GLB 11496.2 Introducing Authorization and Clearing Controls for In Control

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer
Optional: Issuer

System:
Dual Message Authorization System
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is introducing authorization and clearing controls for cards enrolled in Mastercard In Control.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D) 03:00 to 04:59 UTC	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/ Africa regions.
	04:00 to 06:00 U.S. Central Time 09:00 to 11:00 UTC	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	01:00 to 09:00 U.S. Central Time 06:00 to 14:00 UTC	Dual Message Authorization System
	18:00 to 23:59 U.S. Central Time 23:00 to 04:59 UTC (+1D)	Dual Message Clearing System

Customer benefit

Acquirers and issuers may see a reduction in:

- Reconciliation issues for cards registered with Mastercard In Control by blocking credits when authorization and clearing controls are applied
- Chargebacks on cards registered with Mastercard In Control by stopping transactions being posted to the card that breached the clearing controls

What Mastercard is doing

Mastercard is:

- Introducing Dual Message Authorization System On-behalf result and advice detail code values
- Modifying and deleting Dual Message Clearing System edits

Customer impact

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

Impact Overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Commercial: • Credit • Debit	Dual Message Clearing	Modified/deleted edit IPM MPE	Mandated
Issuer	Commercial: • Credit • Debit	Dual Message Authorization Dual Message Clearing	New DE/subelement value IPM MPE	Optional

Acquirer: Mandated

Acquirers globally must support the Dual Message Clearing System edits described in this release announcement to avoid clearing message rejects.

Issuer: Optional

Issuers must prepare to receive:

- In Control Virtual Card Service On-behalf Service (OBS) 17 with value Y (In Control Credit Block) in data element (DE) 48 (Additional Data: Private Use), subelement 71 (On-behalf Services) in Dual Message Authorization System
- In Control Processing Advice to Issuer, Advice Reason Code 200 with value 0078 (Reject: In Control Card Credit block) in DE 60 (Advice Reason Code), subfield 2 (Advice Detail Code) in Dual Message Authorization System

Acquirers and issuers globally should be aware of the updates to the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables 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	√

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			
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 Authorization System specification changes

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

DE 48 (Additional Data: Private Use)

DE 48 (Additional Data: Private Use) contains data associated with various Mastercard programs, products, and services. DE 48 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.

Subelement 71 (On-behalf Services)

DE 48, subelement 71 (On-behalf Services [OBS]) notifies the issuer of the On-behalf Service performed on the transaction and the results. Subelement 71 will support up to ten services for a transaction.

Subelement 71 (Valid Subfield 1 and Subfield 2 Value Combinations)
DE 48 (Additional Data: Private Use) subelement 71 (Valid Subfield 1 and Subfield 2 Value Combinations) are the valid DE 48, subelement 71 (On-behalf Services [OBS]), subfield 1 (On-behalf [OB] Service) and subfield 2 (OB Result 1) value combinations. The contents of subfield 2 depend on the contents of subfield 1 as described here.

Values

DE 48, Subelement 71, Subfield 1 (OB Service) Values (an-2)		DE 48, Subelement 71, Subfield 2 (OB Result 1) Values (an-1)	
17	In Control Virtual Card Service	Y	In Control Credit Block

DE 60 (Advice Reason Code)

DE 60 (Advice Reason Code) indicates to the receiver of an Advice message the specific reason for the transmission of the Advice message.

Subfield 2 (Advice Detail Code)

DE 60, subfield 2 (Advice Detail Code) is optional, depending on the primary Advice Reason Code; if used, it provides additional (specific) information as to the exact nature of the Advice message. Advice Detail Codes are determined individually for each program and service. The Advice Detail Codes for Mastercard activity appear below. Refer to the appropriate documentation for information on codes for non-Mastercard activity.

DE 60, subfield 2 values, in Mastercard In Control Service
The following values are valid in Mastercard In Control Service transactions.

Values

Value	Description
0078	Reject: In Control Credit Card Block

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 these IPM MPE tables.

IPM MPE tables

Table	Modified fields
Table IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Text

Edits

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

Modified edit: DE 26 (Acceptor Business Code [MCC]) to DE 2 (Primary Account Number [PAN])

Error Number	Current requirement	Modified requirement
3080	The Dual Message Clearing System will ensure DE 26 contains a valid MCC for which the cardholder applies a MCC limit and monitoring In Control	The Dual Message Clearing System will ensure that In Control clearing controls are enforced on In Control issued virtual cards

This edit is performed in GCMS for First Presentment/1240 messages.

Collection Only messages excluded.

Deleted edit: DE 4 (Transaction, Amount)

Error Number	Current requirement
3081	The Dual Message Clearing System will ensure DE 4 does not exceed cumulative amount limit set in In Control over a set period of time

Error numbers

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

Error numbers for modified edits

Field/subfield	Error number	Error message	Edit performed by...
DE 2	3080	IN CONTROL CLEARING CONTROL BLOCK: ERROR RESULT VALUE <RESULT VALUE>	GCMS

Error message result values

Result value	Service
A	DE 4 (Amount, Transaction) exceeds cumulative issuer defined limit
B	DE 26 (Acceptor Business Code (MCC)) is invalid for DE 2 (Primary Account Number [PAN])
C	DE 2 (Primary Account Number [PAN]) credit not allowed on virtual card
D	DE 2 (Primary Account Number [PAN]) card outside validity period
E	DE 2 (Primary Account Number [PAN]) debit not allowed on canceled virtual card

Error handling

If the user receives a reject error code for 3080 ...	Then...
Result value A	The acquirer must validate the submitted and approved amounts match in the approved authorization request response.
Result value B	The acquirer must ensure the MCC present in DE 26 of the clearing message must match the MCC present in DE 18 of the approved authorization request response.
Result value C	The acceptor attempting to process a credit on the underlying card should contact the cardholder and arrange an alternative method to process the credit.
Result value D	The Merchant attempting to process a debit transaction on the card should contact the cardholder to confirm the validity period on the card.
Result value E	The acceptor attempting to process a transaction on a canceled card should contact the cardholder and arrange an alternative method to process the transaction.

Field/subfield	Error number	Error message	Edit performed by...
DE 4	3081	IN CONTROL BLOCK: DE4 TRANSACTION AMOUNT EXCEEDS <PERIOD> CUMULATIVE ISSUER DEFINED LIMIT	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:

- *GLB 10406 Introducing In Control Clearing Controls*, Release 25.Q3
- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *IPM Clearing Format error numbers and messages manual*
- *Mastercard In Control for Commercial Payments Quick Start Guide*
- *Mastercard In Control Program Guide*
- *Mastercard Network Processing Dual Message Authorization System Guide*

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.

[GLB 11496 Introducing Authorization and Clearing Controls for In Control](#), Customer Technical Conference, May 2025

Version history

Date	Description of change
17 June 2025	Added Other Media to Related documentation
15 April 2025	Initial publication date