC or the test BINs contained in the test IPM MPE bulk file (T168). These resources are published for every Q2 and Q4 release.

**Q: Where can I find the test cases (test scripts) for the release enhancements?**

A: The test case can be found in the Annex resource for the release. Use the search function within the Resources page of the TRC. Search for the word Annex and the release quarter.

**Q: Who can I contact with questions about test cases and the TRC manuals?**

A: For these types of questions, contact Global Customer Service using the contact information on the Technical Resource Center.

**Q: Who do I contact to set up or change test parameters to perform testing (regression or with Mastercard)?**

A: Customers should contact their Customer Implementation Services representative.

**Q: When will the customer test cases, test scripts, be published for the release?**

A: Customer test cases are published when the simulators are made available, about eight weeks before the release implementation.

**Q: Will the Mastercard Test Facility (MTF) and Production environments be in sync?**

A: No, the MTF and Production environments are not in sync. Refer to the Distribution of IPM MPE Files for more information.

If additional setup is needed for your specific test requirements to the internal test ICA setup, contact your Customer Implementation Services representative.

**Q: How do I determine which tables and test cases I should run using the TRC manuals to achieve my testing objective?**

A: Customers should work with a Customer Implementation Services project manager to determine their testing needs.

**Q: Why is the MTF available for four weeks during most releases and, on occasion, available for five weeks?**

A: The MTF is available for a minimum of four weeks for every release testing period. The four-week time frame is standard for customers to test with Mastercard in the MTF. Mastercard will extend the time frame to five weeks if the calendar allows. The MTF Unavailable and MTF Available dates are provided in the Release Milestones. Refer to the Switching Release Milestone announcement for each release in the Release Resources topic.

## Timing: sequence of events

Release milestones are based on standard conditions and are subject to change due to unforeseen events. If release implementation is delayed, Mastercard will distribute an urgent notification.

**Q: Where can I find detailed information about release milestones?**

A: Switching release announcements are published according to the release publication milestones. For more information, see the Release milestones and dates section of this announcement.

**Q: How do I know when events will occur in my time zone?**

A: The times expressed in this document are in Central Time (CT).

For more information about converting any time into the correct time in another zone, refer to Times expressed in documentation provided in this Announcement Bundle.

**Q: What time will my MIP be updated on the Dual Message Authorization System release date?**

A: Dual Message Authorization System release items always phase in gradually on the effective date for a given enhancement. Because it takes time to roll out changes to all MIPs globally, this process starts as early as Tuesday, 01:30 CT and is anticipated to end around 06:00 CT.

**Q: When do Single Message System changes, such as online, batch, and Single Message Transaction Manager, become effective?**

A: Generally, Single Message System changes, such as online, batch, and Single Message Transaction Manager, are implemented as part of the Single Message System release. The Single Message System implementation will begin as early as Thursday, 23:45 CT. It will typically be completed by Friday, 06:00 CT. Customers may begin seeing new values soon after 00:00 CT as soon as the code is active.

**Q: When should I begin processing clearing messages with the new release software?**

A: Customers must begin using the new release to submit transactions for Saturday clearing processing date after the 08:00 CT cutoff for Friday's transactions. Customers using Clearing Optimizer must use the new version of GCMS Clearing Optimizer software for transactions submitted after Friday's 08:00 CT cutoff.

**Q: When does Mastercard deliver the outbound Clearing files at release implementation?**

A: Mastercard extends the planned outbound delivery of the files of cycles one and two files by one to three hours on release implementation dates only to accommodate additional release-related activities during this period. The files from cycles three through six are delivered at the usual times. Release implementation dates occur four times a year and a Friday of the release implementation month.

Although the files of cycles one and two are delivered on a different calendar day from cycles three through six, Mastercard considers the delivery of all six cycles of files to occur in one processing day.

Acquirers and issuers should be aware that they will receive their cycle one and two files one to three hours later than usual. Mastercard will notify customers if the delay runs greater than three hours.

The outbound files and reports that are expected to be delayed are listed below. For more information about the files generated by Mastercard, refer to the *GCMS Reference Manual*.

**NOTE: Cut-off times for clearing cycles remain unchanged.**

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**Expected delay of outbound files and reports**

Bulk IDs: T057

File name: Currency Conversion Rate File

File name Details: The Currency Conversion Rate File provides customers with Mastercard-issued USD rates and Mastercard-Issued Cross Rates, in effect for a given processing day.

Bulk IDs: T067 (Q1/Q3)

File name: GCMS Parameter Extract File Daily Updates

File name Details: Customers receive the new and updated parameter values through distribution of this daily IPM Mastercard Parameter Extract (IPM MPE) file.

Bulk IDs: T068 (Q2/Q4)

File name: GCMS Parameter Extract File Daily Updates

File name Details: Customers receive a Full File replacement.

Bulk ID: TN66

File name: Raw Data to XML File. If customers opted for XML Conversion. Customers receive only those reports that they signed up for.

File name Details: XML raw data files:

- IP775010-AA
- IP170010-AA
- IP142520-AA
- IP142110-AA

**Expected delay of outbound files and reports**

Bulk ID: TN70

File name: Raw Data Report

File name Details: Raw data files:

- IP142110-AA
- IP142520-AA
- IP170010-AA
- IP830010

# Where to find release announcements

Announcements are published on the TRC on Mastercard Connect®. To access Announcements on the TRC, follow these steps:

1. Go to **www.mastercardconnect.com**.
2. Log on using the **User ID** and **Security Information**.
3. Click **Visit the TRC** in the Technical Resource Center panel.

The TRC homepage will display. From the TRC, customers can access individual announcements or a bundled snapshot.

# About switching release announcements

Switching release announcements communicate upcoming core system enhancements and other changes.

### Simple tips for using the Technical Resource Center

Access release-related information on the Technical Resource Center (TRC) through search and filters.

To narrow your search parameters, use the filters available on the Announcements page. You may choose the type of announcement, release quarter, time frame, and more. Click **Apply** after selecting your filters.

### Core release announcement structure

Mastercard structures announcements in a two-column format with action indicators to help enable customers to quickly identify key information.

The left column outlines high-level details, such as core systems and groups affected by an announcement, action indicators, and the date or dates that the announcement is effective.

Action indicators help customers more clearly identify the impact. The Customer impact section of a release announcement provides a brief summary of the specific actions required by each audience as it relates to the action indicator specified. As a reference, the Action indicators table provides the name, description, and usage for each action indicator.

**Table 9: Requires users to take action**

| Indicator | Description | Usage |
|---|---|---|
| Mandated | Action required by participants in Mastercard Network switching processing, and other services, and their third-party service providers | • Any new or revised message format, data field, data value, indicator, or other coding requirement<br>• Mandate associated with transaction processing through the Mastercard Network |
| Optional | Action may be needed by Mastercard Network participants and their third-party service providers | • Brand level rule changes that do not introduce or expand a mandate<br>• Program or service enhancements requiring action to opt-in or opt-out.<br>• New card product identifier or card product-specific IRD. |
| Opt-in | Action required by participants in a Mastercard program or service offering | • Requirement relating to a new or existing Mastercard product, program, or service<br>• Customer must take action to support the requirement to continue participation |
| Opt-out | Indicates what is required to withdraw from a product or service | • Requirement relating to withdrawing from a Mastercard product, program, or service<br>• Customer must take action to withdraw participation |
| Financial | Indicates how your financial situation may change | • Interchange and service fee amounts<br>• Pricing for programs, products, and services<br>• Licensing and registration fee amount<br>• Compliance, data integrity, and variance fee amounts |
| Informational | Information customers should be aware of but no action is required | • Future date enhancement announcements<br>• Training and education offerings<br>• Release freeze or settlement holiday schedule dates |

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Technical specifications

The technical specifications, outlining system changes, are found under the Platform impact section of a release announcement. These specifications contain new or changed technical information. Technical information that is not changed may be included on occasion, if needed, to provide context for the enhancement.

## Times expressed in documentation

All times are expressed using the Central Time (CT) zone in the United States.

Mastercard is a global company with locations in many time zones around the world. The Mastercard operations and business centers are in the United States. The operations center is in St. Louis, Missouri, in the CT zone and the business center is in Purchase, New York, in the Eastern Time (ET) zone. Coordinated Universal Time (UTC) is the basis for measuring time throughout the world. You can use the following table to convert any time in this document into the correct time in another zone.

**Table 10: Standard time**
First Sunday in November to second Sunday in March (For Central European Time, last Sunday in October to last Sunday in March)

| CT zone (UTC-6) | ET zone (UTC-5) | UTC |
| --- | --- | --- |
| 9:00 | 10:00 | 15:00 |

**Table 11: Daylight saving time**
Second Sunday in March to first Sunday in November (For Central European Time, last Sunday in March to last Sunday in October)

| CT zone (UTC-6) | ET zone (UTC-5) | UTC |
| --- | --- | --- |
| 9:00 | 10:00 | 14:00 |

## Release testing

Mastercard encourages customer testing as described in announcements. For more information about customer testing, including release test cases, refer to the Testing Reference Information Center on Mastercard Connect™ Support.

## Mastercard interchange rates

Changes to interchange rates are not included in release announcements. Interchange rates will be communicated in bulletin announcements.

## Data integrity updates

Mastercard uses a number of primary edits to monitor compliance and to resolve issues that account for more than 90 percent of all data integrity errors. These compliance issues compromise the integrity of the acquirers message data.

The Data Integrity Monitoring Program helps acquirers reduce exception processing and, through greater processing efficiency and accuracy.

**Data Integrity report interface**

Acquirers can access reports from the Data Integrity Online application available through Mastercard Connect™.

1. To access reports, click **Data Integrity Online**.
2. Select the appropriate report.
3. If Data Integrity Online is unavailable, visit the **Store** page to request access. On the **Store** menu, click **Data Integrity Online**, then click **Order**.

Customers can refer to the *Data Integrity Monitoring Program* manual, available through the TRC on Mastercard Connect. This manual provides detailed information about the Data Integrity Online application and edit criteria.

Enhancements involving edits can be included in either release announcements or bulletin announcements.

**For more information**

Customers with questions about the Data Integrity updates should contact Global Customer Service or contact the Data Integrity Help Desk.

# Related information

Mastercard updates the following information as needed, and it should be used in conjunction with the release announcements to obtain a complete description of the release enhancements.

### Shared resources

These resources provide information common to both the Dual Message Authorization System, Dual Message Clearing System, and Single Message Systems related to subjects discussed in this document:

- *Data Integrity Monitoring Program*
- Technical Resource Center available on Mastercard Connect™
- Testing Reference Information Center on Mastercard Connect™

### Dual Message Authorization System

These documents and resources provide authorization information related to the subjects discussed in this document:

- *Account Level Management Manual*
- *Account Management System User Manual*
- *Secured Data Communications*
- *File Transfer Manual Version 1.1*
- *Mastercard Network Processing Dual Message Authorization System Guide*

### Dual Message Clearing System

These documents and resources provide clearing information related to the subjects discussed in this document:

- *Chargeback Guide*
- *Clearing Optimizer AutoEdit*
- *Clearing Optimizer Mainframe*
- *Clearing Optimizer Module List Dual Message System (Clearing)*
- *GCMS Parameter Table Layouts*
- *Global Clearing Management System Reference Manual*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Asia/Pacific Region Programs for Vendors*
- *Interchange Manual Canada Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Interregional Programs for Vendors*

- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *IPM Clearing Format Error Numbers and Messages*
- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mastercom User Guide*
- *Quick Reference Booklet*

**Single Message System**

These documents and resources provide Single Message System information related to the subjects discussed in this document:

- *Mastercard Network Processing Single Message System Guide*
- *Single Message Transaction Manager User Guide*