



GLB 11347.2 Enhancing the Dual Message Authorization System Issuer Country Field

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Authorization System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is enhancing the Dual Message Authorization System by limiting the use of the issuer country field.

Effective date details

Date	Time	Details
4 November 2025	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System

Customer benefit

Acquirers and issuers may benefit from increased efficiencies due to the reduction and optimization of data in processed messages.

What Mastercard is doing

Mastercard will standardize processing of Dual Message Authorization System messages by dropping the issuer country data field from all related authorization 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
Acquirer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization	DE	Mandated
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization	DE	Mandated

Acquirer, Issuer: Mandated

Acquirers must be prepared to not send Data Element (DE) 20 (Primary Account Number [PAN] Country Code) in:

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

Acquirers must be prepared to not receive DE 20 in:

- Authorization Request Response/0110 messages
- Authorization Advice Response/0130 messages
- Reversal Request Response/0410 messages

Issuers must be prepared to not receive DE 20 in:

- Authorization Request/0100 messages
- Authorization Advice/0120 messages
- Reversal Request/0400 messages
- Reversal Advice/0420 messages

Issuers must be prepared to not respond with DE 20 in:

- Authorization Request Response/0110 messages

- Authorization Advice Response/0130 messages
- Reversal Request Response/0410 messages
- Reversal Advice Response/0430 messages

Acquirers and issuers must not use DE 20 in Network Management Request/0800 messages.

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 20 (Primary Account Number [PAN] Country Code)

DE 20 (Primary Account Number [PAN] Country Code) is a code identifying the country where the card issuer is located.

Usage

DE 20 is defined by and used for internal Mastercard processing and will not be present in Dual Message Authorization System messages sent to customers.

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*.

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.

Version history

Version history

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