



GLB 11243.2 Introducing Modifications to Support Tap to More Transactions

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
Dual Message Clearing System
Single Message System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is introducing modifications to support the commercialization of Tap to More transactions.

Effective date details

Date	Time	Details
4 November 2025	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	07:00 to 15:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	00:00 to 05:59 UTC (+1D)	
	02:00 to 5:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	

Customer benefit

Tap to More brings contactless payments that enhance transaction security, and customer convenience. This may promote higher card usage and customer satisfaction while reducing fraud risks.

What Mastercard is doing

Mastercard is introducing Cardholder-Activated Terminal Level value 8 (Remote terminal). Mastercard is enhancing system edits.

Mastercard will publish additional details on coding requirements for Tap to More use cases in future communications.

Background

Tap to More extends existing Tap on Phone technology to a variety of new use cases enabling consumers to instantly provision a card into a mobile wallet, verify possession of their card during a transaction, tap their card to make a payment, or send money to friends and family all with just a tap on a consumer device.

For more background on Tap to More use cases and the consumer User Experience (UX) flows, please refer to *AP/EUR/LAC/MEA 11424 Introducing Tap to More Contactless Capabilities for Select Regions* and

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:	Dual Message Authorization	New subfield value	Mandated
	• Credit		Modified Edit	
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			
Issuer	Consumer:	Dual Message Authorization	New subfield value	Mandated
	• Credit		Modified Edit	
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			

Acquirer, Issuer: Mandated

Acquirers globally must prepare their systems to:

- Provide value 8 (Remote terminal) in Data Element (DE) 61 (Point-of-Service [POS] Data), subfield 10 (Cardholder-Activated Terminal Level) in Dual Message Authorization System messages and Single Message System messages.
- Send value CT8 (Remote terminal) in Private Data Subelement (PDS) 0023 (Terminal Type) in the Dual Message Clearing System messages.
- Support modified edits as described in this release announcement.

Acquirers that process Tap to Send and Tap to Receive transactions must continue to send mandatory data elements for Moneysend Payment Transactions and Funding Transactions in accordance with the Mastercard MoneySend and Funding Transactions Program Standards.

Acquirers that choose to participate in the Tap to More program must register with Mastercard.

Issuers globally must prepare their systems to receive:

- Value 8 (Remote terminal) in DE 61, subfield 10 in the Dual Message Authorization System messages and Single Message System messages.
- Value CT8 (Remote terminal) in PDS 0023 in the Dual Message Clearing System messages.
- Support modified edits as described in this release announcement.

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Issuers that process Tap to Send and Tap to Receive transactions must continue to support processing of mandatory data elements for Moneysend Payment Transactions and Funding Transactions in accordance with the Mastercard MoneySend and Funding Transactions Program Standards.

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.

Systems 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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 61 (Point-of-Service [POS] Data)

DE 61 (Point-of-Service [POS] Data) indicates the conditions that exist at the point of service at the time of the transaction. Note that DE 61 supersedes and replaces the ISO-specified DE 25 (Point-of-Service [POS] Condition Code) which is not used in the *Mastercard Network Processing Dual Message Authorization System Guide*.

Subfield 10 (Cardholder-Activated Terminal Level)

DE 61, subfield 10 (Cardholder-Activated Terminal Level) indicates the type of cardholder activated terminal used by the cardholder to initiate the transaction.

Values

Value	Description
8	Remote terminal

Edits

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

Authorization Platform edits

The Authorization Platform validates the POI to ensure DE 61 (Point-of-Service [POS] Data), subfield 10 (Cardholder-Activated Terminal Level) contains value 8 as one of the valid values on MoneySend payment transactions

WHEN the originating institution...	THEN the Authorization Platform...
<p>is registered for the Mastercard MoneySend Payment Transaction Program or Mastercard Gaming Payments Program and sends an Authorization Request/0100 message or a Reversal Request/0400 message where:</p> <ul style="list-style-type: none"> • DE 3, subfield 1 contains value 28 • DE 18 contains an MCC associated with MoneySend Payment or Gaming and Gambling payment • DE 48, subelement 77 contains the Transactions Type Identifier associated with the Mastercard Send Payment or Gaming and Gambling payment program • DE 108 is present <p>AND</p> <ul style="list-style-type: none"> • DE 61, subfield 10 does not contain one of the following values: <ul style="list-style-type: none"> – 0 = Not a CAT transaction – 1 = Authorized Level 1 CAT: Automated dispensing machine with PIN – 2 = Authorized Level 2 CAT: Self-service terminal – 6 = Authorized Level 6 CAT: Electronic commerce – 8 = Remote terminal 	<p>sends the originating institution an Authorization Request Response/0110 or Reversal Request Response/0410 message where:</p> <ul style="list-style-type: none"> • DE 39 = 30 (Format Error) • DE 44 = 061010 (Cardholder-Activated Terminal Level)

Dual Message Clearing System specification changes

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

PDS 0023 (Terminal Type)

PDS 0023 (Terminal Type) identifies the type of terminal used at the point of interaction.

Values

Value	Description
CT8	Remote terminal

Edits

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

Modified edit: DE 22 (Point of Service [POS] Entry Mode)

Error number	Current requirement	Modification this release
8679	When DE 22 subfield 7 (Card Data, Input Mode) is not O, R, S, T, or 7 then DE 22, subfield 5 (Cardholder Present Data) cannot be 5 (Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]))	When DE 22, subfield 7 (Card Data, Input Mode) is not O, R, S, T, 7, or M (when PDS 0023 is CT8), then DE 22, subfield 5 (Cardholder Present Data) cannot be 5 (Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]))
The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:		
<ul style="list-style-type: none">• First Presentment/1240• Second Presentment/1240• First Chargeback/1442		
Collection Only messages are excluded.		

Error numbers

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

Error numbers in modified edits

Field/subfield	Error number	Error message	Edit performed by...
DE 22	8679	DE22S5 CARDHOLDER PRESENT DATA INVALID FOR A NON E-COMMERCE INPUT MODE/CHIP SECURED REMOTE PAYMENTS.	Both

Single Message System specification changes

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

DE 61 (Point of Service [POS] Data)

DE 61 (Point-of-Service [POS] Data) indicates the conditions that exist at the point of service at the time of the transaction.

Subfield 10 (Cardholder-Activated Terminal Level)

DE 61, subfield 10 (Cardholder-Activated Terminal Level) indicates the type of cardholder activated terminal used by the cardholder to initiate the transaction.

Values

Value	Description
8	Remote terminal

Edits

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

Single Message System edits

WHEN the originating institution...	Then the Single Message System...
<p>is registered for the Mastercard MoneySend Payment Transaction Program or Mastercard Gaming Payments Program and sends a Financial Transaction Request/0200 message</p> <ul style="list-style-type: none">• DE 3, subfield 1 contains value 28• DE 18 contains an MCC associated with MoneySend Payment or Gaming and Gambling payment• DE 48, subelement 77 contains the Transactions Type Identifier associated with the Mastercard Send Payment or Gaming and Gambling payment program• DE 108 is present <p>AND</p> <ul style="list-style-type: none">• DE 61, subfield 10 does not contain one of the following values:<ul style="list-style-type: none">– 0 = Not a CAT transaction– 1 = Authorized Level 1 CAT: Automated dispensing machine with PIN– 2 = Authorized Level 2 CAT: Self-service terminal– 6 = Authorized Level 6 CAT: Electronic commerce– 8 = Remote terminal	<p>declines the transaction and the Financial Transaction Request Response/0210 message will be returned to include the following:</p> <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format Error)• DE 44 (Additional Response Data) = 061 (indicating the data element in error)

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:

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- [GLB 11417 Aligning Data Integrity Monitoring Program POS Edits with Tap to More Transactions](#)
- [AP/EUR/LAC/MEA 11424 Introducing Tap to More Contactless Capabilities for Select Regions](#)
- [CAN/US 11425 Introducing Tap to More Contactless Capabilities in the Canada and U.S. Regions](#)

Reference manuals

For information about Mastercard processing refer to:

- *Global Clearing Management System Reference Manual*
- *IPM Clearing Format error numbers and messages manual*
- *IPM Clearing Formats*
- *Mastercard MoneySend and Funding Transactions Program Standards*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Single Message 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 11243 Introducing Modifications to Support Tap to More Transactions](#) Customer Technical Conference, May 2025

Version history

Version history

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