GLB 11692.1 Switching Release 26.Q1 Announcement Bundle

15 July 2025

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Global region release announcements

This section contains the release announcements with global region impact.

- GLB 11692.1 Switching Release 26.Q1 Announcement Bundle
- GLB 11730.1 Enhancing Mastercard Transaction Insights: Authorization Match
- GLB 11741.1 Enhancing Discover/Diners Transaction Processing
- GLB 11828.1 26.Q1 IPM Mastercard Parameter Extract Table Updates
- GLB 11859.1 Switching Release 26.Q1 Related Bulletins
- GLB 11937.1 Clearing Detail Report Layout Update

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GLB 11692.1 Switching Release 26.Q1 Announcement Bundle

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard

Release:
26.Q1

Action indicator:
Informational:

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

Published:
15 July 2025

Effective:
23 January 2026

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.

Effective date details

Date	Time	Details
23 January 2026	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System
	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System
	02:00 to 5:00 U.S. Central Time 08:00 to 11:00 UTC	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.

In the bundled pdf, Mastercard provides tracked changes to detail specification changes. Note that the tracked changes only are provided

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in the bundle pdf. The announcement html content and the individual release announcement pdfs will not show the tracked changes.

26.Q1 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.

Global region release announcements

AN number	Acquirer impact	Issuer impact
GLB 11730 Enhancing Mastercard Transaction Insights Authorization Match	N/A	Opt-in
GLB 11741 Enhancing Discover/Diners Transaction Processing	Mandated	N/A
GLB 11828 26.Q1 IPM Mastercard Parameter Extract Table Updates	Mandated	Mandated
GLB 11859 Switching Release 26.Q1 Related Bulletins	Informational	Informational
GLB 11937 Clearing Detail Report Layout Update	Informational	N/A

Latin America and the Caribbean region release announcements

AN number	Acquirer impact	Issuer impact
LAC 8404 Enhancing Flex Cards Processing in Brazil	Mandated	Mandated
LAC 11728 Enhancing Intracountry Processing to Support VAT Regulation Changes in Mexico	Mandated	Mandated
LAC 11733 Introducing Spending Limit Authorization Score Service in Latin America and the Caribbean Region	N/A	Mandated
LAC 11785 Revising Intracountry Interchange Structure for Transactions in El Salvador	Mandated	Mandated
LAC 11816 Enhancing Transaction Enablement Service for Acquirers in Brazil	Mandated	Informational
LAC 11854 Aligning Eastern Caribbean Zone Framework and Regulation	Mandated	Mandated

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Middle East/Africa region release announcements

AN number	Acquirer impact	Issuer impact
MEA 11732 Introducing Interchange Rate Type for Tokenized Transactions for Select Countries in the Middle East/Africa Region	Mandated	Mandated

U.S. region release announcements

AN number	Acquirer impact	Issuer impact
US 11810 Modifying Commercial Credit Interchange Program	Informational	Informational

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.

Release publication dates

Milestone	Date
First publication	15 July 2025
Second publication	16 September 2025
Final publication	21 October 2025

Supporting release dates and details

For more information surrounding the release, including effective dates, freeze dates, and other important milestones, review *GLB 11498 Switching Release Milestones by Quarter 2026*.

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).

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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 11859 Switching Release 26.Q1 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**.

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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.

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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.

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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.

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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.

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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.

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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 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.

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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.

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 • 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 • Program or service enhancements requiring action to opt-in or opt-out. • 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 • Customer must take action to support the requirement to continue participation

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Indicator	Description	Usage
Opt-out	Indicates what is required to withdraw from a product or service	• Requirement relating to withdrawing from a Mastercard product, program, or service • Customer must take action to withdraw participation
Financial	Indicates how your financial situation may change	• Interchange and service fee amounts • Pricing for programs, products, and services • Licensing and registration fee amount • Compliance, data integrity, and variance fee amounts
Informational	Information customers should be aware of but no action is required	• Future date enhancement announcements • Training and education offerings • Release freeze or settlement holiday schedule dates

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.

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

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)

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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™

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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*

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Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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GLB 11730.1 Enhancing Mastercard Transaction Insights: Authorization Match

Type:
Switching Release Announcement

Audience:
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
26.Q1

Action indicator:
Opt-in: Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard is enhancing the Mastercard Transaction Insights: Authorization Match service to include unmatched reason insights. Unmatched reason insights provide potential rationale for why a Dual Message Clearing System message is not linked to a Dual Message Authorization System message.

Effective date details

Date	Time	Details
23 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Unmatched reason insights may provide the following benefits to customers:

- Reduction in authorization hold times enabled by increased visibility into unmatched transaction
- Operational cost efficiencies associated with clearing-to-authorization match processing and investigating consumer disputes

What Mastercard is doing

Mastercard is enhancing Private Data Subelement (PDS) 0012 (Authorization Matching Data) to include insights with known unmatched reasons for clearing messages without a matching authorization.

This enhancement will supplement the existing PDS 0012 clearing-to-authorization matching outcomes: complete match, partial match, or unmatched with new known reasons driving unmatched results.

Example known reasons for unmatched clearing-to-authorization matching outcomes can include but not limited to:

- Permitted force-post exception scenarios such as Cardholder-Activated Terminal Level 3: Limited Amount Terminals (CAT3) or offline chip transactions
- Transaction use cases with known matching challenges such as Automated Fuel Dispenser transactions, or Domestic Switch transactions

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Background

Clearing-to-authorization matching is a process used by customers to help ensure the accuracy and completeness of their financial records. Customer reconciliation processes require comparison between clearing and authorization, to ensure that clearing transactions were appropriately authorized. This matching process is complex and often fraught with technical challenges that prevent efficient or effective matching outcomes.

Mastercard Transaction Insights: Authorization Match was introduced in *GLB 11276 Introducing Mastercard Transaction Insights: Authorization Match*, Release 25.Q4 to provide customers with network-level clearing-to-authorization matching outcomes, Complete match, Partial match or Unmatched, and authorization insights to understand reasons of partial match or the consistency of data between linked messages.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	Data element definitions	Opt-in

Issuer: Opt-in

Issuers globally that choose to opt in for Mastercard Transaction Insights: Authorization Match must prepare to receive new values in Private Data Subelement (PDS) 0012 (Authorization Matching Data) in First Presentment/1240 messages, including reversals.

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.

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	√

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Testing

Mastercard recommends testing to support this release announcement.

System impact

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

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			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

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Dual Message Clearing System specification changes

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

PDS 0012 (Authorization Matching Data)

PDS 0012 (Authorization Matching Data) contains insights into clearing-to-authorization matching outcomes on select IPM data elements (DEs). ~~Multiple DEs may be provided in TAGLLLVAR format if more than one DE does not match between clearing and authorization.~~

PDS 0012 will contain one of the following values based on the outcome of the clearing-to-authorization matching process for the selected data elements.

Values

No matching authorization found

If no matching authorization is found, PDS 0012 will contain one of the following values, based on the possible unmatched reason.

Value	Description
NCT3	CAT3 Transaction
NOFC	Offline Chip Transaction
NFRR	First Ride Risk Transit Claim
NRFD	Refund Transaction
NRVR	Reversal Transaction
NINS	Installments Transaction
NDMS	Domestic Switch Transaction
NAFD	Automated Fuel Dispenser Transaction
NTRN	Local transport transaction
NRWD	Rebate and Reward Transaction

Matching authorization found

If matching authorization is found, PDS 0012 will contain one of the following values based on the outcome of the clearing-to-authorization matching process for the selected data elements.

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Value	Description
M	Authorization record found. Transaction amount matched. Approval code matched. Acceptor business code matched. All data elements in scope matched between clearing and authorization.
P DE number, length, and value of DEs from the associated authorization that do not match the clearing in TAGLLLVAR format.	Authorization record found. One or more data elements in scope not matched between clearing and authorization. PDS 0012 will include the values from the associated authorization that do not match to the corresponding DEs in clearing supported by the clearing-to-authorization matching process.

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 11276 Introducing Mastercard Transaction Insights: Authorization Match*, Release 25.Q4.

Reference manuals

For information about Mastercard processing refer to the:

- *GCMS Parameter Table Layouts*
- *Mastercard Network Processing Dual Message Clearing System Guide*

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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GLB 11741.1 Enhancing Discover/Diners Transaction Processing

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Global

Brand:
Discover®

Release:
26.Q1

Action indicator:
Mandated: Acquirer

System:
Dual Message Authorization System

Published:
15 July 2025

Effective:
24 February 2026

Executive overview

Mastercard is enhancing authorization processing to support Discover and Diners Club (Discover/Diners)-branded transactions switched on the Mastercard Network.

Effective date details

Date	Time	Details
24 February 2026	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System

Customer benefit

This enhancement will help support transaction compliance with Discover/Diners specifications to optimize reconciliation and clearing for Discover/Diners-branded transactions.

What Mastercard is doing

Mastercard is introducing an External Transaction Reference ID field. The field can carry a unique transaction reference identified and generated by a party outside of the Mastercard Network. The first use of this field is for Discover/Diners-branded transactions. For Discover/Diners-branded transactions, the External Transaction Reference ID contains the Network Reference ID (NRID) from Discover/Diners. Acquirers processing Discover/Diners transactions on the Mastercard Network will receive the NRID if provided in the authorization request response. Mastercard may define additional use cases for the External Transaction Reference ID in future releases.

Background

Discover/Diners generates the NRID for uniquely identifying card transactions. The value remains unchanged throughout the lifecycle of the card transaction. Discover/Diners has mandated use of an NRID field for authorization transactions.

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Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit Commercial: • Credit	Dual Message Authorization	Data element definitions	Mandated

Acquirer: Mandated

Acquirers submitting Discover/Diners-branded transactions to Mastercard must be prepared to receive new Data Element (DE) 105 (Multi-Use Transaction Identification Data), subelement 006 (External Transaction Reference ID) in the following messages:

- Authorization Request Response/0110
- Authorization Advice Response/0130: Issuer-generated (Responding to an Acquirer-generated 0120)

Discover/Diners will provide their NRID in DE 105, subelement 006. If Discover/Diners does not provide the NRID, Mastercard will continue to process the transaction and forward it to the acquirer without DE 105, subelement 006.

An acquirer must not populate DE 105, subelement 006 in the following messages:

- Authorization Request/0100
- Authorization Advice/0120
- Reversal Request/0400

If an acquirer includes DE 105, subelement 006 in an Authorization Request/0100, Authorization Advice/0120, or Reversal Request/0400 message, Mastercard will remove DE 105, subelement 006 and continue processing the transaction.

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.

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	

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Testing

Mastercard recommends testing to support this release announcement.

System impact

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

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			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

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Dual Message Authorization System specification changes

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

DE 105 (Multi-Use Transaction Identification Data)

DE 105 is a versatile field used to carry transaction-related identifiers, enable unique identification, and link transaction messages across various channels, systems, and intermediaries.

Attributes

Attribute	Description
Data representation	ans...999;LLLVAR
Data element length	3 positions
Data field	Contents of subelements
Subelements	65
Justification	See subelements

Usage

Whether the data element is mandatory, conditional, optional, system-provided, or not required is noted for each applicable message.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	X	C
Authorization Request Response/0110	CE	X	C
Authorization Advice/0120: acquirer-generated	C	X	C
Authorization Advice/0120: system-generated	•	X	C
Authorization Advice Response/0130: issuer-generated (responding to an acquirer-generated 0120)	CE	X	C
Reversal Request/0400	C	X	C
Reversal Request Response/0410	CE	X	C
Reversal Advice/0420	•	X	C
Reversal Advice Response/0430	CE	•	•

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Subelement 006 (External Transaction Reference ID)

DE 105 (Multi-Use Transaction Identification Data), subelement 006 (External Transaction Reference ID) contains a transaction reference or linking identifier defined, generated and provided by a party outside of the Mastercard Network.

Attributes

Attribute	Description
Subelement ID	006
Subelement Data Length	3 positions
Data Representation	ans...64; LLLVAR
Data Field	Contents of positions 1-64
Subfields	N/A
Justification	N/A

Usage

Use of this data element will be mandatory, conditional, optional, system provided, or not required in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request Response/0110	C	•	C

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Message	Org	Sys	Dst
Authorization Advice Response/0130: Issuer-generated (Responding to an Acquirer-generated 0120)	C	•	C

Application notes

The External Transaction Reference ID contains the Discover/Diners-defined Network Reference ID (NRID) for Discover/Diners-branded transactions. Discover defines the NRID as numeric data with a length of 29 positions. Mastercard will remove the External Transaction Reference ID if present in non-Discover/Diners-branded transactions.

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.

Reference manuals

For information about Mastercard processing refer to the *Mastercard Network Processing Dual Message Authorization System Guide*.

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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GLB 11828.1 26.Q1 IPM Mastercard Parameter Extract Table Updates

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:
26.Q1

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

This announcement describes the updates to the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables that will occur with Release 26.Q1.

Effective date details

Date	Time	Details
23 January 2026	11:00 to 15:00 U.S. Central Time 17:00 to 21:00 UTC	Delivery of IPM MPE Daily update file T067

What Mastercard is doing

Mastercard is updating the compressed, non-compressed, and optimized versions of IPM MPE tables in support of various core switching release enhancements.

This release announcement will provide all IPM MPE changes for the release. Each release announcement with IPM MPE impact has a reference to this release announcement for cross-reference.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	IPM MPE	Mandated

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Audience	Card type	System connections	Impact type	Action indicator
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	IPM MPE	Mandated

Acquirer, Issuer: Mandated

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

Testing

Mastercard recommends testing to support this release announcement.

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.

In support of *LAC 11785 Revising Intracountry Interchange Structure for Transactions in El Salvador*, Release 26.Q1, Mastercard will update the following IPM MPE tables to support the introduction of micro merchant interchange programs.

IPM MPE tables

Table	Modified fields
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Text
IP0052T1: Interchange Fee Group	Interchange Rate Designator (IRD)
IP0053T1: Interchange Fee Type	Rate Type, Interchange Rate
IP0057T1: Interchange Override Fee Group	Acceptor Business Code (MCC)
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD), Acceptor Business (AB) Program
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD)

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In support of *MEA 11732 Introducing Interchange Rate Type for Tokenized Transactions for Select Countries in the Middle East/Africa Region*, Release 26.Q1, Mastercard will update the following IPM MPE table to reflect the introduction of a new rate type.

IPM MPE table

Table	Modified fields
IP0053T1: Interchange Fee Type	Rate type

In support of *LAC 11854 Aligning Eastern Caribbean Zone Framework and Regulation*, Release 26.Q1, Mastercard will update the following IPM MPE tables to support new intracountry BSAs in Eastern Caribbean Zone (ECZ).

IPM MPE tables

Table	Modified fields
IP0060T1: Timeliness Holiday	Business Service Arrangement Type Business Service ID Code
IP0087T1: Masked Business Services and Interchange Rate Designators	Business Service Arrangement Type Business Service ID Code Masked Business Service Arrangement Type Masked Business Service ID
IP0088T1: Masked Business Services	Business Service Arrangement Type Business Service ID Code Masked Business Service Arrangement Type Masked Business Service ID
IP0091T1: Acquiring BIN Card Program Identifier and Business Service Arrangement Participation	Business Service Arrangement Type Business Service ID Code
IP0093T1: Intracountry Business Service Override	Business Service Arrangement Type Business Service ID Code
IP0094T1: Geographic Restrictions for Card Program Identifier and Business Service Arrangement/IRD	Business Service Arrangement Type Business Service ID Code
IP0095T1: Acceptor Business Program Restrictions for Card Program Identifier and Business Service Arrangement, and IRD	Business Service Arrangement Type Business Service ID Code
IP0096T1: Product Restrictions for Card Program Identifier and Business Service Arrangement, and IRD	Business Service Arrangement Type Business Service ID Code

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Table	Modified fields
IP0097T1: Message Reason Code Restrictions for Card Program Identifier and Business Service Arrangement	Business Service Arrangement Type Business Service ID Code
IP0098T1: Processing Code Restrictions for Card Program Identifier and Business Service Arrangement	Business Service Arrangement Type Business Service ID Code
IP0099T1: Transaction Currency Qualification	Business Service Arrangement Type Business Service ID Code
IP0142T1: Business Service Selection Enforcement	Business Service Arrangement Type Business Service ID Code

In support of *LAC 11728 Enhancing Intracountry Processing to Support VAT Jurisprudence in Mexico*, Release 26.Q1, Mastercard will update the following IPM MPE table to support VAT jurisprudence in Mexico.

IPM MPE Tables

Table	Modified fields
IP0011T1: Expanded MTI/Function/Reason Code	Expanded MTI, Function, Reason Code
IP0025T1: Message Reason Codes	Message Reason Codes
IP0097T1: Message Reason Code Restrictions for Card Program Identifier and Business Service Arrangement	MTI, Function code, Reason code

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:

- *LAC 11728 Enhancing Intracountry Processing to Support VAT Jurisprudence in Mexico*, Release 26.Q1
- *MEA 11732 Introducing Interchange Rate Type for Tokenized Transactions for Select Countries in the Middle East/Africa Region*, Release 26.Q1
- *LAC 11785 Revising Intracountry Interchange Structure for Transactions in El Salvador*, Release 26.Q1
- *LAC 11854 Aligning Eastern Caribbean Zone Framework and Regulation*, Release 26.Q1

Reference manuals

For information about Mastercard processing refer to *GCMS Parameter Table Layouts*.

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Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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GLB 11859.1 Switching Release 26.Q1 Related Bulletins

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:
26.Q1

Action indicator:
Informational: Acquirer, Issuer

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard publishes this document to give customers a convenient way to view all bulletin announcements that are related to the 26.Q1 Core Switching Release. Customers are responsible for reviewing all available content and understanding the impact to their operations.

How to use this document

Use this document to review all bulletin announcements categorized as Operations, Interchange, or Rules/Standards that are related to the Mastercard 26.Q1 Core Switching Release.

These bulletins have effective dates that coincide with the 26.Q1 Switching Release implementation date and require customer awareness and/or action to remain in compliance with Mastercard initiatives, Mastercard rules, regulatory changes, and global or regional enhancements.

Pricing announcements are excluded from this document.

The bulletins are listed by region of impact, as well as in grid format for customer convenience.

Bulletin announcements provided here may have been updated since the date of their initial publication and this list will be updated along with the Core Release 30-day Publication. Any bulletins published after the 30-day Publication will not be added to this document.

NOTE: Customers may not have access to review all bulletins listed in the announcement, due to regional and/or content restrictions.

How to find release-related bulletins on MC Connect

Bulletin announcements provided here may have been updated since the date of their initial publication and this list will be updated along with the Core Release 30-day Publication. Any bulletins published after the 30-day Publication will not be added to this document.

1. Navigate to the Technical Resource Center home page on MC Connect: techdocs.mastercard.com.
2. Click on Announcements.

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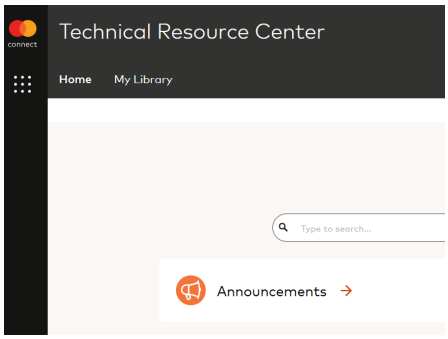
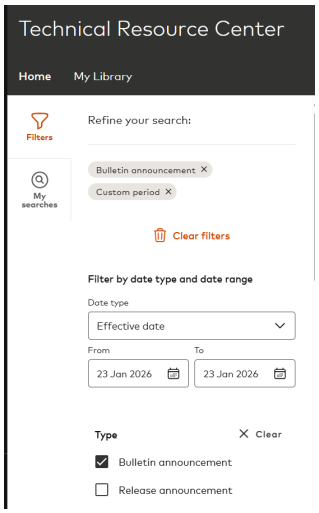
Technical Resource Center



3. Click **Filters**, select **Bulletin Announcements** from **Type** menu.
4. Click **Date Range**, click the **Effective Date** button, enter the 26.Q1 implementation date ("1/23/2026"), items matching the criteria will be displayed.

Effective date search



Switching release 26.Q1 related bulletins: list

Global

- There are currently no Global Region specific release-related bulletin announcements for Release 26.Q1.

Asia/Pacific Region

- *AP 11754 Modifying Timeliness Criteria for Intracountry Faster Settlement Interchange Programs in Japan*

Canada Region

- There are currently no Canada Region specific release-related bulletin announcements for Release 26.Q1.

Europe Region

- There are currently no Europe Region specific release-related bulletin announcements for Release 26.Q1.

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Latin America and the Caribbean Region

- There are currently no Latin America and the Caribbean Region specific release-related bulletin announcements for Release 26.Q1.

Middle East and Africa Region

- There are currently no Middle East Region specific release-related bulletin announcements for Release 26.Q1.

U.S. Region

- There are currently no United States Region specific release-related bulletin announcements for Release 26.Q1.

Switching release 26.Q1 related bulletins: grid

Grid

Bulletin Announcement	Global	AP	CAN	EUR	LAC	MEA	U.S.
AP 11754 Modifying Timeliness Criteria for Intracountry Faster Settlement Interchange Programs in Japan		√					

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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GLB 11937.1 Clearing Detail Report Layout Update

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Cirrus®

Release:
26.Q1

Action indicator:
Informational: Acquirer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard is updating the layout of the Dual Message Clearing System Clearing Detail Report (IP755120-AA) to include new fields.

Effective date details

Date	Time	Details
23 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Global acquirers will be aware of the changes made to the global layout of the Clearing Detail Report (IP755120-AA).

What Mastercard is doing

Mastercard is updating the global layout of the Clearing Detail Report (IP755120-AA) to include new private data subelements and subfields introduced as part of the Mexico Value Added tax (VAT) initiative.

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Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	Detail report	Informational

Acquirer: Informational

Acquirers should be aware of the change to the global layout of the Clearing System Detail Report (IP755120-AA).

The fields added to the IP755120 are for Mexico intracountry transactions, so acquirers globally will see spaces or zeros on the newly added fields.

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.

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 this release announcement.

System impact

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

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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			
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.

Reports

Mastercard is updating the global layout of the Clearing Detail Report (IP755120-AA) to include PDS 0297 (Amount, Mexico Domestic Tax [VAT]), PDS 0298 (Amount, Mexico Domestic Transaction Fee) , and PDS 0299 (Mexico Domestic Settlement Data).

Clearing Detail Report (IP755120-AA)

The Clearing Detail Report (IP755120-AA) is offered to acquirers to facilitate acquirer reconciliation. Customers can sign up for this report delivered through bulk file TN70 (Production) and TN72 (Test).

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Mastercard generates and sends the Clearing Detail Report at the end of each clearing cycle for all activity in that cycle.

If the Clearing Detail Report record does not contain data for the customer, then the customer only receives the header and trailer for the file.

The report (in the form of a raw data file) provides acquirers transaction-level details from the Dual Message Clearing System, including the currency conversion rate from the transaction amount to the acquirer reconciliation amount in DE 9 (Conversion Rate, Reconciliation).

Per transaction, the report contains the Detail Record. For the corresponding DE and PDS, refer to Data element and private data subelement definitions and details.

The report also includes header, detail, and trailer records (with the total number of records for detail records only).

Header record

Field ID	Length	Comments
4	ans-762	Space filled

Detail record layout update

Field name	DE	PDS	Subfield	Length	Starting position
Fee Type Code (Mexico Intracountry only)		0298	1	2	675
Fee Processing Code (Mexico Intracountry only)		0298	2	2	677
Fee Settlement Indicator (Mexico Intracountry only)		0298	3	2	679
Currency Code (Mexico Intracountry only)		0298	4	3	681

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Field name	DE	PDS	Subfield	Length	Starting position
Amounts, Transaction Fee (Mexico Intracountry only)		0298	5	12	684
Currency code fee Reconciliation (Mexico Intracountry only)		0298	6	3	696
Amount Fee Reconciliation (Mexico Intracountry only)		0298	7	12	699
Rate Type Code (Mexico Intracountry only)		0297	1	3	711
Amount, Value Added Tax (Mexico Intracountry only)		0297	2	12	714
Currency Code (Mexico Intracountry only)		0297	3	3	726
Currency Exponent (Mexico Intracountry only)		0297	4	1	729
Debit/Credit Indicator (Mexico Intracountry only)		0297	5	1	730

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Field name	DE	PDS	Subfield	Length	Starting position
Settlement Service Transfer Agent ID Code (Mexico Intracountry only)		0299	1	11	731
Settlement Service Transfer Agent Account (Mexico Intracountry only)		0299	2	28	742
Settlement Service Level Code (Mexico Intracountry only)		0299	3	1	770
Settlement Service ID Code (Mexico Intracountry only)		0299	4	10	771
Settlement Foreign Exchange Rate Class Code (Mexico Intracountry only)		0299	5	1	781
Reconciliation Date (Mexico Intracountry only)		0299	6	6	782
Reconciliation Cycle (Mexico Intracountry only)		0299	7	2	788

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Field name	DE	PDS	Subfield	Length	Starting position
Settlement Date (Mexico Intracountry only)		0299	8	6	790
Settlement Cycle (Mexico Intracountry only)		0299	9	2	796

Trailer record

Field ID	Length	Comments
5	ans-750	Filler of spaces

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 *LAC 11728 Enhancing Intracountry Processing to Support VAT Jurisprudence in Mexico*.

Reference manuals

For information about Mastercard processing refer to the *Mastercard Network Processing Dual Message Clearing System Guide*.

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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Latin America and the Caribbean region release announcements

This section contains the release announcements with Latin America and the Caribbean region impact.

- LAC 8404.5 Enhancing Flex Cards Processing in Brazil
- LAC 11728.1 Enhancing Intracountry Processing to Support VAT Jurisprudence in Mexico
- LAC 11733.1 Introducing Spending Limit Authorization Score Service in the Latin America and the Caribbean Region
- LAC 11785.1 Revising Intracountry Interchange Structure for Transactions in El Salvador
- LAC 11816.1 Enhancing Transaction Enablement for Acquirers in Brazil
- LAC 11854.1 Aligning Eastern Caribbean Zone Framework and Regulation

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LAC 8404.5 Enhancing Flex Cards Processing in Brazil

Type:
Switching release announcement

Audience:
Acquirer
Issuer
Processor
Network enablement partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard

Release:
26.Q1

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard is enhancing Flex Card processing to ensure the correct debit or credit product code is properly identified in Brazil.

Effective date details

Date	Time	Details
23 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

This will help ensure issuers of Flex Cards in Brazil can process clearing messages for the correct debit or credit account associated with the Brazil Flex Cards product.

What Mastercard is doing

Mastercard is mandating acquirers and issuers in Brazil to provide the product code in clearing messages when processing domestic Brazil Flex card transactions.

Background

Mastercard introduced the Brazil Flex Cards program in 2022, where Flex Code identifies the credit or debit product code of a Flex Card transaction.

Mastercard later enhanced the program to allow Flex Code to be optionally provided by acquirers.

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Version history

Date	Description of change
15 July	Added this announcement to the 26.Q1 release
28 March 2025	Removed this announcement from the 25.Q2 release
15 October 2024	Updated the Central Bank of Brazil participation consultation to Regulatory Approval Process and updated formatting
21 May 2024	Added Other media section to Related documentation
19 March 2024	Initial publication date

Customer impact

This section provides high-level information about customer impact. Refer to the Enhancements section for more details. Each customer must determine the impact on its operations.

Network mandate: acquirer, issuer

Acquirers in Brazil must submit PDS 0027 (Flex Code) in the First Presentment/1240 and Fee Collection/1740 messages for Brazil Flex Cards domestic transactions.

Issuers in Brazil must submit PDS 0027 (Flex Code) in the Fee Collection/1740 message for Brazil Flex Cards domestic transactions.

NOTE: If the mandate is not supported, customers will be subjected to non-compliance assessments.

Testing recommended: acquirer, issuer

Mastercard recommends testing for acquirers and issuers to support this release announcement.

Transaction message flows

How a customer connects to Mastercard determines the applicable message flows and transaction message types. This announcement affects the message flows marked in the Transaction message flow impact table.

Transaction message flows

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	

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Enhancements

Mastercard will introduce changes to support this release announcement.

Dual Message System (Clearing)

The Dual Message System (Clearing) will support PDS 0027 (Flex Code) as a mandatory element in First Presentment/1240 and Fee Collection/1740 messages, which applies only to Flex Cards domestic transactions in Brazil

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 date of this release announcement.

Announcements

For information about Mastercard processing refer to:

- AN 5523 Product Code Identification for Flex Cards in Brazil, Release 22.Q2
- LAC 9195.1 Clearing Specifications for Flex Cards in Brazil

Reference manuals

For information about Mastercard processing refer to IPM Clearing Formats.

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.

LAC 8404 Enhancing Flex Cards Processing in Brazil, Customer Technical Conference, May 2024

Platform impact

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

Platform impact

Topic	Dual Message System (Authorization)	Dual Message System (Clearing)	Single Message System
Message flows			
Message layouts			
Data element definitions		√	
IPM MPE			
Interchange			
AB programs, descriptions, and associated MCCs			

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Topic	Dual Message System (Authorization)	Dual Message System (Clearing)	Single Message System
Edits			
Error numbers			
Alternate processing			
Interchange compliance			
Pricing and fees			
Reports			
Bulk files			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Dual Message System (Clearing)

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

IPM data element and private data subelement definitions

Mastercard will update data elements or private data subelement definitions to support this release announcement.

PDS 0027 (Flex Code)

PDS 0027 (Flex Code) is specific to Brazil Flex Cards transactions to communicate the product code used for clearing.

This table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Usage

Message type identifier	Org	Sys	Dst
First Presentment/1240	M	X	C
Fee Collection/1740	M	X	C

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NOTE: If acquirers or issuers do not submit PDS 0027 for Brazil Flex Cards domestic transactions, the clearing system will not reject the associated messages.

Regulatory approval process

The Central Bank of Brazil has archived this regulatory approval request without ruling on the merits, deeming it outside the scope of Article 20 of Resolution BCB 150/21. The new effective date of this announcement is indicated above.

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LAC 11728.1 Enhancing Intracountry Processing to Support VAT Jurisprudence in Mexico

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard
Cirrus®

Release:
26.Q1

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026
30 January 2026

Executive overview

Mastercard is enhancing the Dual Message Clearing System and settlement to support customers in adhering to the intracountry Value Added Tax (VAT) Jurisprudence changes in Mexico.

Effective date details

Date	Time	Details
23 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Delivery of IPM MPE Daily update file T067
30 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Acquirers and issuers in Mexico may experience enhanced traceability for payments sent or received for intracurrency settlement purposes. In addition, they may experience greater transparency between the cardholder transaction amounts and fees not eligible for VAT compared to the fees that are eligible for VAT such as interchange fees and the VAT itself.

What Mastercard is doing

Mastercard is enhancing the Dual Message Clearing System to enable traceability and to comply with Mexico VAT Jurisprudence changes. Mastercard will separate cardholder transaction settlement from fees and their associated VAT settlement in separate payment streams. The total amount of all fees and the corresponding VAT will be clearly itemized on the fees and VAT invoice that Mastercard generates.

Background

Direct quote from VAT Jurisprudence May 2023, "The Second Chamber of the Supreme Court of Justice of Mexico determined that when there is a compensation ("netting" of monetary positions) involved where there is a principal and a VAT as part of a billable income, the VAT will not be creditable. Therefore, local Mexico clearinghouses and participants must

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prepare the corresponding changes to avoid these "netting" monetary positions of fees/commissions and its VAT."

In Mexico, Mastercard switches two different Schemes for domestic transactions, RedMX Scheme and Mastercard Scheme (MA). The RedMx scheme includes acquirers connected to other local clearinghouses (eGlobal and PROSA) sending domestic transactions to MA scheme issuers directly connected to Mastercard. MA scheme acquirers sending domestic transactions to MA issuers. Both schemes are impacted by the VAT Jurisprudence in Mexico.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit Commercial: • Credit • Debit	Dual Message Clearing	Data element definitions Edits and error numbers Reports IPM MPE	Mandated
Issuer	Consumer: • Credit • Debit Commercial: • Credit • Debit	Dual Message Clearing	Data element definitions Edits and error numbers Reports IPM MPE	Mandated

Acquirer, Issuer: Mandated

Acquirers of Mastercard Scheme and issuers of Mastercard and RedMX Scheme processing Mexico intracountry transactions must be prepared to support the following changes to the Dual Message Clearing System transaction messages, reconciliation messages, and settlement process to be compliant with the VAT Jurisprudence regulation in Mexico.

Clearing Messages (Presentments/1240 and Chargebacks/1442)

For Mexico intracountry transactions qualifying in the intracountry business service arrangement (BSA) 4/484001, acquirers and issuers must be prepared to support and use the Private Data Subelements (PDS) defined in *LAC 11225 Enhancing Mexico Intracountry Processing*, Release 25.Q4 as follows:

- PDS 0298 (Amount, Mexico Domestic Transaction Fee) will now be used to contain the interchange fee
- The existing PDS 0146 (Amounts, Transaction Fee) will no longer contain the interchange fee for Mexico intracountry transactions

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- PDS 0297 (Amount, Mexico Domestic Tax [VAT]) will contain the VAT on interchange for Presentment/1240 and Chargeback/1442 messages for Mastercard Scheme, and for Presentment/1240 messages for RedMX Scheme
- The existing PDS 0080 (Amount, Tax) will no longer contain the VAT amount for Mexico intracountry transactions
- PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) will contain the settlement data for PDS 0298 and PDS 0297
- The existing PDS 0159 (Settlement Data) will no longer contain the interchange and VAT settlement data for Mexico intracountry transactions

For Fee Collections/1740 messages

There are two different types of amounts represented in DE 4 (Transaction Amount):

- An amount that represents a fee, which means the amount is VAT eligible
- An amount that represents a cardholder transaction amount, which means the amount is non-VAT eligible

The difference between these two types of amounts is represented by the different DE 25 (Message Reason Code) values. For example:

- Message Reason Code 7710 Good Faith, represents cardholder transaction amount, is non-VAT eligible
- Message Reason Code 7701 Intracountry Mexico Fulfillment Fees, represents a fee, is VAT eligible

If the amount in DE 4 represents a cardholder transaction amount and non-VAT eligible as represented by the DE 25 value, the transaction will contain the settlement data in PDS 0159. In such transactions PDS 0299 will not be present.

If the amount in DE 4 represents a VAT eligible fee as represented by the DE 25 value, the PDS 0297 will contain the VAT amount, and the PDS 0299 will contain the settlement data. In such transactions PDS 0159 will not be present.

Message Reason Code

Message Reason Code 7609 to support the extemporaneous transaction Mexico intracountry RedMX Processing.

Updated the descriptions of message reason codes 7707 and 7708.

Impact for PDS 0159 (Settlement Data), with the inclusion of PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT)

For Mexico intracountry transactions, PDS 0159 will continue to be used to provide settlement data for the cardholder transaction amounts in Presentment/1240 and 1442 messages in addition to the transaction amount in Fee collection/1740 messages that are non-VAT eligible.

For Mexico intracountry transactions, PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) will be used to provide settlement data for the Interchange and VAT in Presentments/1240 and Chargebacks/1442 in addition to the transaction amount and VAT in Fee Collection/1740s messages that are VAT eligible.

Impact for PDS 0146 and PDS 0080, with the inclusion of PDS 0298 and PDS 0297

PDS 0146 and PDS 0080 are no longer valid for Mexico intracountry transactions. Acquirers of the Mastercard Scheme are not required to send the new PDS 0298 and PDS 0297 for Mexico intracountry transactions. If the acquirer includes the PDS 0146 or PDS 0080, it will be dropped from Mexico intracountry transactions. The Dual Message Clearing System upon qualifying a transaction for the intracountry BSA 4/484001 will calculate the interchange and VAT and insert the PDS 0298 and PDS 0297.

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Issuers of RedMX Scheme transactions must retain and return the PDS 0298 and PDS 0297 in the R71Q bulk file when declining to accept a First Presentments/1240 under Chapter III Syntax Error from the CID (Contrato De Intercambio Domestico).

Reconciliation Messages

Acquirers and issuers of Mastercard Scheme and issuer of RedMX Scheme in Mexico who have opted to receive Financial Position Detail 1644/685 and Settlement Position Detail 1644/688 messages must support new PDSs for reconciling and settling Mexico intracountry VAT amounts.

- PDS 0385 (Debits, VAT Amount in Reconciliation Currency)
- PDS 0386 (Credits, VAT Amount in Reconciliation Currency)
- PDS 0387 (Amount, Net VAT in Reconciliation Currency)

Settlement and Payment Information

Acquirers and issuers of the Mastercard Scheme must prepare their systems to now receive three separate intracurrency settlement advisements as mentioned below:

- Existing intracurrency settlement service ID of LA00048410, this will contain the settlement position for the cardholder transaction amounts
- New intracurrency settlement service ID of LA00048411, this will contain the settlement position for the interchange, fees, and their associated VAT with a debit position to the acquirer and credit position to the issuer
- New intracurrency settlement service ID of LA00048412, this will contain the settlement position for the interchange, fee, and their associated VAT with a credit position to the acquirer and debit position to the issuer

The acquirer and issuer that has a debit position must make a separate payment per settlement service ID to the Mastercard Settlement Bank.

The acquirer and issuer that has a credit position will receive a separate payment per Settlement service ID from the Mastercard Settlement Bank.

Issuers of the RedMX Scheme must prepare their systems to now receive three separate intracurrency settlement advisements as mentioned below:

- Existing intracurrency settlement service ID of LAMEX48420. This will contain the settlement position for the cardholder transaction amounts.
- New intracurrency settlement service ID of LAMEX48421. This will contain the settlement position for the interchange, fee, and their associated VAT with a debit position to the acquirer and credit position to the issuer.
- New intracurrency settlement service ID of LAMEX48422. This will contain the settlement position for the interchange, fee, and their associated VAT with a credit position to the acquirer and debit position to the issuer.

For the advisement that has a debit position, the issuer must make a separate payment per settlement service ID to the Mastercard Settlement Bank.

For the advisement that has a credit position, the issuer will receive a separate payment per settlement service ID from the Mastercard Settlement Bank.

Acquirers and issuers of Mastercard Scheme and issuers of RedMX Scheme who receive Mastercard Consolidated Billing System (MCBS) billing in Mexican pesos directly from Mastercard Settlement Account Management (SAM) must prepare their systems to now receive a new intracurrency settlement advisement containing the new dedicated intracurrency settlement service ID of LA00048413. Intracurrency settlement service ID LA00048410 will no longer be used for this process.

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Netting of debits and credits is allowed for the new Intracurrency settlement service ID LA00048413.

For the MCBS billing advisement that has a debit position, the acquirer and issuer must make a separate payment to the Mastercard Settlement Bank.

For the MCBS billing advisement that has a credit position, the acquirer and issuer will receive a separate payment from the Mastercard Settlement Bank.

There is no change to this process for acquirers and issuers of Mastercard Scheme and issuers of RedMX Scheme that receive 1740/Fee collection messages for billing occurring through MCBS.

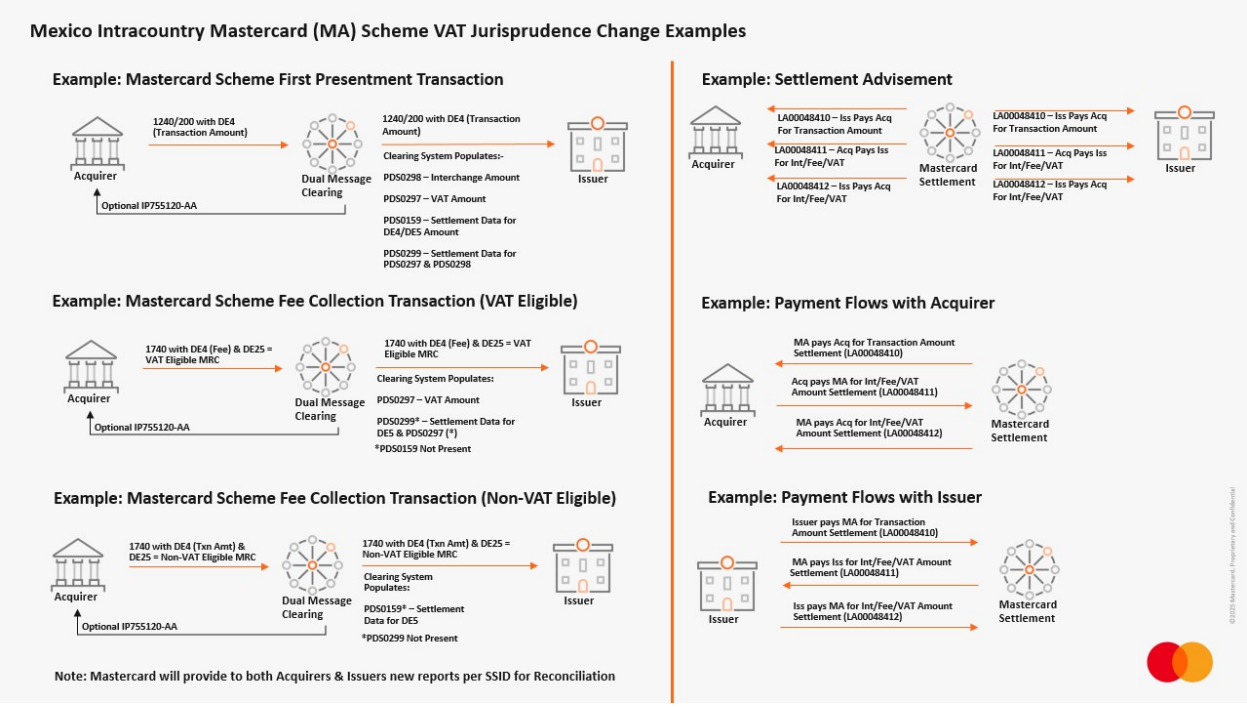
VAT invoicing:

- Acquirers and issuers of Mastercard Scheme and issuers of RedMX scheme are no longer required to generate and provide invoices for Interchange, commissions and its VAT.
- All invoices are generated and provided by Mastercard to both issuers and acquirers.

Reporting:

- Acquirers and issuers of Mastercard Scheme and issuers of RedMX Scheme in Mexico can opt in to receive these new reports.
- Acquirers and issuers of Mastercard Scheme and issuer of RedMX Scheme in Mexico must be aware of the updates to the existing dual message clearing reports mentioned in this announcement. Refer to the *Mastercard Network Processing Dual Message Clearing System Guide* for report details.
- To request these reports, email customer support at customer_support@mastercard.com

Mastercard scheme example for VAT jurisprudence changes



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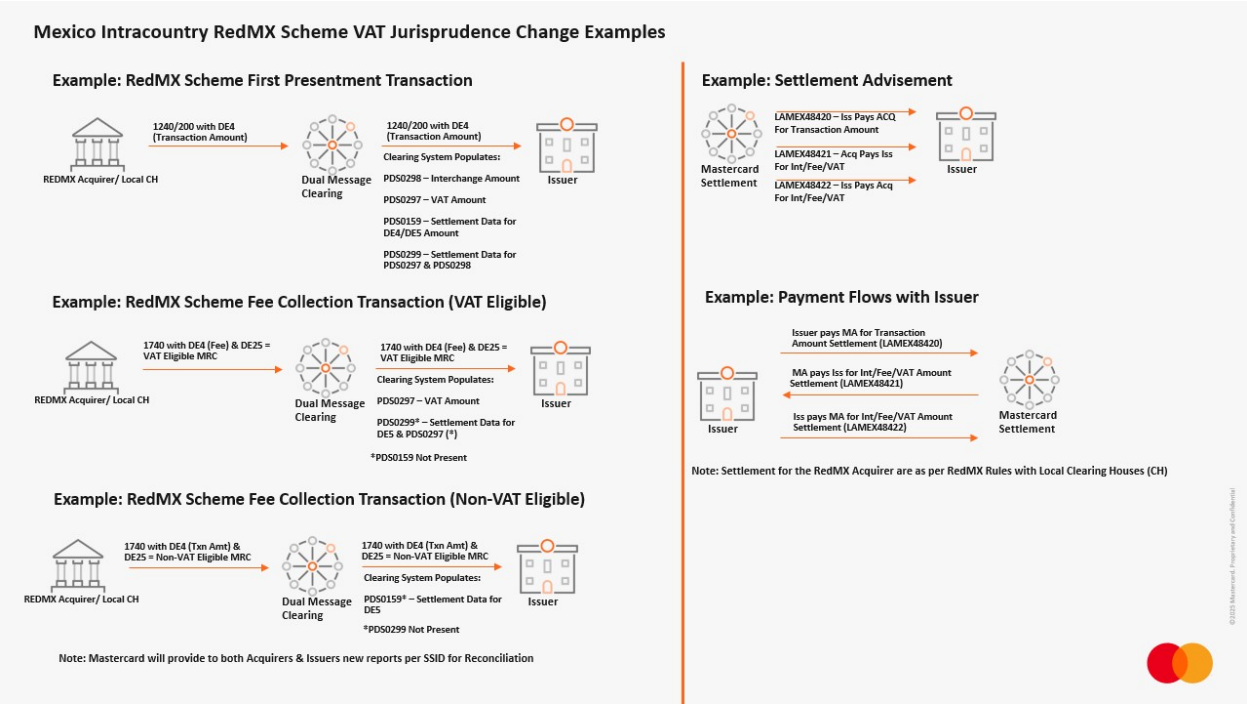
RedMX scheme VAT jurisprudence change examples



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.

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	√

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Testing

Mastercard recommends testing to support this release announcement.

System impact

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

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			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator		√	
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

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Dual Message Clearing System specification changes

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

DE 25 (Message Reason Code)

DE 25 (Message Reason Code) provides the message receiver with the reason for sending the message.

Values

These tables list Message Reason Codes the clearing system supports for IPM messages. The associated MTIs and Function Codes are also provided to indicate the specific circumstances in which each Message Reason Code is used.

Fee Collection (Customer-generated)/1740 (Function Code = 700) and Fee Collection Resubmission/1740 (Function Code = 781),Fee Collection Return/1740 (Function Code = 780) and Fee Collection Arbitration Return/1740 (Function Code = 782) and Fee Collection (Clearing System-generated)/1740 (Function Code = 783)

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7609	Extemporaneous Transaction Mexico Domestic REDMX Processing	Yes Mexico intracountry	No	No
	Mexico intracountry			
	DE 3, s1 = 19, credit to sender			
	DE 3, s1 = 29, debit to sender			

Fee Collection (Customer-generated)/1740 (Function Code = 700) and Fee Collection Resubmission/1740 (Function Code = 781)

The existing message reason codes are being reconfigured to support this release announcement.

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7707	Chapter 3 Syntax error Interchange and VAT return Mexico intracountry DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes Mexico intracountry	No	No
7708	Good Faith Between Customers Mexico intracountry DE 3, s1 = 19, credit to sender	Yes Mexico intracountry	No	

Fee Collection Return/1740 (Function Code = 780) and Fee Collection Arbitration Return/1740 (Function Code = 782)

The existing message reason codes are being reconfigured to support this release announcement.

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7707	Chapter 3 Syntax error Interchange and VAT return Mexico intracountry DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes Mexico intracountry	No	No

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Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7708	Good Faith Between Customers Mexico intracountry DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes Mexico intracountry	No	

Fee Collection (Clearing System-generated)/1740 (Function Code = 783)

The existing message reason code is being expanded to support this release announcement.

Message Reason Code	Message Reason Code Description	Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages	Valid for intra-European and inter-European Maestro POS messages	Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages
7707	Chapter 3 Syntax error Interchange and VAT return Mexico intracountry DE 3, s1 = 19, credit to sender DE 3, s1 = 29, debit to sender	Yes Mexico intracountry	No	No

PDS 0297 (Amount, Mexico Domestic Tax [VAT])

PDS 0297 (Amount, Mexico Domestic Tax [VAT]) contains the VAT amount associated with a domestic transaction.

PDS 0298 (Amount, Mexico Domestic Transaction Fee)

PDS 0298 (Amounts, Mexico Domestic Transaction Fee) contains all fee amounts associated with a Mexico domestic transaction. This PDS may accommodate 1 to 12 different fee types.

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PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT)

PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) contains reconciliation and settlement information for the PDS 0297 and PDS 0298 amounts in each Mexico Domestic Dual Message Clearing System transaction that has settlement impact

PDS 0385 (Debits, Mexico Domestic VAT Amount in Reconciliation Currency)

PDS 0385 (Debits, VAT Amount in Reconciliation Currency) provides in reconciliation messages the total of VAT amounts that have a debit impact on processing. The total is in the reconciliation currency.

PDS 0386 (Credits, Mexico Domestic VAT Amount in Reconciliation Currency)

PDS 0386 (Credits, VAT Amount in Reconciliation Currency) provides in reconciliation messages the total of VAT amounts that have a credit impact on processing. The total is in the reconciliation currency.

PDS 0387 (Amount, Net Mexico Domestic VAT in Reconciliation Currency)

PDS 0387 (Amount, Net VAT in Reconciliation Currency) provides in reconciliation messages net total of VAT amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the reconciliation currency.

IPM MPE

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

IPM MPE Tables

Table	Modified fields
IP0011T1: Expanded MTI/Function/Reason Code	Expanded MTI, Function, Reason Code
IP0025T1: Message Reason Codes	Message Reason Codes
IP0097T1: Message Reason Code Restrictions for Card Program Identifier and Business Service Arrangement	MTI, Function code, Reason code

Edits

Mastercard will add new edits, modify existing edits, or remove existing edits to support this announcement.

New edit: PDS 0297(Amount, Mexico Domestic Tax [VAT])

Mastercard will create a new edit to ensure that PDS 0297 cannot exceed a minimum length of 20 or a maximum length of 60, and is divisible by 20 for Mexico Intracountry 4/484001 transactions.

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Error number	Requirement
2470	PDS 0297 Amount, Mexico Domestic Tax [VAT] cannot exceed a minimum length of 20 or a maximum length of 60, and must be divisible by 20.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0297 (Amount, Mexico Domestic Tax [VAT]), Subfield 1 (Rate Type Code)

Mastercard will create a new edit to ensure that each occurrence of PDS 0297 , subfield 1, rate type code must contain value 010 for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
2478	Each occurrence of PDS 0297, subfield 1, rate type code must contain value 010.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0297 (Amount, Mexico Domestic Tax [VAT]), Subfield 2 (Amount, Tax)

Mastercard will create a new edit to ensure that each occurrence of PDS 0297, subfield 2, must be numeric for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
0385	Each occurrence of PDS 0297, subfield 2 must be numeric.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

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New edit: PDS 0297 (Amount, Mexico Domestic Tax [VAT]) Subfield 3 (Currency Code)

Mastercard will create a new edit to ensure that each occurrence of PDS 0297 , subfield 3, currency code must contain a valid ISO-standard currency code for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
0395	Each occurrence of PDS 0297, subfield 3, currency code must contain a valid ISO-standard currency code.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0297(Amount, Mexico Domestic Tax [VAT]) Subfield 5 (Debit/Credit Indicator)

Mastercard will create a new edit to ensure that PDS 0297, subfield 5 must have a value of D or C for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
2185	PDS 0297, subfield 5 must contain a value of D or C. Value/Range list table in Oneday file IP2093T1.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0298(Amount, Mexico Domestic Transaction Fee)

Mastercard will create a new edit to reject first presentment messages submitted for Mexico, intracountry BSA 4/484001 when PDS 0298 amount is missing. This will be applicable to first presentment messages with message reason code 1500 in bulk file R71Q.

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Error number	Requirement
1023	PDS 0298 must be present when transaction is submitted for Mexico intracountry BSA 4/484001. This is applicable to first presentment messages with message reason code 1500 in bulk file R71Q.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- DE 25 Message Reason Code equals 1500

Collection Only messages are excluded.

New edit: PDS 0298 (Amount, Mexico Domestic Transaction Fee)

Mastercard will create a new edit to ensure that PDS 0298 is within the range as specified in the PDS Attribute Table IP0008T1 and divisible by the minimum occurrence length 36 for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
0381	PDS 0298 Amounts, Mexico Domestic Transaction Fee must be within the range as specified in the PDS Attribute Table IP0008T1 and divisible by the minimum occurrence length 36.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

New edit: PDS 0298 (Amount, Mexico Domestic Transaction Fee) Subfield 1 (Fee Type Code)

Mastercard will create a new edit to ensure that each occurrence of PDS 0298, subfield 1 fee type contains a value in the range 00 – 99 for Mexico Intracountry 4/484001 transactions.

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Error number	Requirement
0386	Each occurrence of PDS 0298 Amounts, Mexico Domestic Transaction Fee, subfield 1, fee type code must contain a value in the range 00 - 99. Value/ Range List Table in OneDay File is IP2082T1.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

Collection Only messages are excluded.

New edit: PDS 0298 (Amount, Mexico Domestic Transaction Fee) Subfield 2 (Fee Processing Code)

Mastercard will create a new edit to ensure that each occurrence of PD 0298, subfield 2 contains only value 00, 19, or 29 for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
0387	Each occurrence of PDS 0298, subfield 2 must contain value 00, 19, or 29. Value/Range List Table in OneDay File is IP2053T1.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

Collection Only messages are excluded.

New edit: PDS 0298(Amount, Mexico Domestic Transaction Fee) Subfield 3 (Fee Settlement Indicator)

Mastercard will create a new edit to ensure that if PDS 0298, subfield 3 is present then it must contain 00 or 01 for Mexico Intracountry 4/484001 transactions.

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Error number	Requirement
1102	If present, PDS 0298, subfield 3 value must contain 00 or 01. Value/Range List Table in OneDay File is IP2001T1.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

Collection Only messages are excluded.

New edit: PDS 0298 (Amount, Mexico Domestic Transaction Fee) Subfield 4 (Currency Code, Fee)

Mastercard will create a new edit to ensure that PDS 0298, subfield 4 is present and numeric for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
1059	If PDS 0298, subfield 4 is present, it must contain a valid ISO-standard numeric currency code.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

New edit: PDS 0298 (Amount, Mexico Domestic Transaction Fee) Subfield 4 (Currency Code, Fee)

Mastercard will create a new edit to reject all Presentment and Chargeback messages submitted for Mexico Domestic BSA 4/484001 when PDS 0298, subfield 4 is not Mexican pesos.

Error number	Requirement
2557	The clearing system will reject all presentment and chargeback messages submitted for Mexico Domestic BSA 4/484001 when PDS 0298, subfield 4 is not Mexican pesos.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

Collection Only messages are excluded.

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New edit: PDS 0298 (Amount, Mexico Domestic Transaction Fee) Subfield 5 (Amount, Fee)
Mastercard will create a new edit to ensure that each occurrence of PDS 0298, subfield 5 is numeric for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
2562	Each occurrence of PDS 0298, subfield 5 must be numeric. This is a soft-reject only with reason code 25.

The edit is performed in the GCMS and in the Clearing Optimizer for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

Collection Only messages are excluded.

New edit: PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) Subfield 8 (Settlement Date)
Mastercard will create a new edit to ensure that PDS 0299, subfield 8 must contain a valid date in the format YYMMDD for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
2186	PDS 0299, subfield 8 must contain a valid date in the format YYMMDD.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) Subfield 8 (Settlement Date)
Mastercard will create a new edit to ensure that PDS 0299, subfield 8 must contain a valid date based on the settlement service calendar for Mexico Intracountry 4/484001 transactions.

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Error number	Requirement
2265	PDS 0299, subfield 8 must contain a valid date based on the settlement service calendar.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) Subfield 8 (Settlement Date)
Mastercard will create a new edit to ensure that PDS 0299, subfield 8 does not exceed the maximum settlement date in table IP0044T1 from the processing date for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
2265	PDS 0299, subfield 8 does not exceed the maximum settlement date in table IP0044T1 from the processing date.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

New edit: PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) Subfield 8 (Settlement Date)
Mastercard will create a new edit to ensure that PDS 0299, subfield 8 is greater than or equal to the derived settlement date for the given settlement service for Mexico Intracountry 4/484001 transactions.

Error number	Requirement
2265	PDS 0299, subfield 8 is greater than or equal to the derived settlement date for the given settlement service.

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

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Modified Edit: PDS 0146 (Amounts, Transaction Fee)

Mastercard will modify this edit.

Error number	Current requirement	Modification this release
1023	When ATM indicator equals 1, PDS 0146 must be present and numeric, or ATM indicator equals 4 and business service level equals 1, PDS 0146 must be present and must be numeric.	This existing edit will not be applicable to Mexico intracountry (4/484001) transactions.

The edit is performed in the GCMS and in the Clearing Optimizer for the following message:

- First Presentment/1240

Collection Only messages are excluded.

Modified Edit: PDS 0159 (Settlement Data)

Mastercard will modify this edit.

Error number	Current requirement	Modification this release
0735	PDS 0159 settlement data 1, must be present. This edit will be relaxed for Argentina intracountry fee collection transactions with message reason code equals 7701 or 7800 (originated from Mastercom).	This existing edit will not be applicable to Fee collection messages for Mexico Intracountry BSA (4/484001).

This edit is performed in the GCMS for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)
- Fee Collection/ 1740

Deleted Edit: PDS 0146 (Amounts, Transaction Fee)

Mastercard will delete this edit.

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Error number	Requirement
1023	The Dual Message Clearing System will reject all first presentment, second presentment, and chargeback messages submitted for Mexico, Domestic BSA 4/484001 and PDS 0146 amount is missing.

The edit is performed in the GCMS and in the Clearing Optimizer for the following message:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442 (Mexico RedMx scheme only)

Collection Only messages are excluded.

NOTE: All new and existing edit changes will be applied by the Dual Message Clearing System with the Release 26.Q1. Any edits indicating Clearing Optimizer impact will be implemented for customer sites with Release 26.Q2.

Error numbers

The error numbers and messages listed represent edits that are new, modified, or removed to support this release announcement.

Error numbers in new edits

Field/subfield	Error number	Error message	Edit performed by...
PDS 0297	2470	PDS0297 AMOUNT, MEXICO DOMESTIC TAX [VAT] LENGTH MUST BE <MIN-MAX> AND MUST BE DIVISIBLE BY MINIMUM OCCURRENCE LENGTH OF 20.	GCMS
PDS 0297, s1	2478	PDS0297S1 RATE TYPE CODE MUST BE 010	GCMS
PDS 0297, s2	0385	PDS0297S2 AMOUNT, TAX NOT NUMERIC. OCCURRENCE <XX>.	GCMS
PDS 0297, s3	0395	PDS0297S3 CURRENCY CODE MUST CONTAIN A VALID NUMERIC ISO-STANDARD CURRENCY CODE. OCCURRENCE <XX>	GCMS

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Field/subfield	Error number	Error message	Edit performed by...
PDS 0297, s5	2185	PDS0297S5 DEBIT/ CREDIT INDICATOR MUST BE <VALLIST>	GCMS
PDS 0298	1023	PDS0298(AMOUNT, MEXICO DOMESTIC TRANSACTION FEE MUST BE PRESENT	Both
PDS 0298	0381	PDS0298 AMOUNT, MEXICO DOMESTIC TRANSACTION FEE LENGTH MUST BE <MIN-MAX> AND MUST BE DIVISIBLE BY MINIMUM OCCURRENCE LENGTH OF 36.	Both
PDS 0298	1059	PDS0298 AMOUNT, MEXICO DOMESTIC TRANSACTION FEE MUST CONTAIN A VALID NUMERIC ISO-STANDARD CURRENCY CODE. OCCURRENCE <XX>	Both
PDS 0298, s1	0386	PDS0298S1 FEE TYPE CODE MUST BE <RNGLIST> OCCURRENCE INDICATOR <XX>	Both
PDS 0298, s2	0387	PDS0298S2 FEE PROCESSING CODE MUST BE <VALLIST> OCCURRENCE INDICATOR <XX>	Both
PDS 0298, s3	1102	PDS0298S3 FEE SETTLEMENT INDICATOR MUST BE <VALLIST>	Both
PDS 0298, s4	2557	PDS0298S4 CURRENCY CODE, FEE MUST BE IN MEXICAN PESOS (484)	Both
PDS 0298, s5	2562	PDS0298S5 AMOUNT, FEE CANNOT CONTAIN A NON-NUMERIC VALUE	Both

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Field/subfield	Error number	Error message	Edit performed by...
PDS 0299, s8	2186	PDS0299S8 SETTLEMENT DATE MUST CONTAIN A VALID NUMERIC ISO-STANDARD CURRENCY CODE. OCCURRENCE <XX>	GCMS
PDS 0299, s8	2265	PDS0299S8 SETTLEMENT DATE INVALID	GCMS

Error numbers in modified edits

Field/subfield	Error number	Error message	Edit performed by...
PDS 0146	1023	PDS0146 AMOUNTS, TRANSACTION FEE MUST BE PRESENT	Both
PDS 0159	0735	PDS0159 SETTLEMENT DATA MUST BE PRESENT	GCMS

Error numbers in deleted edits

Field/subfield	Error number	Error message	Edit performed by...
PDS 0146	1023	PDS0146 AMOUNTS, TRANSACTION FEE MUST BE PRESENT	Both

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Reports

Mastercard is introducing the following new reports to support the changes presented in this release announcement.

Settled Clearing Transaction Amount Summary - MC ACQ (IP715160-AA)

Settled Clearing Transaction Amount Summary - MC ACQ (IP715160-AA)

```
IP715160-AA                                  MASTERCARD INCORPORATED                                  RUN DATE: 2024-04-15
ACQUIRER ICA: 99999999999                    MEXICO DOMESTIC SWITCH                                   RUN TIME: 00:00  CST
BSA: 4/484001  CURR: 484-MEX                 BUSINESS DATE: 2024-04-15                                PAGE NO :          1
SSL/SSID: 3/LA00048410              SETTLED CLEARING TRANSACTION AMOUNT SUMMARY - MC ACQ

ISS/COUNTER ICA  MTI    COUNT(DR)    AMOUNT(DR)     COUNTS(CR)     AMOUNT(CR)     TOTAL COUNTS    NET AMOUNT       DR/CR
11111111111     1240         946      146677.30          14375       2228843.75          15321      2,082,166.45     CR
                1442        1500      225075.51             75          11253.75           1575        213,821.76     DR
               O1740          15        3085.65             10           2057.10             25          1,028.55     DR
               I1740          12        2468.52              9           1851.39             21            617.13     DR
                                                                         TOTAL             16942      1,866,699.01     CR

22222222222     1240        1541      232413.62          22351       3353767.55          23892      3,121,353.93     CR
                1442        1278      191763.90              0             0.00           1278        191,763.90     DR
               O1740           8        2000.40             15           3750.75             23          1,750.35     CR
               I1740           5        1250.25              9           2250.45             14          1,000.20     CR
                                                                         TOTAL             25207      2,932,340.58     CR

     ----------DEBITS----------                  ----------CREDITS----------
     COUNT                AMOUNT                 COUNT                AMOUNT
     --------------------------                  --------------------------
     5305              804,735.15                36844           5,603,774.74
TOTAL RECORD COUNT        42149
TOTAL NET AMOUNT          4,799,039.59 CR
```

Report layout details

Settled Clearing Transaction Amount Summary - MC ACQ (IP715160-AA) This report is for the Mexico Domestic acquirer of Mastercard Scheme.

This report will assist in verifying the reconciliation for the Mastercard Scheme transactions acquired by Mastercard Mexico domestic acquirers. This report provides settlement amounts of cardholder transaction amounts in DE 5 (Amount, Reconciliation). The credit or debit position mentioned in the report is from the acquirer ICAs perspective.

Report details	Description
Report ID/ Report name	IP715160-AA Settled Clearing Transaction Amount Summary - MC ACQ
Report structure	For Mastercard Scheme Clearing transactions.
Frequency	Once daily after the last clearing cycle of the day.
Availability	T789 bulk file
Enrollment required for	Mastercard Scheme Mexico domestic acquirers

IP715160-AA field details

Field	Description
Run date (YYYY-MM-DD)	The date on which this report was produced
Run time	The time when this report was produced
Page NO	The page number within the report

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Field	Description
Acquirer ICA	The identifier that the association assigns to an acquirer (also referred to as ICA number)
BSA	Business service arrangement identifies the interchange relationship of the business arrangement (intracountry, intraregional and interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE 49 (Currency Code Transaction)
SSL/SSID	PDS 0159 (Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0159, subfield 4 (Settlement Service ID Code)
ISS/COUNTER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the acquirer ICA.
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections Outbound from Acquirer • 1740/Fee Collections Inbound to Acquirer
COUNT (DR)	Counts of transactions that are debit positions for the acquirer ICA Against the ISS/Counter ICA
AMOUNT (DR)	Amounts (DE 5 [Amount, Reconciliation]) of transactions that are debit positions for the acquirer against the ISS/COUNTER ICA
COUNTS (CR)	Counts of transactions that are credit positions for the acquirer ICA Against the ISS/COUNTER ICA
AMOUNTS (CR)	Amounts (DE 5 [Amount, Reconciliation]) of transactions that are credit positions for the acquirer against the ISS/COUNTER ICA
TOTAL COUNTS	Sum of COUNTS (DR) and COUNTS (CR)
NET AMOUNTS	Net amount of AMOUNTS (DR) and AMOUNTS (CR) column
DR/CR	Debit (DR) or credit (CR) indicator
TOTAL	Sum of total counts considering all MTIs and sum of net amounts considering all MTIs per ISS/COUNTER ICA
TOTAL RECORD COUNT	Sum of total counts considering all ISS/COUNTER ICAs
TOTAL NET AMOUNT	Sum of all the total amounts considering all ISS/COUNTER ICAs

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Settled Clearing Interchange/Fee/VAT Amount Summary - MC ACQ DR (IP715180-AA)

Settled Clearing Interchange/Fee/VAT Amount Summary - MC ACQ DR (IP715180-AA)

```
IP715180-AA                                  MASTERCARD INCORPORATED                                  RUN DATE: 2024-04-15
ACQUIRER ICA: 99999999999                    MEXICO DOMESTIC SWITCH                                   RUN TIME: 00:00  CST
BSA: 4/484001  CURRENCY: 484-MEX             BUSINESS DATE: 2024-04-15                                PAGE NO :          1
SSL/SSID: 3/LA00048411     SETTLED CLEARING INTERCHANGE/FEE/VAT AMOUNT SUMMARY - MC ACQ DR

ISS/COUNTER ICA MTI     COUNT       INTERCHANGE AMT     FEE AMT          VAT AMT          TOTAL AMOUNT
11111111111     1240        14375         22288.44            0.00          3566.15             25,854.59  DR
                1442           75           112.54            0.00            18.01                130.55  DR
               O1740           68             0.00        10203.40          1632.54             11,835.94  DR
               I1740           57             0.00         8552.85          1368.46              9,921.31  DR
SUMMARY TOTALS:             14575         22400.98        18756.25          6585.16             47,742.39  DR

22222222222     1240        22351         33537.68            0.00          5366.03             38,903.71  DR
               O1740           89             0.00        13354.45          2136.71             15,491.16  DR
               I1740           94             0.00        14104.70          2256.75             16,361.45  DR
SUMMARY TOTALS:             22534         33537.68        27459.15          9759.49             70,756.32  DR

TOTAL COUNT      TOTAL INT AMT         TOTAL FEE AMT       TOTAL VAT AMT        GRAND TOTAL AMT
    37109           55,938.66             46,215.40           16344.65           118,498.71  DR
```

Report layout details

This report is for the Mexico domestic acquirer of Mastercard Scheme.

This report will assist in verifying the reconciliation for the Mastercard Scheme transactions acquired by Mastercard Mexico domestic acquirers. This report provides settlement amounts of interchange fees and its associated VAT amounts. The debit position mentioned in the report is from the acquirer ICA's perspective.

Report details	Description
Report ID/ Report name	IP715180-AA Settled Clearing Interchange/Fee/Vat Amount Summary-MC ACQ DR
Report structure	For Mastercard Scheme clearing transactions
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment required for	Mastercard Scheme Mexico domestic acquirers

IP715180-AA Field details

Field	Description
ISS/COUNTER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the acquirer ICA.
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections Outbound from acquirer • 1740/Fee Collections Inbound to acquirer
COUNT	Counts of transactions per MTI that are debit positions for the acquirer ICA per ISS/COUNTER ICA.

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Field	Description
INTERCHANGE AMT	PDS 0298 (Amount, Mexico Domestic Transaction Fee) that is a debit position to the acquirer (per the ISS/COUNTER ICA)
FEE AMT	DE 5 (Amount, Reconciliation) of 1740/Fee collection messages that are debit position for the acquirer ICA (per ISS/COUNTER ICA)
VAT AMT	PDS 0297 (Amount, Mexico Domestic Tax [VAT]) that is a debit position for the acquirer ICA (per ISS/COUNTER ICA)
TOTAL AMOUNT	Sum of Interchange Amt, Fee AMT and VAT Amt per MTI per (per ISS/COUNTER ICA)
SUMMARY TOTALS	Sum of count, interchange amt, fee AMT, VAT amt, total amount columns per (per ISS/COUNTER ICA)
DR	Debit (DR) Indicator
TOTAL COUNT	SUM of COUNT for all ISS/COUNTER ICAs
TOTAL INT AMT	Sum of INTERCHANGE for all the ISS/COUNTER ICAs
TOTAL FEE AMT	Sum of all the FEE AMOUNT considering all ISS/COUNTER ICAs
TOTAL VAT AMT	Sum of all the VAT AMOUNT considering all ISS/COUNTER ICAs
GRAND TOTAL AMT	Sum of all the TOTAL AMOUNT consider all ISS/COUNTER ICAs

Settled Clearing Interchange/Fee/VAT Amount Summary - MC ACQ CR (IP715190-AA)

Settled Clearing Interchange/Fee/VAT Amount Summary - MC ACQ CR (IP715190-AA)

```
IP715190-AA                                MASTERCARD INCORPORATED                                RUN DATE: 2024-04-15
ACQUIRER ICA: 99999999999                  MEXICO DOMESTIC SWITCH                                 RUN TIME: 00:00  CST
BSA: 4/484001  CURRENCY: 484-MEX           BUSINESS DATE: 2024-04-15                              PAGE NO :          1
SSL/SSID: 3/LA00048411     SETTLED CLEARING INTERCHANGE/FEE/VAT AMOUNT SUMMARY - MC ACQ CR

ISS/COUNTER ICA MTI     COUNT          INT AMT        FEE AMT          VAT AMT           TOTAL AMT
11111111111     1240          946         1466.77           0.00           234.68           1,701.45  CR
                1442         1500         2250.75           0.00           360.12           2,610.87  CR
               O1740           65            0.00        9753.25          1560.52          11,313.77  CR
               I1740           52            0.00        7802.60          1248.42           9,051.02  CR
SUMMARY TOTALS:              2563         3717.52       17555.85          3403.74          24,677.11  CR

22222222222     1240         1541         1917.64           0.00           306.83           2,224.47  CR
                1442         1278         2324.14           0.00           371.86           2,696.00  CR
               O1740           43            0.00        6452.15          1032.34           7,484.49  CR
               I1740           27            0.00        4051.35           648.22           4,699.57  CR
SUMMARY TOTALS:              2889         4241.78       10503.50          2359.25          17,104.53  CR

TOTAL COUNT    TOTAL INT AMT         TOTAL FEE AMT       TOTAL VAT AMT        GRAND TOTAL AMT
     5452          7,959.30             28059.35            5,762.99             41,781.64  CR
```

Report layout details

This report is for the Mexico Domestic acquirer of Mastercard Scheme.

This report will assist in verifying the reconciliation for the Mastercard Scheme transactions acquired by Mastercard Mexico domestic acquirers. This report provides settlement amounts of interchange fees and its associated VAT amounts. The credit position mentioned in the report is from the acquirer ICAs perspective.

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Report details	Description
REPORT ID / REPORT NAME	IP715190-AA Settled Clearing Interchange/Fee/Vat Amount Summary - MC ACQ CR
Report structure	For Mastercard Scheme Clearing Transactions
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment Required for	Mastercard Scheme Mexico Domestic acquirers

IP715190-AA Field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced
RUN TIME	The time when this report was produced
PAGE NO	The page number within the report
ACQUIRER ICA	The identifier that the association assigns to an acquirer (also referred to as ICA number)
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE 49 (Currency Code, Transaction)
SSL/SSID	PDS 0299 (Mexico Domestic Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0299, subfield 4 (Settlement Service ID Code)
ISS/COUNTER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the acquirer ICA.
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections Outbound from acquirer • 1740/Fee Collections Inbound to acquirer
COUNT	Counts of transactions per MTI that are credit positions for the acquirer ICA per ISS/COUNTER ICA
INTERCHANGE AMT	PDS 0298 (Amount, Mexico Domestic Transaction Fee) that are credit position for the acquirer (per ISS/COUNTER ICA)
FEE AMT	DE 5 (Amount, Reconciliation) of 1740/Fee Collection messages that are credit position for the acquirer ICA (per ISS/COUNTER ICA)

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Field	Description
VAT AMT	PDS 0297 (Amount, Mexico Domestic Tax [VAT]) that is the credit position for the acquirer ICA (per ISS/COUNTER ICA)
TOTAL AMOUNT	Sum of interchange amount, fee amount and VAT amount per MTI (per ISS/COUNTER ICA)
SUMMARY TOTALS	Sum of count, interchange amount, fee amount, VAT amount, total amount columns (per ISS/COUNTER ICA)
CR	Credit (CR) Indicator
TOTAL COUNT	Sum of count for all ISS/COUNTER ICAs
TOTAL INT AMT	Sum of interchange for all the ISS/COUNTER ICAs
TOTAL FEE AMT	Sum of all the fee amount considering all ISS/COUNTER ICAs
TOTAL VAT AMT	Sum of all the VAT amount considering all ISS/COUNTER ICAs
GRAND TOTAL AMT	Sum of all the total amount consider all ISS/COUNTER ICAs – credit (CR) position for the acquirer (Matches the SSID – LA00048412 Advisement.

Settled Clearing Transaction Amount Summary - MC ISS (IP715150-AA)

Settled Clearing Transaction Amount Summary - MC ISS (IP715150-AA)

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IP715150-AA                                MASTERCARD INCORPORATED                                  RUN DATE: 2024-04-15
ISSUER ICA: 99999999999                    MEXICO DOMESTIC SWITCH                                   RUN TIME: 00:00  CST
BSA: 4/484001  CURR: 484-MEX               BUSINESS DATE: 2024-04-15                                PAGE NO :          1
SSL/SSID: 3/LA00048410 (PDS0159)           SETTLED CLEARING TRANSACTION AMOUNT SUMMARY - MC ISS

ACQ/COUNTER ICA MTI    COUNT(DR)     AMOUNT(DR)     COUNTS(CR)     AMOUNT(CR)     TOTAL COUNTS     NET AMOUNT       DR/CR
11111111111     1240       39294     10581274.60         2427         570281.77         41721      10,010,992.83     DR
                1442           0            0.00          288          75369.35           288         75,369.35     CR
               O1740           0            0.00            3           5649.89             3          5,649.89     CR
               I1740           1          489.34            0              0.00             1            489.34     DR
                                                                         TOTAL          42013       9,930,462.93     DR

22222222222     1240       11164      5397191.11          498         313845.31         11662       5,083,345.80     DR
                1442           1         1275.68          142          24519.14           143          23,243.46     CR
               I1740           4         3944.87            7           8529.33            11           4,584.46     CR
                                                                         TOTAL          11816       5,055,517.88     DR

      ----------DEBITS-----------                  ----------CREDITS----------
      COUNT                AMOUNT                  COUNT                AMOUNT
    ---------------------------------             ---------------------------------
       50464          15,984,175.60                  3365              998,194.79
TOTAL RECORD COUNT          53829
TOTAL NET AMOUNT            14,985,980.81 DR
```

Report layout details

Settled Clearing Transaction Amount Summary - MC ISS (IP715150-AA)

This report is for the Mexico Domestic issuer of Mastercard Scheme

This report will assist in verifying the reconciliation for the Mastercard Scheme transactions received/Sent by Mastercard Mexico Domestic issuers. This report provides settlement amounts of Cardholder transaction amounts in DE 5 (Amount, Reconciliation). The credit or debit position mentioned in the report is from the issuer ICAs perspective.

Report details	Description
REPORT ID / REPORT NAME	IP715150-AA Settled Clearing Transaction Amount Summary - MC ISS
Report structure	For Mastercard Scheme Clearing Transactions

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Report details	Description
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment Required for	Mastercard Scheme Mexico Domestic issuers

IP715150-AA field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced
RUN TIME	The time when this report was produced
PAGE NO	The page number within the report
ISSUER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number)
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction. For Ex- 4/484001 (Mexico Intracountry)
CURR	DE 49 (Currency Code, Transaction)
SSL/SSID	PDS 0159 (Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0159, subfield 4 (Settlement Service ID Code)
ACQ/COUNTER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the acquirer ICA.
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections Outbound from issuer • 1740/Fee Collections Inbound to issuer
COUNT(DR)	Counts of transactions that are debit positions for the ISSUER ICA Against the ACQ/Counter ICA
AMOUNT(DR)	DE 5 (Amount, Reconciliation) of transactions that are debit positions for the ISSUER Against the ACQ/COUNTER ICA
COUNTS(CR)	Counts of transactions that are credit positions for the ISSUER ICA Against the ACQ/COUNTER ICA
AMOUNTS(CR)	DE 5 (Amount, Reconciliation) of transactions that are credit positions for the ISSUER Against the ACQ/COUNTER ICA
TOTAL COUNTS	Sum of COUNTS (DR) and COUNTS (CR)
NET AMOUNTS	Net amount of AMOUNTS (DR) and AMOUNTS (CR) column

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Field	Description
DR/CR	Debit (DR) or Credit (CR) indicator
TOTAL	Sum of total counts considering all MTIs and sum of net amounts considering all MTIs per ACQ/Counter ICA
TOTAL RECORD COUNT	Sum of total counts considering all ACQ/Counter ICAs
TOTAL NET AMOUNT	Sum of all the total amounts considering all ACQ/Counter ICAs for the ISSUER ICA having a debit position for the SSID LA00048410

Settled Clearing Interchange/Fee/VAT Amount Summary - MC ISS CR (IP715170-AA)

Settled Clearing Interchange/Fee/VAT Amount Summary - MC ISS CR (IP715170-AA)

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IP715170-AA                                MASTERCARD INCORPORATED                                RUN DATE: 2024-04-15
ISSUER ICA: 99999999999                    MEXICO DOMESTIC SWITCH                                 RUN TIME: 00:00  CST
BSA: 4/484001  CURRENCY: 484-MEX           BUSINESS DATE: 2024-04-15                              PAGE NO :          1
SSL/SSID: 3/LA00048411          SETTLED CLEARING INTERCHANGE/FEE/VAT AMOUNT SUMMARY -  MC ISS CR

ACQ/COUNTER ICA MTI      COUNT       INTERCHANGE AMT     FEE AMT          VAT AMT         TOTAL AMOUNT
11111111111     1240       39294        111103.38            0.00         17776.54           128,879.92  CR
               O1740           3             0.00          225.00            36.00              261.00  CR
               I1740          10             0.00        13859.94          2217.59           16,077.53  CR
SUMMARY TOTALS:             39307        111103.38        14084.94         20030.13          145,218.45  CR

22222222222     1240       11164         56670.29            0.00          9067.24           65,737.53  CR
                1442           1            13.39            0.00             2.14               15.53  CR
               I1740           6             0.00         3627.41           580.39            4,207.80  CR
SUMMARY TOTALS:             11171         56683.68         3627.41          9649.77           69,960.86  CR

TOTAL COUNT      TOTAL INT AMT         TOTAL FEE AMT       TOTAL VAT AMT        GRAND TOTAL AMT
    50478          167,787.06            17,712.35           29,679.90            215,179.31  CR
```

Report layout details

Settled Clearing Interchange/Fee/VAT Amount Summary - MC ISS CR (IP715170-AA)

This report is for the Mexico Domestic issuer of Mastercard Scheme

This report will assist in verifying the reconciliation for the Mastercard Scheme transactions received/Sent by Mastercard Mexico Domestic issuers. This report provides settlement amounts of interchange, fees, and its associated VAT amounts. The credit position mentioned in the report is from the issuer ICAs perspective

Report details	Description
REPORT ID / REPORT NAME	IP715170-AA Settled Clearing Interchange/Fee/VAT Amount Summary - MC ISS CR
Report structure	For Mastercard Scheme Clearing transactions
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment Required for	Mastercard Scheme Mexico Domestic issuers

IP715170-AA Field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced

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Field	Description
RUN TIME	The time when this report was produced
PAGE NO	The page number within the report
ISSUER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number)
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE49 (Currency Code, Transaction)
SSL/SSID	PDS 0299 (Mexico Domestic Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0299, subfield 4 (Settlement Service ID Code)
ACQ/COUNTER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the acquirer ICA.
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections Outbound from issuer • 1740/Fee Collections Inbound to issuer
COUNT	Counts of transactions per MTI that are credit positions for the issuer ICA (per ACQ/COUNTER ICA)
INTERCHANGE AMT	PDS 0298 (Amount, Mexico Domestic Transaction Fee) that is the credit position for the issuer ICA (per ACQ/COUNTER ICA)
FEE AMT	DE 5 (Amount, Reconciliation) of 1740/Fee collection messages that are credit position for the issuer ICA (per ACQ/COUNTER ICA)
VAT AMT	PDS 0298 (Amount, Mexico Domestic Transaction Fee) that is the credit position for the issuer ICA (per ACQ/COUNTER ICA)
TOTAL AMOUNT	Sum of INTERCHANGE AMT, FEE AMT and VAT AMT per MTI (per ACQ/COUNTER ICA)
SUMMARY TOTALS	SUM of COUNT, INTERCHANGE AMT, FEE AMT, VAT AMT, TOTAL AMOUNT columns (per ACQ/COUNTER ICA)
DR	Debit (DR) Indicator
TOTAL COUNT	SUM of COUNT for all ACQ/COUNTER ICAs
TOTAL INT AMT	Sum of INTERCHANGE AMT for all the ACQ/COUNTER ICAs
TOTAL FEE AMT	Sum of all the FEE AMT considering all ACQ/COUNTER ICAs
TOTAL VAT AMT	Sum of all the VAT AMT considering all ACQ/COUNTER ICAs

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Field	Description
GRAND TOTAL AMT	SUM of all the TOTAL AMOUNT consider all ACQ/COUNTER ICAs for the ISSUER ICA having a CREDIT Position for SSID LA00048411.

Settled Clearing Interchange /Fee/VAT Amount Summary - MC ISS DR (IP715200)

Settled Clearing Interchange /Fee/VAT Amount Summary - MC ISS DR (IP715200)

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IP715200-AA                                MASTERCARD INCORPORATED                                RUN DATE: 2024-04-15
ISSUER ICA: 99999999999                    MEXICO DOMESTIC SWITCH                                 RUN TIME: 00:00  CST
BSA: 4/484001  CURRENCY: 484-MEX           BUSINESS DATE: 2024-04-15                              PAGE NO :          1
SSL/SSID: 3/LA00048412 (PDS299)       SETTLED CLEARING INTERCHANGE/FEE/VAT AMOUNT SUMMARY - MC ISS DR

ACQ/COUNTER ICA  MTI     COUNT       INTERCHANGE AMT     FEE AMT          VAT AMT         TOTAL AMOUNT
11111111111     1240         2427          5987.96            0.00           958.07             6,946.03  DR
                1442          288           791.38            0.00           126.62               918.00  DR
               O1740            9             0.00        19326.54          3092.25            22,418.79  DR
SUMMARY TOTALS:              2724          6779.34        19326.54          4176.94            30,282.82  DR

22222222222     1240          498          3295.38            0.00           527.26             3,822.64  DR
                1442          142           257.45            0.00            41.19               298.64  DR
               O1740            8             0.00         400.00            64.00               464.00  DR
               I1740          128             0.00        27634.12          4421.46            32,055.58  DR
SUMMARY TOTALS:               776          3552.83        28034.12          5053.91            36,640.86  DR

TOTAL COUNT      TOTAL INT AMT         TOTAL FEE AMT       TOTAL VAT AMT        GRAND TOTAL AMT
     3500           10,332.17             47,360.66            9,230.85             66,923.68  DR
```

Report layout details

This report is for the Mexico Domestic issuer of Mastercard Scheme.

This report will assist in verifying the reconciliation for the Mastercard Scheme transactions received/Sent by Mastercard Mexico Domestic issuers. This report provides settlement amounts of interchange, fees, and its associated VAT amounts. The debit position mentioned in the report is from the issuer ICAs perspective.

Report details	Description
REPORT ID / REPORT NAME	IP715200 Settled Clearing Interchange /Fee/VAT Amount Summary - MC ISS DR
Report structure	For Mastercard Scheme Clearing transactions
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment Required for	Mastercard Scheme Mexico Domestic issuers

IP715200-AA Field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced
RUN TIME	The time when this report was produced
PAGE NO	The page number within the report
ISSUER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number)

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Field	Description
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE49 (Currency Code, Transaction)
SSL/SSID	PDS 0299 (Mexico Domestic Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0299, subfield 4 (Settlement Service ID Code)
ACQ/COUNTER ICA	The identifier that the association assigns to an issuer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the acquirer ICA.
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections Outbound from issuer • 1740/Fee Collections Inbound to issuer
COUNT	Counts of transactions per MTI that are DEBIT positions for the ISSUER ICA (per ACQ/COUNTER ICA)
INTERCHANGE AMT	PDS 0298 (Amount, Mexico Domestic Transaction Fee) that is the debit position for the ISSUER ICA (per ACQ/COUNTER ICA)
FEE AMT	DE 5 (Amount, Reconciliation) of 1740/Fee collection messages that is the debit position for the ISSUER ICA (per ACQ/COUNTER ICA)
VAT AMT	PDS 0297 (Amount, Mexico Domestic Tax [VAT]) that is the debit position for the ISSUER ICA (per ACQ/COUNTER ICA)
TOTAL AMOUNT	Sum of INTERCHANGE AMT, FEE AMT and VAT AMT per MTI (per ACQ/COUNTER ICA)
SUMMARY TOTALS	Sum of COUNT, INTERCHANGE AMT, FEE AMT, VAT AMT, TOTAL AMOUNT columns (per ACQ/COUNTER ICA)
DR	Debit (DR) Indicator
TOTAL COUNT	SUM of COUNT for all ACQ/COUNTER ICAs
TOTAL INT AMT	Sum of INTERCHANGE AMT for all the ACQ/COUNTER ICAs
TOTAL FEE AMT	Sum of all the FEE AMT considering all ACQ/COUNTER ICAs
TOTAL VAT AMT	Sum of all the VAT AMT considering all ACQ/COUNTER ICAs
GRAND TOTAL AMT	SUM of all the TOTAL AMOUNT consider all ACQ/COUNTER ICAs for the ISSUER ICA having a DEBIT Position for SSID LA00048412

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Settled Clearing Transaction Amount Summary - RX ISS (IP715100-AA)

Settled Clearing Transaction Amount Summary - RX ISS (IP715100-AA)

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IP715100-AA                                   MASTERCARD INCORPORATED                                   RUN DATE: 2024-04-15
ISSUER  ICA   : 99999999999                   MEXICO DOMESTIC SWITCH                                    RUN TIME: 00:00  CST
BSA: 4/484001 CURR: 484-MEX                   BUSINESS DATE: 2024-04-15                                 PAGE NO :          1
SSL/SSID: 3/LAMEX48420                 SETTLED CLEARING TRANSACTION AMOUNT SUMMARY - RX ISS

ACQ ICA       ACQ ID    MTI   SENDER    COUNT(DR)    AMOUNT(DR)    COUNTS(CR)    AMOUNT(CR)   TOTAL COUNTS       NET AMOUNT    DR/CR
11111111111   120001    1240   ACQ          13547     12487947.67       7540      4596147.55       21087        7,891,800.12   DR
                        1740   ACQ              1         5000.00          0            0.00           1            5,000.00   DR
                        1442   ACQ              1         1547.45          0            0.00           1            1,547.45   DR
                                                                                 INBOUND TOTAL       21089        7,898,347.57   DR
11111111111   120001    1442   ISS              0            0.00        147        17549.56         147           17,549.56   CR
                        1240   ISS              0            0.00          1         1240.46           1            1,240.46   CR
                                                                               OUTBOUND TOTAL         148           18,790.02   CR
11111111111                                                                         NET TOTAL       21237        7,879,557.55   DR


ACQ ICA       ACQ ID    MTI   SENDER    COUNT(DR)    AMOUNT(DR)    COUNTS(CR)    AMOUNT(CR)   TOTAL COUNTS       NET AMOUNT    DR/CR
22222222222   120002    1240   ACQ          10575      7854129.14        575        15789.09       11150        7,838,340.05   DR
                                                                                 INBOUND TOTAL       11150        7,838,340.05   DR
22222222222   120002    1442   ISS              0            0.00        789        20765.33         789           20,765.33   CR
                                                                               OUTBOUND TOTAL         789           20,765.33   CR
22222222222                                                                         NET TOTAL       11939        7,817,574.72   DR

TOTAL RECORD COUNT        33176
TOTAL NET AMOUNT          15,697,132.27 DR
```

Report layout details

Settled Clearing Transaction Amount Summary - RX ISS (IP715100-AA).

This report is for the Mexico Domestic issuer of RedMX Scheme

This report will assist in verifying the reconciliation for the RedMX Scheme transactions received/Sent by Mastercard Mexico Domestic issuers. This report provides settlement amounts of Cardholder transaction amounts in DE 5 (Amount, Reconciliation). The credit or debit position mentioned in the report is from the issuer ICAs perspective.

Report details	Description
REPORT ID / REPORT NAME	IP715100-AA Settled Clearing Transaction Amount Summary - RX ISS
Report structure	For RedMX Scheme Clearing Transactions
Frequency	Once daily after the last clearing cycle of the day.
Availability	T789 bulk file
Enrollment Required for	RedMX Scheme Mexico Domestic issuers

IP715100-AA field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced
RUN TIME	The time when this report was produced
PAGE NO	The page number within the report
ISSUER ICA	The identifier that the association assigns to an acquirer (also referred to as ICA number)

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Field	Description
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE 49 (Currency Code, Transaction)
SSL/SSID	PDS 0159 (Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0159, subfield 4 (Settlement Service ID Code)
ACQ ICA & ACQ ID	The ACQ ICA that the association assigns to an acquirer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the issuer ICA.
	The ACQ ID that the regulator to the acquirer maintained in the ANNEX 29 of the Contrato De Intercambio (CID).
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections
SENDER	The Sender of the transactions (1240/1442/1740) with following values:
	ACQ: acquirer is the sender of transactions
	ISS: issuer is the sender of transactions
COUNT(DR)	Counts of transactions that are debit positions for the issuer ICA Against the ACQ ICA
AMOUNT(DR)	DE 5 (Amount, Reconciliation) of transactions that are debit positions for the issuer ICA Against the ACQ ICA
COUNTS(CR)	Counts of transactions that are credit positions for the issuer ICA Against the ACQ ICA
AMOUNTS(CR)	DE 5 (Amount, Reconciliation) of transactions that are credit positions for the issuer ICA Against the ACQ ICA
TOTAL COUNTS	Sum of COUNTS(DR) and COUNTS(CR)
NET AMOUNT	Net amount of AMOUNTS(DR) and AMOUNTS(CR) column
DR/CR	Debit (DR) or Credit (CR) indicator
INBOUND TOTAL	Sum of TOTAL COUNTS considering all MTIs and sum of NET AMOUNTS considering all MTIs per ACQ ICA where the SENDER is ACQ
OUTBOUND TOTAL	Sum of TOTAL COUNTS considering all MTIs and sum of NET AMOUNTS considering all MTIs per ACQ ICA where the SENDER is ISS
NET TOTAL	Sum of all the INBOUND COUNTS and AMOUNTS per ACQ ICA
TOTAL RECORD COUNT	Sum of all the NET TOTAL COUNTS for all ACQ ICAs

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Field	Description
TOTAL NET COUNT	Sum of all the NET TOTAL AMOUNTS for all ACQ ICAs – Represents the final position for the Mastercard issuer for the advisement LAMEX48420

Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS CR (IP715110-AA)

Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS CR (IP715110-AA)

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IP715110-AA                                  MASTERCARD INCORPORATED                                  RUN DATE: 2024-04-15
ISSUER  ICA   : 99999999999                  MEXICO DOMESTIC SWITCH                                   RUN TIME: 00:00  CST
BSA: 4/484001 CURR: 484-MEX                  BUSINESS DATE: 2024-04-15                                PAGE NO :          1
SSL/SSID: 3/LAMEX48421          SETTLED CLEARING INTERCHANGE/FEE/VAT AMOUNT SUMMARY - RX ISS CR

ACQ ICA      ACQ ID     MTI     SENDER  CATEGORY       COUNT       COMMISSION AMT     VAT AMT       TOTAL AMT        DR/CR
11111111111  120001    1240      ACQ   INTERCHANGE      13547        124879.48       19980.72        144,860.20     CR
                       1740      ACQ   MISC IN            998        250008.98       40001.44        290,010.42     CR
                       1740      ACQ   DTA MISC IN          1          1254.51         200.72          1,455.23     CR
11111111111                       ACQ TOTAL AMT         14546        376142.97       60182.88        436,325.85     CR

11111111111  120001    1240      ISS   DTA PRESENT          1            98.47          15.76            114.23     CR
                       1740      ISS   MISC OUT             5          5485.43         877.67          6,363.10     CR
                       1740      ISS   DTA MISC OUT         2           787.86         126.06            913.92     CR
11111111111                        ISS TOTAL AMT           8          6371.76        1019.49          7,391.25     CR
11111111111                            GRAND AMT       14554        382514.73       61202.37        443,717.10     CR

22222222222  120002    1240      ACQ   INTERCHANGE      10575         78541.29       12566.61         91,107.90     CR
22222222222                       ACQ  TOTAL AMT         10575         78541.29       12566.61         91,107.90     CR

22222222222  120002    1240      ISS   DTA PRESENT          1            85.81          13.73             99.54     CR
22222222222                        ISS TOTAL AMT           1            85.81          13.73             99.54     CR
22222222222                            GRAND AMT       10576         78627.10       12580.34         91,207.44     CR

************** CREDIT *************
TOTAL COUNT          TOTAL COMMISSION AMT     TOTAL VAT AMT     CONSOLIDATED AMT     DR/CR
    25130                461,141.83              73,782.71          534,924.54      CR
```

Report layout details

Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS CR (IP715110-AA)

This report is for the Mexico Domestic issuer of RedMX Scheme.

This report will assist in verifying the reconciliation for the RedMX Scheme transactions received/Sent by Mastercard Mexico Domestic issuers. This report provides settlement amounts of interchange, fees, and their associated VAT. The credit position mentioned in the report is from the issuer ICAs perspective.

Report details	Description
REPORT ID / REPORT NAME	IP715110-AA Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS CR
Report structure	For RedMX Scheme Clearing Transactions
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment Required for	RedMX Scheme Mexico Domestic issuers

IP715110-AA field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced
RUN TIME	The time when this report was produced

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Field	Description
PAGE NO	The page number within the report
ISSUER ICA	The identifier that the association assigns to an acquirer (also referred to as ICA number). For the following set of transactions where the sender is the acquirer:
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE 49 (Currency Code, Transaction)
SSL/SSID	PDS 0299 (Mexico Domestic Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0299, subfield 4 (Settlement Service ID Code)
ACQ ICA & ACQ ID	The ACQ ICA identifier that the association assigns to an acquirer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the issuer ICA.
	The ACQ ID that the regulator to the acquirer maintained in the ANNEX 29 of the Contrato De Intercambio (CID)
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections
SENDER	The Sender of the transactions (1240/Presentments, 1442/ Chargebacks, 1740/Fee Collections messages) with following values: • ACQ: acquirer is the sender of transactions • ISS: issuer is the sender of transactions

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Field	Description
CATEGORY	Identifies the Commission amount represents using the below mentioned values:
	INTERCHANGE – PDS 0298 (Amount, Mexico Domestic Transaction Fee) – Mexico Domestic Transaction Fee, Amount
	MISC IN (Inbound) – DE 5 (Amount, Reconciliation) – Fee Amount from the 1740 Fee collection messages.
	DTA MISC IN (INBOUND) – DE 5 (Amount, Reconciliation) - FEE Amount from the Decline to accept 1740/Fee Collections messages
	DTA PRESENT – PDS 0298 (Amount, Mexico Domestic Transaction Fee) – Mexico Domestic Transaction Fee, Amount – Interchange amount on Decline to accept 1240/First Presentments
	MISC OUT (Outbound)- DE 5 (Amount, Reconciliation) - Fee Amount from the 1740/Fee Collections messages
	DTA MISC (Outbound) – DE 5 (Amount, Reconciliation) - Fee Amount from the 1740/Fee Collections messages
COUNT	Counts of transactions that are CREDIT positions for the issuer ICA Against the ACQ ICA
COMMISSION AMT	PDS 0298 (Amount, Mexico Domestic Transaction Fee) of 1240/First Presentments that are CREDIT position for the issuer ICA against the ACQ ICA
	DE 5 (Amount, Reconciliation) of 1740/Fee Collections messages that are CREDIT positions for the issuer ICA Against the ACQ ICA
VAT AMT	PDS 0297 (Amount, Mexico Domestic Tax [VAT]) of 1240/First Presentments messages and 1740/Fee Collections messages that are CREDIT positions for the issuer CIA against the ACQ ICA
TOTAL AMT	Sum of COMMISSION AMT and VAT AMT per MTI
ACQ TOTAL AMT	Sum of the COUNT, COMMISSION AMT, VAT AMT, TOTAL AMT Columns per ACQ ICA
ISS TOTAL AMT	Sum of the COUNT, COMMISSION AMT, VAT AMT, TOTAL AMT Columns per ACQ ICA
GRAND AMT	Sum of ACQ TOTAL AMT, and ISS TOTAL AMT per ACQ ICA
DR/CR	Debit (DR) or Credit (CR) indicator
CREDIT TOTAL COUNT	Sum of COUNTS from each GRAND AMOUNT line
CREDIT TOTAL COMMISSION AMT	Sum of COMMISSION AMT from each GRAND AMOUNT Line.
CREDIT TOTAL VAT AMT	Sum of VAT AMT from each GRAND AMOUNT Line.
CREDIT CONSOLIDATED AMT	Sum of TOTAL AMOUNTS from each GRAND AMOUNT Line. Represents the final position for the Mastercard issuer for the advisement LAMEX48421 having a CREDIT Position

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Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS DR (IP715120-AA)

Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS DR (IP715120-AA)

```
IP715120-AA                                   MASTERCARD INCORPORATED                                    RUN DATE: 2024-04-15
ISSUER  ICA:    99999999999                   MEXICO DOMESTIC SWITCH                                     RUN TIME: 00:00  CST
BSA: 4/484001 CURR: 484-MEX                  BUSINESS DATE: 2024-04-15                                  PAGE NO :          1
SSL/SSID: 3/LAMEX48422       SETTLED CLEARING INTERCHANGE/FEE/VAT AMOUNT SUMMARY - RX ISS DR

ACQ ICA      ACQ ID     MTI     SENDER  CATEGORY     COUNT       COMMISSION AMT     VAT AMT       TOTAL AMT        DR/CR
11111111111  120001    1240      ACQ    INTERCHANGE       7540         45961.48         7353.84          53,315.32  DR
                       1740      ACQ    MISC IN            995        149657.95        23945.27         173,603.22  DR
                       1740      ACQ    DTA MISC IN          1           154.97           24.79             179.76  DR
11111111111                        ACQ TOTAL AMT          8536        195774.40        31323.90         227,098.30  DR

11111111111  120001    1240      ISS    DTA PRESENT          1          1457.36          233.18           1,690.54  DR
                       1740      ISS    MISC OUT             5          8562.75         1370.04           9,932.71  DR
                       1740      ISS    DTA MISC OUT         2           500.56           80.10             580.66  DR
11111111111                          ISS TOTAL AMT           8         10520.67         1683.32          12,203.91  DR
11111111111                              GRAND AMT        8544        206295.07        33007.22         239,302.21  DR

22222222222  120002    1240      ACQ    INTERCHANGE        575          1578.90          252.62           1,831.52  DR
22222222222                        ACQ TOTAL AMT          575          1578.90          252.62           1,831.52  DR

22222222222  120002    1240      ISS    DTA PRESENT          2           114.74           18.35             133.09  DR
22222222222                          ISS TOTAL AMT           2           114.74           18.35             133.09  DR
22222222222                              GRAND AMT         577          1693.64          270.97            1964.61  DR
************** DEBIT *****************

TOTAL COUNT          TOTAL COMMISSION AMT    TOTAL VAT AMT       CONSOLIDATED AMOUNT      DR/CR
     9121                 207,988.71              33,278.19          241,266.82.00         DR
```

Report layout details

Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS DR (IP715120-AA)

This report is for the Mexico Domestic issuer of RedMX Scheme.

This report will assist in verifying the reconciliation for the RedMX Scheme transactions received/Sent by Mastercard Mexico Domestic issuers. This report provides settlement amounts of interchange, fees, and their associated VAT. The debit position mentioned in the report is from the issuer ICA' perspective.

Report details	Description
REPORT ID / REPORT NAME	IP715120-AA Settled Clearing Interchange/Fee/VAT Amount Summary - RX ISS DR
Report structure	For RedMX Scheme Clearing Transactions
Frequency	Once daily after the last clearing cycle of the day
Availability	T789 bulk file
Enrollment Required for	RedMX Scheme Mexico Domestic issuers

IP715120-AA field details

Field	Description
RUN DATE (YYYY-MM-DD)	The date on which this report was produced
RUN TIME	The time when this report was produced
PAGE NO	The page number within the report
ISSUER ICA	The identifier that the association assigns to an acquirer (also referred to as ICA number)

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Field	Description
BSA	Business Service Arrangement identifies the interchange relationship of the business arrangement (Intracountry, Intraregional and Interregional) and the unique code that identifies the specific interchange agreement assigned to a transaction Example: 4/484001 (Mexico Intracountry)
CURR	DE 49 (Currency Code, Transaction)
SSL/SSID	PDS 0299 (Mexico Domestic Settlement Data), subfield 3 (Settlement Service Level Code) / PDS 0299, subfield 4 (Settlement Service ID Code)
ACQ ICA & ACQ ID	The ACQ ICA identifier that the association assigns to an acquirer (also referred to as ICA number). It is the ICA of the counter party in a transaction against the issuer ICA.
	The ACQ ID that the regulator to the acquirer maintained in the ANNEX 29 of the Contrato De Intercambio (CID)
MTI	Message Type Identifier: • 1240/Presentments • 1442/Chargebacks • 1740/Fee Collections
SENDER	The Sender of the transactions (1240/Presentments, 1442/ Chargebacks, 1740/Fee Collections messages) with following values: • ACQ: acquirer is the sender of transactions • ISS: issuer is the sender of transactions
CATEGORY	Identifies the Commission amount represents using the below mentioned values:
	INTERCHANGE – PDS 0298 (Amount, Mexico Domestic Transaction Fee) – Mexico Domestic Transaction Fee, Amount
	MISC IN (Inbound) – DE 5 (Amount, Reconciliation) – Fee Amount from the 1740/Fee Collections messages
	DTA MISC IN (INBOUND) – DE 5 (Amount, Reconciliation) – FEE Amount from the Decline to accept 1740/Fee Collections messages
	DTA PRESENT – PDS 0298 (Amount, Mexico Domestic Transaction Fee) – Mexico Domestic Transaction Fee, Amount – Interchange amount on Decline to accept 1240/First Presentment messages
	MISC OUT (Outbound)- DE 5 (Amount, Reconciliation) – Fee Amount from the 1740/Fee Collections messages
	DTA MISC (Outbound) – DE 5 (Amount, Reconciliation) – Fee Amount from the 1740/Fee Collections messages
COUNT	Counts of transactions that are DEBIT positions for the issuer ICA Against the ACQ ICA

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Field	Description
COMMISSION AMT	Interchange Amount (PDS 0298) of 1240/First Presentments that are DEBIT position for the issuer ICA against the ACQ ICA
	Amounts (DE 5) of 1740/Fee Collections that are CREDIT positions for the issuer ICA Against the ACQ ICA
VAT AMT	PDS 0297 (Amount, Mexico Domestic Tax [VAT]) of 1240/First presentments and 1740/Fee Collections that are DEBIT positions for the issuer CIA against the ACQ ICA.
TOTAL AMT	SUM of COMMISSION AMT and VAT AMT per MTI
ACQ TOTAL AMT	SUM of the COUNT, COMMISSION AMT, VAT AMT, TOTAL AMT Columns per ACQ ICA
ISS TOTAL AMT	SUM of the COUNT, COMMISSION AMT, VAT AMT, TOTAL AMT Columns per ACQ ICA
GRAND AMT	SUM of ACQ TOTAL AMT & ISS TOTAL AMT per ACQ ICA
DR/CR	Debit (DR) or Credit (CR) indicator
DEBIT TOTAL COUNT	SUM of COUNTS from each GRAND AMOUNT line
DEBIT TOTAL COMMISSION AMT	SUM of COMMISSION AMT from each GRAND AMOUNT line
DEBIT TOTAL VAT AMT	SUM of VAT AMT from each GRAND AMOUNT line
DEBIT CONSOLIDATED AMT	SUM of TOTAL AMOUNTS from each GRAND AMOUNT line - Represents the final position for the Mastercard issuer for the advisement LAMEX48422 having a DEBIT Position

Existing reports updates

IP727010-AA Clearing Cycle Acknowledgment Report

Acquirers and issuers of Mastercard Scheme and issuers of RedMX scheme must be aware of the existing report updates to accommodate the new Mexico specific PDSs 0297, 0298, 0299

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IP727010-AA Clearing Cycle Acknowledgment Report

Field	Current description	New description
Recon Amount (Reconciliation Amount)	The total net amount (with fees applied) of the transactions in reconciliation currency for the applicable processing code. **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**	The total net amount (with fees applied) of the transactions in reconciliation currency for the applicable processing code. For Mexico Intracountry BSA 4/484001, the total Net amount (With Fees applied) will also include the and PDS 0298 (Amount, Mexico Domestic Transaction Fee). **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**
Trans Fee (Transaction Fee)	The total of the transaction fees applicable to the transactions for the processing code. **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**	The total of the transaction fees applicable to the transactions for the processing code. For Mexico Intracountry BSA 4/484001, the total of transaction fees will include the amounts from PDS 0298 (Amount, Mexico Domestic Transaction Fee). **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**

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IP727010-AA Clearing Cycle Notification Report

Field	Current description	New description
Recon Amount (Reconciliation Amount)	The total net amount (with fees applied) of the transactions in reconciliation currency for the applicable processing code. **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**	The total net amount (with fees applied) of the transactions in reconciliation currency for the applicable processing code. For Mexico Intracountry BSA 4/484001, the total Net amount (With Fees applied) will also include the PDS 0297 (Amount, Mexico Domestic Tax [VAT]) and PDS 0298 (Amount, Mexico Domestic Transaction Fee). **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**
Trans Fee (Transaction Fee)	The total of the transaction fees applicable to the transactions for the processing code. **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**	The total of the transaction fees applicable to the transactions for the processing code. For Mexico Intracountry BSA 4/484001, the total of transaction fees will include the amounts from PDS 0298 (Amount, Mexico Domestic Transaction Fee). **NOTE: Mastercard does not settle Global Collection Only and Bilateral transactions; therefore, the field contains a zero.**

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IP728010-AA - Clearing Cycle Summary Reconciliation Report

Field	Current description	New description
Net Reconciliation Currency Amount	The total net amount (with fees applied) of the transactions in reconciliation currency for the applicable logical file ID.	The total net amount (with fees applied) of the transactions in reconciliation currency for the applicable logical file ID. For Mexico Intracountry BSA 4/484001 the total net amount (with fees applies) will include the PDS 0298 (Amount, Mexico Domestic Transaction Fee) and PDS 0297 (Amount, Mexico Domestic Tax [VAT]).

IP142110-AA - IPM Messages Created on Behalf of a Member

Field	Current description	New description
Reconciliation Amount	DE 5 (Amount, Reconciliation)	DE5 (Amount, Reconciliation) For Mexico Intracountry BSA 4/484001, the Reconciliation Amount will represent DE 5 (Amount, Reconciliation) and PDS 0297 (Amount, Mexico Domestic Tax [VAT])

Clearing Detail Report (IP755120-AA)

Mastercard is updating the global layout of the Clearing Detail Report (IP755120-AA) to include PDS 0297 (Amount, Mexico Domestic Tax [VAT]), PDS 0298 (Amount, Mexico Domestic Transaction Fee), and PDS 0299 (Mexico Domestic Settlement Data).

The Clearing Detail Report (IP755120-AA) is offered to acquirers to facilitate acquirer reconciliation. Customers can sign up for this report delivered through bulk file TN70 (Production) and TN72 (Test).

Mastercard generates and sends the Clearing Detail Report at the end of each clearing cycle for all activity in that cycle.

If the Clearing Detail Report record does not contain data for the customer, then the customer only receives the header and trailer for the file.

The report (in the form of a raw data file) provides acquirers transaction-level details from the Dual Message Clearing System, including the currency conversion rate from the transaction amount to the acquirer reconciliation amount in DE 9 (Conversion Rate, Reconciliation).

Per transaction, the report contains the Detail Record. For the corresponding DE and PDS, refer to Data element and private data subelement definitions and details.

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The report also includes header, detail, and trailer records (with the total number of records for detail records only).

Header record

Field ID	Length	Comments
4	ans-762	Space filled

Detail record layout update

Field name	DE	PDS	Subfield	Length	Starting position
Fee Type Code (Mexico Intracountry only)		0298	1	2	675
Fee Processing Code (Mexico Intracountry only)		0298	2	2	677
Fee Settlement Indicator (Mexico Intracountry only)		0298	3	2	679
Currency Code (Mexico Intracountry only)		0298	4	3	681
Amounts, Transaction Fee (Mexico Intracountry only)		0298	5	12	684
Currency code fee Reconciliation (Mexico Intracountry only)		0298	6	3	696
Amount Fee Reconciliation (Mexico Intracountry only)		0298	7	12	699

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Field name	DE	PDS	Subfield	Length	Starting position
Rate Type Code (Mexico Intracountry only)		0297	1	3	711
Amount, Value Added Tax (Mexico Intracountry only)		0297	2	12	714
Currency Code (Mexico Intracountry only)		0297	3	3	726
Currency Exponent (Mexico Intracountry only)		0297	4	1	729
Debit/Credit Indicator (Mexico Intracountry only)		0297	5	1	730
Settlement Service Transfer Agent ID Code (Mexico Intracountry only)		0299	1	11	731
Settlement Service Transfer Agent Account (Mexico Intracountry only)		0299	2	28	742
Settlement Service Level Code (Mexico Intracountry only)		0299	3	1	770
Settlement Service ID Code (Mexico Intracountry only)		0299	4	10	771

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Field name	DE	PDS	Subfield	Length	Starting position
Settlement Foreign Exchange Rate Class Code (Mexico Intracountry only)		0299	5	1	781
Reconciliation Date (Mexico Intracountry only)		0299	6	6	782
Reconciliation Cycle (Mexico Intracountry only)		0299	7	2	788
Settlement Date (Mexico Intracountry only)		0299	8	6	790
Settlement Cycle (Mexico Intracountry only)		0299	9	2	796

Trailer record

Field ID	Length	Comments
5	ans-750	Filler of spaces

Transaction investigator

Mastercard will update the Dual Message Clearing Transaction Investigator tool to support this release announcement.

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:

- *LAC 11225 Enhancing Mexico Intracountry Processing*, Release 25.Q4

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- *GLB 11828 26.Q1 IPM Mastercard Parameter Extract Table Updates*, Release 26.Q1
- *LAC 11855 Introducing New Settlement Service Structure for Intracurrency Service in Mexico*
- *GLB 11937 Clearing Detail Report Layout Update*, Release 26.Q1

Reference manuals

For information about Mastercard processing refer to:

- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mexico Domestic Switching Acquirer Implementation Guide*

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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LAC 11733.1 Introducing Spending Limit Authorization Score Service in the Latin America and the Caribbean Region

Type:
Switching Release Announcement

Audience:
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:
26.Q1

Action indicator:
Mandated: Issuer

System:
Dual Message Authorization System
Single Message System

Published:
15 July 2025

Effective:
24 February 2026

Executive overview

Mastercard is introducing the Spending Limit Authorization Score (SLAS) for issuers in the Latin America and the Caribbean region.

Effective date details

Date	Time	Details
24 February 2026	02:00 to 5:00 U.S. Central Time 08:00 to 11:00 UTC	Single Message System
	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System

Customer benefit

The SLAS is an authorization spend score designed to assist issuers in managing transactions that are declined due to insufficient funds.

What Mastercard is doing

Mastercard is expanding an existing data element by adding a new subelement and new subfields in support of the new SLAS service.

Background

In the Latin America and the Caribbean region, nearly 50 percent of authorization declines occur due to insufficient funds or other card limitations. The SLAS score is derived from aggregated card-level spending features based on transaction data and is refreshed weekly. This score provides issuers with additional insights to make more informed authorization decisions.

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Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization Single Message System	Data element definitions Transaction investigator	Mandated

Issuer: Mandated

Issuers must be prepared to receive the following new subelement and subfields in DE 119 (Additional Data: Private Use 2):

- Subelement 006 (Services Additional Data for Issuers):
  - Subfield 1 (Product Indicator)
  - Subfield 2 (Product Data)

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.

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	√

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Testing

Mastercard recommends testing to support this release announcement.

System impact

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

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			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator	√		
SAFE			
Single Message Transaction Manager			√
250-byte Batch Data File			
80-byte Financial Institution Table File			

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Dual Message Authorization System specification changes

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

DE 119 (Additional Data: Private Use 2)

DE 119 (Additional Data: Private Use 2) contains data associated with various Mastercard programs, products, and services. DE 119 is used to convey data that is not related to any other ISO-defined data elements. It is a variable-length data element used for multiple purposes.

Attributes

Attribute	Description
Data representation	ans...999; LLLVAR
Data length	3 positions
Data field	Contents of subelements
Subelements	4
Justification	See subelements

Usage

Following is the usage of DE 119 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message	Org	Sys	Dst
Authorization Request/0100	•	X	C
Authorization Request Response/0110	•	X	C
Authorization Advice/0120: system-generated	•	X	C

Subelement 006 (Services Additional Data for Issuers)

DE 119, subelement 006 (Services Additional Data for Issuers) supports Mastercard embedded services for issuers. Issuers must be prepared to receive up to 16 occurrences of data within subelement 006. Each instance has the same format for each service.

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Attributes

Attribute	Description
Subelement ID	006
Subelement length	3 positions
Data representation	ans...096; LLLVAR The "LLL" length field of LLLVAR must be an integral multiple of 6, not to exceed 96.
Data field	Contents of subfields 1-2
Subfields	2
Justification	N/A

Usage

Following is the usage of DE 119, subelement 006 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	•	X	C
Authorization Advice/0120: system-generated	•	X	C

DE 119, subelement 006 example

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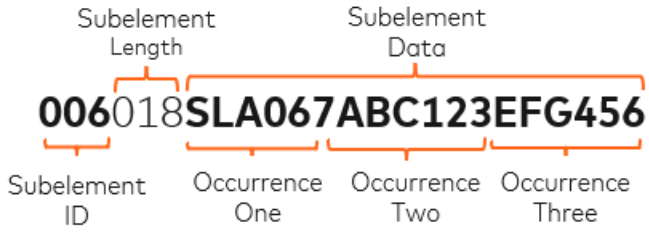
In Release 26.Q1, Mastercard introduced DE 119, subelement 006, which includes a single service indicator value. Mastercard has defined a flexible layout supporting up to 16 occurrences of subfields 001 and 002 to accommodate more values in the future, This example of DE 119, subelement 006 contains three occurrences.

Example



Subfield 1 (Service Indicator)
DE 119, subelement 006, subfield 1 (Service Indicator) contains a value identifying the service applied to the transaction.

Attributes

Attributes	Description
Data representation	an-3
Data field	Contents of positions 1-3
Justification	N/A

Values
A three-character code identifying the service being applied to the transaction.

Value	Product indicator
SLA	Spending Limit Authorization Score

Subfield 2 (Service Data)
DE 119, subelement 006, subfield 2 (Service Data) contains data supporting the issuer service.

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Attributes

Attributes	Description
Data representation	an-3
Data field	Contents of positions 4-6
Justification	N/A

Values

Three characters of data associated with the service identified in subfield 1.

Value	Description
001-100	The Spending Limit Authorization Score Service provides a score of 001 through 100 indicating the likelihood of the consumer fulfilling their payment obligation. 001 is the least likely result. 100 is the most likely result.

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool to support this release announcement.

Single Message System specification changes

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

DE 119 (Additional Data: Private Use 2)

DE 119 (Additional Data: Private Use 2) contains data associated with various Mastercard programs, products, and services. DE 119 is used to convey data that is not related to any other ISO-defined data elements. It is a variable-length data element used for multiple purposes.

Attributes

Attribute	Description
Data representation	ans...999; LLLVAR
Data length	3 positions
Data field	Contents of subelements

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Attribute	Description
Subelements	5
Justification	See subelements

Usage

Following is the usage of DE 119 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Usage

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request Response/0210	•	X	C
Financial Transaction Advice/0220	•	X	C

Subelement 006 (Services Additional Data for Issuers)

DE 119, subelement 006 (Services Additional Data for Issuers) supports Mastercard embedded services for issuers. Issuers must be prepared to receive up to 16 occurrences of data within subelement 006. Each instance has the same format for each service.

Attributes

Attribute	Description
Subelement ID	006
Subelement length	3 positions

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Attribute	Description
Data representation	ans...096; LLLVAR The "LLL" length field of LLLVAR must be an integral multiple of 6, not to exceed 96.
Data field	Contents of subfields
Subfields	2
Justification	N/A

Usage

Following is the usage of DE 119, subelement 006 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Advice/0220	•	X	C

DE 119, subelement 006 example

In Release 26.Q1, Mastercard introduced DE 119, subelement 006, which includes a single service indicator value. Mastercard has defined a flexible layout supporting up to 16 occurrences of subfields 001 and 002 to accommodate more values in the future, This example of DE 119, subelement 006 contains three occurrences.

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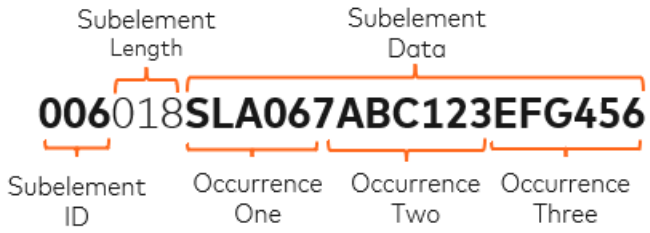
Example



Subfield 1 (Service Indicator)
DE 119, subelement 006, subfield 1 (Service Indicator) contains a value identifying the service applied to the transaction.

Attributes

Attributes	Description
Data representation	an-3
Data field	Contents of positions 1-3
Justification	N/A

Values
A three-character code identifying the service being applied to the transaction.

Value	Product indicator
SLA	Spending Limit Authorization Score

Subfield 2 (Service Data)
DE 119, subelement 006, subfield 2 (Service Data) contains data supporting the issuer service.

Attributes

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Attributes	Description
Data representation	an-3
Data field	Contents of positions 4-6
Justification	N/A

Values

Three characters of data associated with the service identified in subfield 1.

Value	Description
001-100	The Spending Limit Authorization Score Service provides a score of 001 through 100 indicating the likelihood of the consumer fulfilling their payment obligation. 001 is the least likely result. 100 is the most likely result.

Single Message Transaction Manager

The Single Message Transaction Manager will be updated to support this release announcement.

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.

Reference manuals

For information about Mastercard processing refer to:

- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Single Message System Guide*

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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LAC 11785.1 Revising Intracountry Interchange Structure for Transactions in El Salvador

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard

Release:
26.Q1

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard is introducing micro merchant interchange programs to support micro merchant transactions initiated with Mastercard, Prepaid Mastercard, and Debit Mastercard in El Salvador.

Effective date details

Date	Time	Details
23 January 2026	11:00 to 15:00 U.S. Central Time 17:00 to 21:00 UTC	Delivery of IPM MPE Daily update file T067
23 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Acquirers may benefit from the expansion of domestic interchange programs and with the introduction of differentiated interchange for qualified micro merchant transactions.

What Mastercard is doing

Mastercard is revising the interchange structure for intracountry El Salvador transactions, introducing micro merchant interchange programs, and adding an acceptor business (AB) program.

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Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	Data element definitions IPM MPE Interchange programs AB programs, descriptions, and associated MCCs Edits and error numbers	Mandated
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	Data element definitions IPM MPE Interchange programs AB programs, descriptions, and associated MCCs Edits Edits and error numbers	Mandated

Acquirer, Issuer: Mandated

Acquirers and issuers in El Salvador must prepare to support:

- New IRDs in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in Dual Message Clearing System messages for qualifying transactions
- Lifecycled IRDs through Release 26.Q4 to process Second Presentment/1240-200 messages and First Chargeback/1442 messages
- New and modified edits
- New acceptor business (AB) program OTSV Other-El Salvador

Acquirers and issuers should be aware of the updates to the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables described in this release announcement.

Implementation alert

Acquirers and issuers should be aware that Mastercard will:

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- Reject First Presentment/1240-200 messages submitted with lifecycled interchange programs effective with this release announcement
- Support lifecycled IRDs through Release 26.Q4 to process Second Presentment/1240-200 messages and First Chargeback/1442 messages for purchase transactions initiated with those interchange programs

The Dual Message Clearing System supports lifecycle activity processing when changes are made to IRDs. This allows for lifecycle activity, such as second presentments and chargebacks, to continue to be processed with the original IRD, while all new first presentments, or new purchase transactions are processed with the new IRDs.

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.

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 this release announcement.

System impact

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

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		√	

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Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Alternate processing			
Interchange compliance			
Pricing and fees			
Reports			
Bulk files			
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.

PDS 0221 (Domestic Merchant Tax ID)

PDS 0221 (Domestic Merchant Tax ID) contains the merchant and submerchant tax ID provided by the acquirers in domestic transactions. PDS 0221 will contain the personal tax IDs or commercial tax IDs of merchants and submerchants that can be sent by all acquirers in domestic transactions. The ~~Global Clearing Management System (GCMS)~~Dual Message Clearing System will remove PDS 0221 before sending it to the issuers.

Usage

PDS 0221 must be present in the First Presentment/1240 message containing DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code), with a value of 00 (Purchase [Good and Services]), ~~09 (Purchase [Goods and Services] with Cash Back),~~ 18 (Unique Transaction [Requires Unique MCC]), 20 (Credit [Purchase Return]).

Special use for BSA 4/222001

If present, the length of PDS 0221 must be either 9 or 14 characters for El Salvador, based on the BSA ID type. PDS 0221 must be numeric, right justified, and must not contain all spaces. For cross-border, non-domestic transactions, PDS 0221 must not be present. If PDS 0221 is present, the GCMS will remove this PDS before sending the message to the issuer. PDS 0158 (Business Activity) refers to Business Service Arrangement (BSA) 4/222001, where PDS 0221 will have the special use.

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Business Service Type Code (PDS 0158, subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
4	222001	El Salvador intracountry

IPM MPE

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

IPM MPE tables

Table	Modified fields
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Text
IP0052T1: Interchange Fee Group	Interchange Rate Designator (IRD)
IP0053T1: Interchange Fee Type	Rate Type, Interchange Rate
IP0057T1: Interchange Override Fee Group	Acceptor Business Code (MCC)
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD), Acceptor Business (AB) Program
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD)

Interchange programs

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

New Interchange programs

Mastercard is adding new intracountry interchange programs to El Salvador Business Service Arrangement (BSA) 4/222001:

- IRD V0: El Salvador Card Present Micro Merchant
- IRD CJ: El Salvador Card Present
- IRD VC: El Salvador Card Not Present Not Frictionless
- IRD VD: El Salvador Card Not Present Frictionless
- IRD VE: El Salvador Base
- IRD VH: El Salvador Card Not Present Not Frictionless Micro Merchant
- IRD VI: El Salvador Card Not Present Frictionless Micro Merchant

IRD V0: El Salvador Card Present Micro Merchant
Transactions must meet requirements to qualify for this interchange program.

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IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid: DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)

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Criteria	Requirement
Acceptor business (AB) program	• B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

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Criteria	Requirement
Notes	Data Element (DE) 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present. DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present. PDS 0221 must be present and it must be of a length of 9 or 14 and it must be numeric and must be right justified and all zeroes or spaces are not allowed. DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV non-qualification file for micro merchant IRDs. PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants.

IRD CJ: El Salvador Card Present

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC

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Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid:DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)

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Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

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Criteria	Requirement
Notes	Data Element (DE) 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present. DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present. PDS 0221 should be present.

IRD VC: El Salvador Card Not Present Not Frictionless
Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid: DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW

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Criteria	Requirement
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required

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Criteria	Requirement
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	Data Element (DE) 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value: 1. Cardholder not present (unspecified) 2. Cardholder not present (mail/facsimile transaction) 3. Cardholder not present (phone order or from automated response unit [ARU]) 4. Cardholder not present (standing order/recurring transactions) 5. Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present. DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication. If PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value) are present, these value combinations are not valid: • When PDS 0052 is 211, when PDS 0185 must be present with kE or kF • When PDS 0052 is 212, and PDS 0185 must be present with kA, kJ, kC, kD, kQ, or kR • When PDS 0052 is 217, when PDS 0185 must be present with kO PDS 0221 should be present.

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IRD VD: El Salvador Card Not Present Frictionless
Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid: DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)

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Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

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Criteria	Requirement
Notes	Data Element (DE) 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value: 1. Cardholder not present (unspecified) 2. Cardholder not present (mail/facsimile transaction) 3. Cardholder not present (phone order or from automated response unit [ARU]) 4. Cardholder not present (standing order/recurring transactions) 5. Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present. DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication. Transactions must include PDS 0052 (Electronic Commerce Security Level Indicator), subfield 1 (Security Protocol), subfield 2 (Cardholder Authentication), subfield 3 (UCAF Collection Indicator), with a value combination with PDS 0185 (Accountholder Authentication Value): • When PDS 0052 is 211, when PDS 0185 must be present with kE or kF • When PDS 0052 is 212, and PDS 0185 must be present with kA, kJ, kC, kD, kQ, or kR • When PDS 0052 is 217, when PDS 0185 must be present with kO PDS 0221 should be present.

IRD VE: El Salvador Base
Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC

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Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid: DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)

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Criteria	Requirement
Acceptor business (AB) program	• A001: Airline • B001: Cruise/Steamship • F001: Restaurant • H001: Lodging • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • T001: Telephone • U001: Unique • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

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Criteria	Requirement
Notes	PDS 0221 should be present.

IRD VH: El Salvador Card Not Present Not Frictionless Micro Merchant
Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid: DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442

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Criteria	Requirement
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	• B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

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Criteria	Requirement
Notes	Data Element (DE) 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value: 1. Cardholder not present (unspecified) 2. Cardholder not present (mail/facsimile transaction) 3. Cardholder not present (phone order or from automated response unit [ARU]) 4. Cardholder not present (standing order/recurring transactions) 5. Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present. DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication. If PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value) are present, these value combinations are not valid: • When PDS 0052 is 211, when PDS 0185 must be present with kE or kF • When PDS 0052 is 212, and PDS 0185 must be present with kA, kJ, kC, kD, kQ, or kR • When PDS 0052 is 217, when PDS 0185 must be present with kO PDS 0221 must be present and it must be of a length of 9 or 14 and it must be numeric and must be right justified and all zeroes or spaces are not allowed. DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV non-qualification file for micro merchant IRDs PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants

IRD VI: El Salvador Card Not Present Frictionless Micro Merchant
Transactions must meet requirements to qualify for this interchange program.

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IRD criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCT, MCW, MPL Commercial credit: MBS, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLD, MLL, MWB, MWO, MAC Consumer debit: MDG, MDP, DMC, DMW, MIU Commercial debit: MDT, MDB Consumer prepaid: DWF, MPG, MPM, MRH, MRG, MWF Commercial prepaid: MPW, MRW
Message type ID	• First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442
Processing code	• 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)

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Criteria	Requirement
Acceptor business (AB) program	• B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTSV: Other - El Salvador • P001: Beauty Salons • R001: Railways • V001: Automobile/Vehicle Rental • W001: Warehouse Club For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required
Acceptor business code (MCC)	Required
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city name	Not required
Acceptor postal code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

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Criteria	Requirement
Notes	Data Element (DE) 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value: 1. Cardholder not present (unspecified) 2. Cardholder not present (mail/facsimile transaction) 3. Cardholder not present (phone order or from automated response unit [ARU]) 4. Cardholder not present (standing order/recurring transactions) 5. Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present. DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication. Transactions must include PDS 0052 (Electronic Commerce Security Level Indicator), subfield 1 (Security Protocol), subfield 2 (Cardholder Authentication), subfield 3 (UCAF Collection Indicator), with a value combination with PDS 0185(Accountholder Authentication Value): • When PDS 0052 is 211, PDS 0185 must be present with kE or kF • When PDS 0052 is 212, PDS 0185 must be present with kA, kJ, kC, kD, kQ, or kR • When PDS 0052 is 217, PDS 0185 must be present with kO PDS 0221 must be present and it must be of a length of 9 or 14 and it must be numeric and must be right justified and all zeroes or spaces are not allowed. DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV non-qualification file for micro merchant IRDs. PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants.

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Lifecycled interchange programs
Mastercard is lifecycling IRDs in El Salvador and will accept lifecycle transactions for the IRDs listed in the following table through Release 26.Q4.

Lifecycle of IRDs
For the IRDs listed, First Presentment/1240 message will be rejected as of the implementation of Release 26.Q1.

BSA	IRDs
4/222001	01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 22, 23, 24, 25, 27

AB programs, descriptions, and associated MCCs

Mastercard is introducing new acceptor business (AB) programs to support this release announcement.

For a complete list of valid acceptor business codes (MCCs), see the spreadsheet included in the Comprehensive MCC Listing by Formatted File Type section in Chapter 3 of the *Quick Reference Booklet*.

New acceptor business program
Acceptor business (AB) programs are a criteria for transactions qualifying for interchange programs and rates.

OTSV: Other-El Salvador

MCC	Description	MCC	Description
0742	Veterinary Services	5941	Sporting Goods Stores
0743	Wine Producers	5942	Book Stores
0744	Champagne Producers	5943	Office, School Supply, and Stationery Stores
0763	Agricultural Cooperatives	5944	Clock, Jewelry, Watch, and Silverware Store
0780	Landscaping and Horticultural Services	5945	Game, Toy, and Hobby Shops
1520	General Contractors/Residential Buildings	5946	Camera and Photographic Supply Stores
1711	Heating, Plumbing, Air Conditioning Contractors	5947	Gift Card, Novelty and Souvenir Shops
1731	Electrical Contractors	5948	Leather Goods and Luggage Stores
1740	Insulation, Masonry, Plastering, Stonework, and Tile Setting Contractors	5949	Fabric, Needlework, Piece Goods, and Sewing Stores
1750	Carpentry Contractors	5950	Crystal and Glassware Stores
1761	Roofing and Siding, Sheet Metal Work Contractors	5963	Door-To-Door Sales
1771	Concrete Work Contractors	5970	Artist Supply Stores, Craft Shops

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MCC	Description	MCC	Description
1799	Contractors, Special Trade-Not Elsewhere Classified	5971	Art Dealers and Galleries
2741	Miscellaneous Publishing and Printing	5972	Stamp & Coin Stores-Philatelic & Numismatic Supply
2791	Typesetting, Plate Making & Related Services	5973	Religious Goods Stores
2842	Sanitation, Polishing & Specialty Cleaning Prep	5975	Hearing Aids Sales, Service, Supply Stores
4011	Railroads - Freight	5976	Orthopedic Goods-Artificial Limb Stores
4119	Ambulance Services	5977	Cosmetic Stores
4131	Bus Lines	5978	Typewriter Stores-Rentals, Sales, Service
4214	Motor Freight Carriers, Trucking—Local/ Long Distance, Moving and Storage Companies, Local Delivery	5983	Fuel Dealers-Coal, Fuel Oil, Liq Petroleum, Wood
4225	Public Warehousing—Farm Products, Refrigerated Goods, Household Goods Storage	5992	Florists
4457	Boat Leases and Boat Rentals	5993	Cigar Stores and Stands
4458	Tobacco Distribution	5994	News Dealers and Newsstands
4468	Marinas, Marine Service/Supplies	5995	Pet Shops - Pet Foods and Supplies
4582	Airports, Airport Terminals, Flying Fields	5996	Swimming Pools - Sales and Supplies
4722	Travel Agencies and Tour Operators	5997	Electric Razor Stores - Sales and Service
4733	Scenic Spot Ticketing	5998	Tent and Awning Shops
4789	Transportation Services Not Elsewhere Classified	5999	Miscellaneous and Specialty Retail Stores
4812	Telecommunication Equipment Incl Telephone Sales	6211	Securities-Brokers/Dealers
4816	Computer Network/Information Services	6300	Insurance Sales, Underwriting, and Premiums
4821	Telegraph Services	6513	Real Estate Agents and Managers-Rentals
4899	Cable, Satellite, and Other Pay Television and Radio Services	6540	Funding Transactions
5013	Motor Vehicle Supplies and New Parts	7012	Timeshares
5021	Office and Commercial Furniture	7032	Recreational and Sporting Camps
5039	Construction Materials Not Elsewhere Classified	7033	Campgrounds and Trailer Parks

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MCC	Description	MCC	Description
5044	Office, Photographic, Photocopy, and Microfilm Equipment	7210	Cleaning, Garment, and Laundry Services
5045	Computers, Computer Peripheral Equipment, Software	7211	Laundry Services - Family and Commercial
5046	Commercial Equipment, Not Elsewhere Classified	7216	Dry Cleaners
5047	Dental/Lab/Med/Ophthalmic Hospital Equipment & Supplies	7217	Carpet and Upholstery Cleaning
5051	Metal Service Centers and Offices	7221	Photographic Studios
5065	Electrical Parts and Equipment	7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine
5072	Hardware Equipment and Supplies	7261	Funeral Service and Crematories
5074	Plumbing and Heating Equipment	7273	Dating and Escort Services
5085	Industrial Supplies Not Elsewhere Classified	7276	Tax Preparation Service
5094	Precious Stones and Metals, Watches and Jewelry	7277	Debt, Marriage, Personal-Counseling Service
5099	Durable Goods, Not Elsewhere Classified	7278	Buying/Shopping Clubs, Services
5111	Stationery, Office Supplies, Printing and Writing Paper	7295	Housekeeping Service
5122	Drugs, Drug Proprietors, and Druggists Sundries	7296	Clothing Rental-Costumes, Uniforms, Formal Wear
5131	Piece Goods, Notions, and Other Dry Goods	7297	Massage Parlors
5137	Men's, Women's, and Children's Uniforms and Commercial Clothing	7298	Health and Beauty Spas
5139	Commercial Footwear	7299	Other Services (Not Elsewhere Classified)
5169	Chemicals/Allied Products Not Elsewhere Classified	7311	Advertising Services
5172	Petroleum and Petroleum Products	7321	Consumer Credit Reporting Agencies
5192	Books, Periodicals and Newspapers	7322	Debt Collection Agencies
5193	Florist Supplies, Nursery Stock & Flowers	7333	Commercial Art, Graphics, Photography
5198	Paints, Varnishes and Supplies	7338	Quick Copy, Reproduction and Blueprinting Services
5199	Nondurable Goods (Not Elsewhere Classified)	7339	Stenographic and Secretarial Support Services
5200	Home Supply Warehouse Stores	7342	Exterminating and Disinfecting Services

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MCC	Description	MCC	Description
5211	Building Materials, Lumber Stores	7349	Cleaning and Maintenance, Janitorial Services
5231	Glass, Paint, Wallpaper Stores	7361	Employment Agencies, Temporary Help Services
5251	Hardware Stores	7372	Computer Programming, Data Processing, and Integrated Systems Design Services
5261	Lawn and Garden Supply Stores	7375	Information Retrieval Services
5262	Online Marketplace	7379	Computer Maintenance/Repair/Services Not Elsewhere Class
5271	Mobile Home Dealers	7392	Consulting, Management, and Public Relations Services
5309	Duty Free Stores	7393	Detective Agencies, Protective Agencies, Security Services including Armored Cars, Guard Dogs
5310	Discount Stores	7394	Equipment Rental and Leasing Services, Furniture Rental, Tool Rental
5311	Department Stores	7395	Photo Developing, Photo finishing Laboratories
5312	TIER 1 RETAIL - MDS	7399	Business Services-Not Elsewhere Classified
5313	Department Stores Of Hobby, Toys and Games	7531	Automotive Body Repair Shops
5331	Variety Stores	7534	Tire Retreading and Repair Shops
5399	Miscellaneous General Merchandise	7535	Automotive Paint Shops
5422	FREEZER, LOCKER MEAT PROVISIONERS	7538	Automotive Service Shops
5441	Candy, Nut, Confectionery Stores	7542	Car Washes
5451	Dairy Products Stores	7549	Towing Services
5462	Bakeries	7622	Electronic Repair Shops
5499	Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores	7623	Air Conditioning and Refrigeration Repair Shops
5511	Automobile and Truck Dealers—Sales, Service, Repairs, Parts, and Leasing	7629	Electrical and Small Appliance Repair Shops
5521	Automobile and Truck Dealers-(Used Only)-Sales	7631	Clock, Jewelry, and Watch Repair Shops
5531	Auto Store, Home Supply Stores	7641	FURNITURE-REUPHOLSTERY AND REPAIR, REFINISHING
5532	Automotive Tire Stores	7692	Welding Repairs

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MCC	Description	MCC	Description
5533	Automotive Parts, Accessories Stores	7699	Miscellaneous Repair Shops and Related Services
5543	SERVICE STATIONS (CAMPSA)	7800	Government Owned Lottery
5544	Tier 2 Convenience - Mds	7829	Motion Picture and Video Tape Production and Distribution
5551	Boat Dealers	7832	Motion Picture Theaters
5552	Electric Vehicle Charging	7841	Video Entertainment Rental Stores
5561	Camper Dealers, Recreational and Utility Trailers	7911	Dance Halls, Schools, and Studios
5571	Motorcycle Shops and Dealers	7922	Theatrical Producers (except Motion Pictures), Ticket Agencies
5592	Motor Home Dealers	7929	Bands, Orchestras, and Miscellaneous Entertainers—not elsewhere classified
5598	Snowmobile Dealers	7932	Pool and Billiard Establishments
5599	Misc/Auto/Aircraft/Farm Equip Not Elsewhere Class	7933	Bowling Alleys
5611	MEN'S AND BOY'S CLOTHING AND ACCESSORIES STORES	7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters
5621	WOMEN'S READY TO WEAR STORES	7991	Tourist Attractions and Exhibits
5631	WOMEN'S ACCESSORY AND SPECIALTY STORES	7992	Golf Courses-Public
5641	CHILDREN'S AND INFANT'S WEAR STORES	7993	Video Amusement Game Supplies
5651	Family Clothing Stores	7994	Video Game Arcades/Establishments
5655	Sports Apparel, Riding Apparel Stores	7996	Amusement Parks, Carnivals, Circus, Fortune Tellers
5661	Shoe Stores	7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses
5681	Furriers and Fur Shops	7998	AQUARIUMS, DOLPHINARIUMS, AND SEAQUARIUMS
5691	Men's and Women's Clothing Stores	7999	Recreation Services (Not Elsewhere Classified)
5697	Alterations, Mending, Seamstresses, Tailors	8011	Doctors, (Not Elsewhere Classified)
5698	Wig and Toupee Shops	8021	Dentists, Orthodontists

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MCC	Description	MCC	Description
5699	Accessory and Apparel Stores-Miscellaneous	8031	Osteopathic Physicians
5712	Equipment, Furniture, and Home Furnishings Stores (except Appliances)	8041	Chiropractors
5713	Floor Covering Stores	8042	Optometrists, Ophthalmologists
5714	Drapery, Upholstery, and Window Coverings Stores	8043	Opticians, Optical Goods & Eyeglasses
5718	Fireplace, Fireplace Screens & Accessories Stores	8049	Chiropodists, Podiatrists
5719	Miscellaneous House Furnishing Specialty Shops	8050	Nursing and Personal Care Facilities
5722	Household Appliance Stores	8071	Medical and Dental Laboratories
5723	Firearm and Ammunition Stores	8099	Health Practitioners, Medical Services—not elsewhere classified
5732	Electronic Sales	8111	Attorneys, Legal Services
5733	Music Stores-Instruments, Pianos, Sheet Music	8211	Schools, Elementary and Secondary
5734	Computer Software Stores	8351	Child Care Services
5735	Record Shops	8641	Associations-Civic, Social, and Fraternal
5811	Caterers	8651	Organizations, Political
5815	Digital Goods Audiovisual Media	8661	Organizations, Religious
5816	Digital Goods Games	8675	Automobile Associations
5817	Digital Goods Software Applications	8699	Organizations, Membership-Not Elsewhere Classified
5818	Digital Goods Multi Category	8734	Testing Laboratories (Non-Medical)
5921	Package Stores, Beer, Wine, Liquor	8911	Architectural, Engineering, and Surveying Services
5931	Second-Hand Stores, Used Merchandise Stores	8912	Decoration Service
5932	Antique Shops-Sales, Repairs, Restoration Services	8931	Accounting, Auditing and Bookkeeping Services
5933	Pawn Shops	8999	Professional Services-Not Elsewhere Classified
5935	Salvage and Wrecking Yards	9400	Embassies and Consulates Charges
5937	Antique Reproduction Stores	9401	I-PURCHASING PILOT (TEST MCC)
5940	Bicycle Shops-Sales and Service	9406	Government Owned Lottery (Non-Us)

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MCC	Description	MCC	Description
5941	Sporting Goods Stores	9702	GCAS EMERGENCY SERVICES
5942	Book Stores	9950	INTRA COMPANY PURCHASES
5943	Office, School Supply, and Stationery Stores		

Edits

Mastercard will add new edits, modify existing edits, or remove existing edits to support this release announcement.

All new and existing edit changes will be applied by the Dual Message Clearing System with the Release 26.Q1 release. Any edits indicating Clearing Optimizer impact will be implemented for customer sites with Release 26.Q2.

New edit: DE 94 (Acquirer ICA)

This new edit will ensure that DE 94 (Acquirer ICA) and PDS 0221 (Merchant Tax ID) are not listed on the Merchant GDV Non-Qualification file. This applies to micro merchant IRDs: V0, VH, VI.

Error number	Requirement
3122	DE 94 and PDS 0221 must not be listed on the merchant GDV non-qualification file for micro merchant IRDs.

The edit is performed in the Dual Message Clearing System for the following message:

- First Presentment/1240

Collection Only messages are excluded.

New edit: PDS 0221 (Domestic Merchant Tax ID)

This new edit will enforce that PDS 0221 is present and correctly formatted when transaction is submitted for IRD V0, VH, VI and BSA 4/222001.

Error number	Requirement
3120	PDS 0221 must be present, numeric, right justified, have length of 9 or 14, and can't be all zeros or spaces for submitted IRD.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240

Collection Only messages are excluded.

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New edit: PDS 0221 (Domestic Merchant Tax ID)

This new edit will enforce that PDS 0221 has a valid domestic merchant tax ID when transaction is submitted for IRD V0, VH, VI and BSA 4/222001.

Error number	Requirement
3121	PDS 0221 must have a valid domestic merchant tax ID for submitted IRDs.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following message:

- First Presentment/1240

Collection Only messages are excluded.

Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 5 (Cardholder Present Data)

This edit will be modified to include IRD CJ , V0 for El Salvador intracountry BSA 4/222001.

Error number	Current requirement	Modification this release
2635	DE 22, subfield 5 must be present and equal to 0.	Added IRD CJ, V0 for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 5 (Cardholder Present Data)

This edit will be modified to include IRD VC, VH, VD, and VI for El Salvador intracountry BSA 4/222001.

Error number	Current requirement	Modification this release
2911	DE 22, subfield 5 must contain the value 1, 2, 3, 4, OR 5 for the IRD submitted.	Added IRD VC, VH, VD, and VI for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

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Modified edit: DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data)

This edit will be modified to include IRD CJ, V0 for El Salvador intracountry BSA 4/222001.

Error number	Current requirement	Modification this release
2636	DE 22, subfield 6 must be present and equal to 1.	Added IRD CJ, V0 for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Modified edit: DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data)

This edit will be modified to include IRD VC, VH, VD, and VI for El Salvador intracountry BSA 4/222001.

Error number	Current requirement	Modification this release
2912	DE 22, subfield 6, must contain the value of 0 for the IRD submitted.	Added IRD VC, VH, VD, and VI for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode)

This edit will be modified to include IRD VC, VH, VD, and VI for El Salvador intracountry BSA 4/222001.

Error number	Current requirement	Modification this release
2913	DE 22, subfield 7, must contain a value of 6, 7, R, S, or T.	Added IRD VC, VH, VD, VI for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442

Collection Only messages are excluded.

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Modified edit: PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value)

This edit will be modified to include IRD VC, VH for El Salvador intracountry BSA 4/222001.

Error number	Current requirement	Modification this release
3041	For card not present not frictionless authentication IRDs, if PDS 0052 and PDS 185 are present, then the value combinations in the Valid List Table (IP2244T1) are not valid.	Added IRD VC, VH for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- First Presentment/1240 Reversal Messages

Collection Only messages are excluded.

Modified edit: PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value)

This edit will be modified to include IRD VD, VI for El Salvador intracountry BSA 4/222001.

This edit enforces presence of PDS 0052 (Electronic Commerce Security Level Indicator), subfield 1 (Security Protocol), subfield 2 (Cardholder Authentication), and subfield 3 (UCAF Collection Indicator), with a value combination of PDS 0185 (Accountholder Authentication Value). When PDS 0052 is:

- Value 211, PDS 0185 must be present with kE or kF
- Value 212, PDS 0185 must be present with kA, kJ, kC, kD, kQ, or kR
- Value 217, PDS 0185 must be present with kO

Error number	Current requirement	Modification this release
3042	For card not present frictionless authentication IRDs, PDS 0052, subfield 1, subfield 2, subfield 3, and PDS 185 must be present and match with the value combinations in the Valid List Table (IP2244T1).	Added IRD VD, VI for BSA 4/222001.

The edit is performed in the Clearing Optimizer and in the Dual Message Clearing System for the following messages:

- First Presentment/1240
- First Presentment/1240 Reversal Messages
- First Chargeback/1442

Collection Only messages are excluded.

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Error numbers

The error numbers and messages listed represent edits that are new, modified, or removed to support this release announcement.

Error numbers in new edits

Field/subfield	Error number	Error message	Edit performed by...
DE 94	3122	DE 94 AND PDS 0221 NOT VALID FOR SUBMITTED IRDS	Dual Message Clearing System
PDS 0221	3120	PDS 0221 HAS INVALID FORMAT FOR SUBMITTED IRD	Both
PDS 0221	3121	PDS 0221 HAS INVALID DATA FOR SUBMITTED IRD.	Both

Error numbers in modified edits

Field/subfield	Error number	Error message	Edit performed by...
DE 22, s5	2635	DE22S5 MUST BE PRESENT AND EQUAL TO 0.	Both
DE 22, s5	2911	DE22S5 MUST BE PRESENT AND CONTAIN THE VALUE OF 1, 2, 3, 4 OR 5	Both
DE 22, s6	2636	DE22S6 MUST BE PRESENT AND EQUAL TO 1.	Both
DE 22, s6	2912	DE22S6 MUST BE PRESENT AND CONTAIN THE VALUE OF 0	Both
DE 22, s7	2913	DE22S7 MUST BE PRESENT AND CONTAIN THE VALUE OF 6, 7, R, S OR T	Both
PDS 0052	3041	COMBINATION OF PDS 0052 AND PDS 0185 ARE NOT VALID FOR CARD NOT PRESENT NOT FRICTIONLESS AUTHENTICATION, NOT MERCHANT OR ACQUIRER FUNDED INSTALLMENT IRDS.	Both
PDS 0052	3042	COMBINATION OF PDS 0052 AND PDS 0185 ARE NOT VALID FOR CARD NOT PRESENT FRICTIONLESS AUTHENTICATION, NOT MERCHANT OR ACQUIRER FUNDED INSTALLMENT IRDS.	Both

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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 11828 26.Q1 IPM Mastercard Parameter Extract Table Updates*, Release 26.Q1

Reference manuals

For information about Mastercard processing refer to:

- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Quick Reference Booklet*

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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LAC 11816.1 Enhancing Transaction Enablement for Acquirers in Brazil

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard

Release:
26.Q1

Action indicator:
Mandated: Acquirer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard is enhancing its Transaction Enablement to ensure the accurate submission of the flex card data in intracountry Dual Message Clearing System messages in Brazil.

Effective date details

Date	Time	Details
23 January 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Acquirers may benefit from the Transaction Enablement validations as they ensure that clearing transactions are routed to the same endpoint as the corresponding authorization. This may enhance reconciliation accuracy for issuers and prevent duplicate postings to the cardholder's account.

What Mastercard is doing

Mastercard is enhancing Transaction Enablement to update the Flex Code values submitted by acquirers in Brazil intracountry clearing messages. If the acquirer-submitted Flex Code does not align with the account type in the corresponding authorization message, Mastercard Transaction Enablement will update the Flex Code to ensure consistent routing and processing across authorization and clearing. Mastercard will continue processing the message after updating the Flex Code, all other edits may still be applied.

Background

The previously introduced Transaction Enablement Service (TES) is now referred to as Mastercard Transaction Enablement. There will be no impact to the existing service currently operational in Brazil that corrects acceptor business codes (MCC). Refer to *AN 7416 Introducing Transaction Enablement Service for Acquirers in Brazil*, Release 23.Q4 for details.

In Brazil, Flex Cards function as both Mastercard Credit (MCC) and Debit Mastercard (DMC) instruments. Based on the cardholder's selection and the data submitted by the acquirer in the authorization and clearing

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messages, transactions are routed to the appropriate issuer endpoint for processing.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	New Value Reconciliation/ Processing Reports	Mandated
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Clearing	Reconciliation/ Processing	Informational

Acquirer: Mandated

Acquirers in Brazil must be aware that:

- Mastercard Transaction Enablement may update the flex code submitted by the acquirer in Private Data Subelement (PDS) 0027 (Flex Code) in Brazil intracountry First Presentment/1240 messages when the acceptance brand of the Flex Code is not consistent with the Data Element (DE) 48 (Additional Data: Private Use) subelement 14 (Account Type Indicator) value in the associated Authorization Request/0100 message. Mastercard will continue processing the message after updating the Flex Code, all other edits may still be applied.
  - Example: If the PDS 0027 value in the First Presentment/1240 message is a Mastercard Credit (MCC) branded product, and DE 48, Subelement 14 from the Authorization Request/0100 indicates a debit account type, Mastercard Transaction Enablement will insert the debit or prepaid product code associated to the account range in Table IP0137T1: Brazil Flex Mapping in PDS 0027.
  - Mastercard will update the Flex Code in installments transactions to ensure they are routed to a credit endpoint.
- Mastercard Transaction Enablement will remove DE 48, Subelement 14 from the Authorization Request/ 0100 message and PDS 0027 from the First Presentment/1240 message in transactions when the Primary

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Account Number (PAN) is not a Flex card. Mastercard will not reject messages when this removal is performed.

- Mastercard is adding the acquirer-submitted Flex Code and the adjusted value to an existing, optional reconciliation report.

Acquirers in Brazil must prepare to receive the originally submitted Flex Code in:

- PDS 0445 (Original Transaction Information) within Message Exception/1644-691 messages when the First Presentment/1240 message is rejected by any existing edits within the Dual Message Clearing System.

  NOTE: Mastercard will not reject a clearing message based on data in PDS 0027.

- PDS 0445 originally introduced in *AN 7424 Introducing Private Data Subelement (PDS) 0445 (Original Transaction Information)*, Release 23.Q4 as a variable length field built to accommodate multiple PDSs.

Acquirers in Brazil must populate DE 3 (Processing Code) subfield 2 (Cardholder From Account Type Code) in First Presentment/1240 messages with a value of:

- 10 (Savings Account) or 20 (Checking Account) when populating a debit or prepaid product code in PDS 0027.
- 30 (Credit Card Account) when populating a credit product code in PDS 0027.

Acquirers must not populate DE 3, subfield 2 with a value of 00 for Flex Card transactions.

Acquirers in Brazil receiving the IP714010-AA (Acquirer Accepted Errors Detail Report) raw data file must prepare to receive the acquirer-submitted Flex Code and the adjusted value within the report.

Acquirer: Opt-in

Acquirers may request to receive IP714010-AA (Acquirer Accepted Errors Detail Report), containing reconciliation data from accepted First Presentment/1240 messages, from Mastercard Transaction Enablement by contacting Global Customer Support.

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.

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	√

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Testing

Mastercard recommends testing to support this release announcement.

System impact

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

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			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

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Dual Message Clearing System specification changes

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

Reports

Mastercard will introduce changes to the reports to support this release announcement.

Acquirer Accepted Errors Detail Report (IP714010-AA)

IP714010-AA contains the acceptor business code (MCC) provided by the acquirer in DE 26 and the valid MCC provided by Mastercard to align with the Brazil Merchant Tax ID in PDS 0220.

Mastercard is adding the flex code originally provided by the acquirer and the valid flex code provided by Mastercard to align with authorization messages in PDS 0027.

Detail record

Field name	DE	PDS	Subfield	Length	Starting position
Flex Code		0027		3	718
Original Flex Code				3	721

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:

- *AN 7416 Introducing Transaction Enablement Service for Acquirers in Brazil*, Release 23.Q4
- *AN 7424 Introducing Private Data Subelement (PDS) 0445 (Original Transaction Information)*, Release 23.Q4
- *LAC 8404 Enhancing Flex Cards Processing in Brazil*, Release 26.Q1

Reference manuals

For information about Mastercard processing refer to the *Mastercard Network Processing Dual Message Clearing System Guide*.

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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LAC 11854.1 Aligning Eastern Caribbean Zone Framework and Regulation

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:
26.Q1

Action indicator:
Mandated: Acquirer, Issuer

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

Published:
15 July 2025

Effective:
23 January 2026
24 February 2026

Executive overview

Mastercard is introducing business service agreements (BSAs) for Dominica and Grenada to align the Eastern Caribbean Zone (ECZ) framework.

Effective date details

Date	Time	Details
23 January 2026	11:00 to 15:00 U.S. Central Time 17:00 to 21:00 UTC	Delivery of IPM MPE Daily update file T067
24 February 2026	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System
	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System
	02:00 to 5:00 U.S. Central Time 08:00 to 11:00 UTC	Single Message System

Customer benefit

This enhancement will help:

- Support domestic economics within the ECZ
- Enable customers to scale and operate with a single license within the ECZ markets

What Mastercard is doing

To support the ECZ framework and regulation, Mastercard is:

- Introducing intracountry BSAs for Dominica (4/212001) and Grenada (4/308001)
- Removing Cross Border Fee Manager (CBFM) markups on transactions within the ECZ

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Background

The ECZ was established in 2015 and includes the following countries:

- Anguilla
- Antigua and Barbuda
- Dominica
- Grenada
- Montserrat
- St. Kitts-Nevis
- St. Lucia
- St. Vincent and the Grenadines

These countries operate with a single currency and single regulator.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization Dual Message Clearing Single Message System	IPM MPE Business service agreement Cross Border Fee Manager	Mandated

Acquirer, Issuer: Mandated

Acquirers and issuers in Dominica and Grenada must recognize new:

- Intracountry BSA 4/212001 for Dominica
- Intracountry BSA 4/308001 for Grenada

If the following conditions are met, ECZ issuers who are registered for any combination of CBFM service markup will not see CBFM markups applied on transactions between ECZ countries.

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Conditions per system

Dual Message Authorization System	Dual Message Clearing System	Single Message System
DE 2 (Primary Account Number [PAN]) account range is issued from one of the eight countries in the ECZ	DE 2 (Primary Account Number [PAN]) account range is issued from one of the eight countries in the ECZ	DE 2 (Primary Account Number [PAN]) account range is issued from one of the eight countries in the ECZ
DE 49 (Currency Code, Transaction) transaction currency code value is 951 (East Caribbean dollar)	DE 49 (Currency Code, Transaction) transaction currency code value is 951 (East Caribbean dollar)	DE 49 (Currency Code, Transaction) transaction currency code value is 951 (East Caribbean dollar)
DE 61 (Point of Service [POS] Data), subfield 13 (POS Country Code [or Sponsored Merchant Information, if applicable]) merchant country code is one of the eight countries in the ECZ	DE 43 (Acceptor Name and Location), subfield 6 (Acceptor Country Code) merchant country code is one of the eight countries in the ECZ	DE 43 (Acceptor Name and Location), subfield 5 (Acceptor Country Code) merchant country code is one of the eight countries in the ECZ

To participate in the East Caribbean Dollar intracurrency settlement service, Customers must contact CIS_LAC_Support@mastercard.com.

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.

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 this release announcement.

System impact

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

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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			
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.

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IPM MPE

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

IPM MPE tables

Table	Modified fields
IP0060T1: Timeliness Holiday	Business Service Arrangement Type Business Service ID Code
IP0087T1: Masked Business Services and Interchange Rate Designators	Business Service Arrangement Type Business Service ID Code Masked Business Service Arrangement Type Masked Business Service ID
IP0088T1: Masked Business Services	Business Service Arrangement Type Business Service ID Code Masked Business Service Arrangement Type Masked Business Service ID
IP0091T1: Acquiring BIN Card Program Identifier and Business Service Arrangement Participation	Business Service Arrangement Type Business Service ID Code
IP0093T1: Intracountry Business Service Override	Business Service Arrangement Type Business Service ID Code
IP0094T1: Geographic Restrictions for Card Program Identifier and Business Service Arrangement/IRD	Business Service Arrangement Type Business Service ID Code
IP0095T1: Acceptor Business Program Restrictions for Card Program Identifier and Business Service Arrangement, and IRD	Business Service Arrangement Type Business Service ID Code
IP0096T1: Product Restrictions for Card Program Identifier and Business Service Arrangement, and IRD	Business Service Arrangement Type Business Service ID Code
IP0097T1: Message Reason Code Restrictions for Card Program Identifier and Business Service Arrangement	Business Service Arrangement Type Business Service ID Code
IP0098T1: Processing Code Restrictions for Card Program Identifier and Business Service Arrangement	Business Service Arrangement Type Business Service ID Code
IP0099T1: Transaction Currency Qualification	Business Service Arrangement Type Business Service ID Code

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Table	Modified fields
IP0142T1: Business Service Selection Enforcement	Business Service Arrangement Type Business Service ID Code

Interchange programs

Mastercard is introducing intracountry BSAs for Dominica (4/212001) and Grenada (4/308001).

Dominica (4/212001)

BSA	IRD	PRODUCTS
4/212001	20	ACS, BPD, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	24	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	33	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG
	34	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	61	BPD, BPE, MAB, MAC, MBD, MCB, MCO, MDB, MDT, MEB, MEO, MLA, MLD, MLL, MPW, MRW, MWB
	73	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR

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BSA	IRD	PRODUCTS
	74	ACS, MCE, MDG, MDO, MDS, MDW, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC
	75	ACS, MCC, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	79	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	83	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	85	ACS, MCC, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	95	ACS, MCC, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	EE	MBK, MDW, MWE
	EF	MBK, MDW, MWE
	ES	MBK, MDW, MWE
	PA	MCW, MDP, MPL, MRH, MTP
	PE	MCW, MDP, MPL, MRH, MTP
	PF	MCW, MDP, MPL, MRH, MTP
	PI	MCW, MDP, MPL, MRH, MTP
	PS	MCW, MDP, MPL, MRH, MTP

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BSA	IRD	PRODUCTS
	Q1	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q2	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q3	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q4	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q5	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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BSA	IRD	PRODUCTS
	Q6	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q7	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q8	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q9	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	QL	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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BSA	IRD	PRODUCTS
	QM	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	QN	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	QO	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

Grenada 4/308001

BSA	IRD	Products
4/308001	20	ACS, BPD, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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BSA	IRD	Products
	24	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	33	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG
	34	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	61	BPD, BPE, MAB, MAC, MBD, MCB, MCO, MDB, MDT, MEB, MEO, MLA, MLD, MLL, MPW, MRW, MWB
	73	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	74	ACS, MCE, MDG, MDO, MDS, MDW, MHA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC
	75	ACS, MCC, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	79	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	83	ACS, MCC, MCE, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR

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BSA	IRD	Products
	85	ACS, MCC, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	95	ACS, MCC, MCG, MCS, MDG, MDO, MDS, MGP, MHA, MIP, MIU, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MRC, MRG, SUR
	EE	MBK, MDW, MWE
	EF	MBK, MDW, MWE
	ES	MBK, MDW, MWE
	PA	MCW, MDP, MPL, MRH, MTP
	PE	MCW, MDP, MPL, MRH, MTP
	PF	MCW, MDP, MPL, MRH, MTP
	PI	MCW, MDP, MPL, MRH, MTP
	PS	MCW, MDP, MPL, MRH, MTP
	Q1	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q2	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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BSA	IRD	Products
	Q3	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q4	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q5	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q6	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q7	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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BSA	IRD	Products
	Q8	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	Q9	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	QL	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	QM	ACS, BPD, BPE, MAB, MAC, MBD, MBK, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR
	QN	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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BSA	IRD	Products
	QO	ACS, BPD, BPE, MAB, MAC, MBA, MBD, MBG, MBH, MBI, MBJ, MBK, MBS, MCB, MCC, MCE, MCG, MCO, MCS, MCW, MDB, MDG, MDO, MDP, MDS, MDT, MDW, MEB, MEO, MGP, MHA, MIP, MIU, MLA, MLD, MLL, MPA, MPF, MPG, MPL, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPW, MPX, MPY, MRC, MRG, MRH, MRW, MTP, MWB, MWE, SUR

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 11828.1 26.Q1 IPM Mastercard Parameter Extract Table Updates*.

Reference manuals

For information about Mastercard processing refer to:

- *Cross-Border Fee Manager Service Program Guide*
- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mastercard Network Processing Single Message System Guide*
- *Settlement Manual*

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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Middle East/Africa region release announcements

This section contains the release announcements with Middle East/Africa region impact.

- MEA 11732.1 Introducing Interchange Rate Type for Tokenized Transactions for Select Countries in the Middle East/Africa Region

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MEA 11732.1 Introducing Interchange Rate Type for Tokenized Transactions for Select Countries in the Middle East/Africa Region

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Middle East/Africa

Brand:
Mastercard®
Debit Mastercard

Release:
26.Q1

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
23 January 2026

Executive overview

Mastercard is introducing an interchange rate type for tokenized e-commerce transactions in select countries in the Middle East/Africa region.

Effective date details

Date	Time	Details
23 January 2026	11:00 to 15:00 U.S. Central Time 17:00 to 21:00 UTC	Delivery of IPM MPE Daily update file T067
	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Acquirers and issuers may benefit from reduced fraud risks due to an increase in tokenized transactions.

What Mastercard is doing

Mastercard is introducing a new interchange rate type that will allow for differentiated rate adjustments for domestic card-not-present (CNP) tokenized e-commerce transactions in select countries in the Middle East/Africa region.

Background

Tokenization is the replacement of the cardholder's primary account number (PAN) with an alternative number, referred to as a token. Tokenization provides protection for cardholders by reducing transaction fraud risks. This protection enables higher confidence for issuers to approve transactions, which allows cardholders and merchants to complete purchase transactions with peace of mind.

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Select countries

The following countries interchange programs that support CNP transactions are affected by the new interchange rate types.

Bahrain	Pakistan
Egypt	Oman
Kenya	Qatar
Kuwait	Saudi Arabia
Mauritius	Tanzania

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit • Debit • Prepaid	Dual Message Clearing	New rate type IPM MPE Interchange programs	Mandated
Issuer	Consumer: • Credit • Debit • Prepaid	Dual Message Clearing	New rate type IPM MPE Interchange programs	Mandated

Acquirer, Issuer: Mandated

Acquirers and issuers in select countries in the Middle East/Africa region must prepare their systems to support the following criteria for domestic CNP tokenized transactions:

- Applies to credit, debit, and prepaid product codes
- Will not apply to acceptor business codes (MCCs) in the following countries

Excluded MCCs

Country	MCCs
Bahrain	MCC 8398: Organizations, Charitable, and Social Service MCC 8661: Organizations, Religious

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Country	MCCs
Kenya	MCC 8241: Schools, Correspondence
	MCC 8244: Schools, Business, and Secretarial
	MCC 8249: Schools, Trade, and Vocational
	MCC 8299: Schools and Educational Services (not elsewhere classified)
	MCC 8661: Organizations, Religious
	MCC 8398: Organizations, Charitable, and Social Service
Kuwait	MCC 6051: Quasi Cash-Merchant
	MCC 6211: Securities-Brokers/Dealers
	MCC 8398: Organizations, Charitable, and Social Service
	MCC 8661: Organizations, Religious
Pakistan	MCC 8398: Organizations, Charitable, and Social Service
	MCC 8661: Organizations, Religious
Oman	MCC 8398: Organizations, Charitable, and Social Service
	MCC 8661: Organizations, Religious
Qatar	MCC 8398: Organizations, Charitable, and Social Service
	MCC 8661: Organizations, Religious
Saudi Arabia	MCC 4900: Utilities: Electric, Gas, Heating Oil, Sanitary, Water
	MCC 6540: Funding Transactions
	MCC 8398: Organizations, Charitable, and Social Service
	MCC 8661: Organizations, Religious

A new interchange rate type 032 (Interchange incentive for CNP tokenized transactions) in the Dual Message Clearing System will be added to applicable business service arrangements (BSAs) and applicable interchange rate designator (IRD) combinations and will apply to Dual Message Clearing System messages when:

- Data Element (DE) 22 (Point-of-Service Data Code), subfield 5 (Cardholder Present Data) contains a value of 1, 2, 3, 4, or 5
- DE 22, subfield 6 (Card Present Data) has a value of 0
- DE 22, subfield 7 (Card Data, Input Mode) has a value of 6, 7, R, S, or T
- Private Data Subelement (PDS) 0059 (Token Requestor ID) is populated by Mastercard or the customer and the first three positions are equal to 501

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.

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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 this release announcement.

System impact

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

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			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			

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Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 non-compressed and optimized versions of the IPM MPE tables.

IPM MPE table

Table	Modified field
IP0053T1: Interchange Fee Type	Rate type

Interchange programs

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

Modified interchange programs

Mastercard will modify the following BSAs and IRDs to include rate type 032 (Interchange incentive for CNP tokenized transactions).

Modified BSAs and IRDs

Country	BSA	IRDs
Bahrain	4/048001	24, 75, 79, 85, 95, EF, EM, ES, L5, PF, PM, PS, TF, TM, TS, WF, WM, WS
Kenya	4/404001	24, 75, 79, 85, 95, EF, EM, ES, L5, PF, PM, PS, TF, TM, TS, WF, WM, WS
Kuwait	4/414001	B0, BQ, BX, BZ, C0, CQ, CX, CZ, D0, DQ, DX, DZ, E0, EQ, EX, EZ, G0, GQ, GX, GZ, P0, PQ, PX, PZ, S0, SQ, SX, SZ, T0, TQ, TX, TZ, W0, WQ, WX, WZ, X0, XQ, XX, XZ
Mauritius	4/480001	24, 75, 79, TM, TF, PM, ES, PF, PS, TS, WS, 85, 95
Oman	4/512001	24, 75, 79, 85, 95, EF, EM, ES, PF, PM, PS, TF, TM, TS, WF, WS, WM
Pakistan	4/586001	24, 2E, 75, 79, 85, EE, EF, L5, PF, PM, TF, TM, WF, WM, WS

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Country	BSA	IRDs
Qatar	4/634001	B0, BQ, BX, BZ, C0, CQ, CX, CZ, D0, DQ, DX, DZ, E0, EQ, EX, EZ, G0, GQ, GX, GZ, P0, PQ, PX, PZ, S0, SQ, SX, SZ, T0, TQ, TX, TZ, W0, WQ, WX, WZ, X0, XQ, XX, XZ
Saudi Arabia	4/682001	DQ, DX, DZ, EQ, EX, EZ, GQ, GX, GZ, PQ, PX, PZ, O4, SQ, SX, SZ, TQ, TX, TZ, WQ, WX, WZ, XQ, XX, XZ
Egypt	4/818001	24, 75, 79, 85, EF, EM, ES, PF, PM, PS, TF, TM, TS, WF, WM, WS
Tanzania	4/834001	24, 75, 79, 95, L5, EF, EM, ES, PF, PM, PS, TF, TM, TS, WM, WF, WS

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:

- *MEA 11758 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Kuwait*
- *MEA 11759 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Tanzania*
- *MEA 11760 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Pakistan*
- *MEA 11761 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Oman*
- *MEA 11763 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Qatar*
- *MEA 11765 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Kenya*
- *MEA 11767 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Bahrain*
- *MEA 11768 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Egypt*
- *MEA 11769 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Mauritius*
- *MEA 11773 Introducing Time Bound Interchange Incentive for Intracountry Tokenized E-commerce Transactions in Saudi Arabia*

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region for Vendors*

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Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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U.S. Region release announcements

This section contains the release announcements with U.S. region impact.

- US 11810.1 Modifying Commercial Credit Interchange Program

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US 11810.1 Modifying Commercial Credit Interchange Program

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
United States

Brand:
Mastercard®

Release:
26.Q1

Action indicator:
Informational: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
24 February 2026

Executive overview

Mastercard is modifying existing edits for interchange programs to help ensure alignment between qualifying interchange rate designator (IRD) criteria and the Dual Message Clearing System.

Effective date details

Date	Time	Details
24 February 2026	18:00 to 23:59 U.S. Central Time 00:00 to 05:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Acquirers and issuers may benefit from edit support for interchange programs to ensure that submitted transactions meet the respective qualified interchange program criteria.

What Mastercard is doing

Mastercard is enhancing the Dual Message Clearing System by modifying edits to ensure compliance with interchange program criteria.

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Commercial: • Credit	Dual Message Clearing	Edits/Error numbers	Informational
Issuer	Commercial: • Credit	Dual Message Clearing	Edits/Error numbers	Informational

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Acquirer, Issuer: Informational

Acquirers and issuers should be aware of IRD TK: Customer-negotiated Interchange Program being excluded for the impacted edits.

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.

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 this release announcement.

System impact

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

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			

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Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
Reports			
Bulk files			
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.

Edits

Mastercard will add new edits, modify existing edits, or remove existing edits to support this release announcement.

Modified edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)
Mastercard will modify this edit to exclude IRD TK: Customer-negotiated Interchange Program.

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Error number	Current requirement	Modification for this release
2431	The Clearing system ensures that transactions are not submitted with an enhanced IRD, a World High Spend IRD, or a Small business IRD in PDS 0158, subfield 4 when one of the following applies: • The account range does not participate in Account Level Management • DE 38 (Approval Code) is not present • DE 38, position 6 does not equal one of the following: B, M, S, T, C, D, E, F, G, H, J, K, Q, Z, X, A, or R	Modified to exclude IRD TK
The edit is performed in GCMS for the following message: • First Presentment/1240 Collection Only messages excluded.		

Error numbers

The error numbers and messages listed represent edits that are new, modified, or removed to support this release announcement.

Modified error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0158, s4	2431	TRANSACTION DOES NOT QUALIFY FOR ALM INTERCHANGE	GCMS

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 *AN 4651 New Commercial Credit Interchange Program for the U.S. Region*, Release 21.Q2.

Reference manuals

For information about Mastercard processing refer to:

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- *Interchange Manual for the U.S. Region*
- *Mastercard Network Processing Dual Message Clearing System Guide*

Version history

Version history

Date	Description of change
15 July 2025	Initial publication date

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