



EUR 11328.2 Expanding Issuance of Mastercard Installments Card

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Europe

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer
Optional: Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is expanding global consumer credit product code GCP: Mastercard Installments Card Premium for domestic use in the United Kingdom.

Table 1: Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D) 03:00 to 04:59 UTC	Delivery of IPM MPE Full File (T068) for Europe region.
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Mastercard will enable issuers to offer consumers a single-use or multi-use card credential that can be used anywhere Mastercard is accepted and allows installment purchases by default. Issuers may issue this credential as either a virtual card or a physical card.

What Mastercard is doing

Mastercard is expanding product code GCP for issuers in the United Kingdom for intracountry acceptance by adding it into existing interchange programs.

Background

Mastercard offers product code GCP where:

- Issuers may offer either a cross-border or domestic program and need to formally enroll to issue cards for the Mastercard Installments Card program.
- Issuers need to allocate a dedicated account range for each of their registered Mastercard Installments Card portfolios.
- All transactions that are completed with an installments card and that meet issuer eligibility criteria are automatically scheduled by the issuer for repayment in installments.

Table 2: Audience by region

Asia/Pacific	Canada	Europe	Latin America and the Caribbean	Middle East/Africa	U.S.
Acquirer		✓			
Issuer		✓			

Customer impact

This table represents a high-level overview of the impact as detailed in later sections of this announcement.

Table 3: Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit	Dual Message Authorization Dual Message Clearing Single Message System	Product Code IRDs IPM MPE	Mandated
Issuer	Consumer: • Credit	Dual Message Authorization Dual Message Clearing	Product Code IRDs IPM MPE	Optional

Acquirer: Mandated

Acquirers must continue to:

- Qualify transactions with product code GCP for interchange rate designators (IRDs) within the business service arrangement (BSA) as described in this announcement.
- Receive product code GCP in:
 - Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
 - Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
 - DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.

Issuer: Optional

Issuers that choose to issue cards with product code GCP must prepare to receive it in:

- DE 63, subfield 1 in Dual Message Authorization System messages.
- PDS 0002 and PDS 0003 in Dual Message Clearing System messages.

Acquirers and issuers should be aware of Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) changes as described in this release announcement

Impacted switch transactions

How a customer connects to Mastercard determines the applicable switch transactions message types. This release announcement affects the message flows marked in the table.

Table 4: Impacted switch transactions

Acquirer to Mastercard	Mastercard to issuer	Impacted
Dual Message System	Dual Message System	✓
	Single Message System	
Single Message System	Single Message System	
	Dual Message System	✓

Testing

Mastercard recommends testing to support the enhancements described in this release announcement.

System impact

For items marked ✓ (Yes), details are available in the corresponding sections.

Table 5: System impact

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Message flows			
Message layouts			
Data element definitions			
IPM MPE		✓	
Interchange programs		✓	
AB programs, descriptions, and associated MCCs			
Edits			
Error numbers			
Alternate processing			
Interchange compliance			
Pricing and fees			
Reports			
Bulk files			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Forms			
Quarterly Mastercard reporting		✓	
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Dual Message Clearing System specification changes

Mastercard will introduce changes to the Dual Message Clearing System to support this release announcement.

IPM MPE

Mastercard will update the following compressed, non-compressed, and optimized versions of these IPM MPE tables.

Table 6: IPM MPE tables

Table	Modified fields
IP0096T1: Card Program Identifier and Product Restrictions	GCMS Product ID

Interchange programs

Mastercard will modify or add new interchange programs to support this announcement.

Modified interchange programs

Mastercard will modify existing interchange programs by adding consumer credit product code GCP to existing IRDs within the following BSA.

Table 7: IRD details

Criteria	Requirement
GCMS product ID	Consumer credit: GCP

Table 8: Intracountry interchange programs

Country	BSA	IRDs to which product code GCP will be added
United Kingdom	4/826001	20, 24, 2A, 51, 54, 75, 79, 84, 85, 88, 89, AL, C1, ER, MR, MS, MT, P2, PW, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QS, QX, T1, X1

Quarterly Mastercard Reporting

Issuers that choose to issue cards associated with product code GCP must report all related transaction activity, with any other activity, within the proper reporting category.

Related documentation

Information relevant to this release announcement can be found in the documents available on the **Technical Resource Center** within Mastercard Connect®. Depending on timing, information provided in this release announcement may not be reflected in a manual until after the effective dates of this release announcement.

Announcements

For more information refer to *GLB 11362.1 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4.

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *IPM Clearing Formats*
- *Mastercard Installments Program Guide for Mastercard Installments Card*

Other media

Statements made in videos presented at the Customer Technical Conference are current when the video was recorded. Videos are currently available only for those announcements presented at the Customer Technical Conference. Mastercard may update announcements without updating the corresponding video. Refer to the most recent version of the announcement on the Technical Resource Center for the most up-to-date information.

[EUR 11328 Expanding Issuance of Mastercard Installments Card](#), Customer Technical Conference, May 2025

Version history

Table 9: Version history

Date	Description of change
17 June 2025	Modified release announcement from global to Europe region Added Other media to Related documentation

Date	Description of change
15 April 2025	Initial publication date