

GLB 11285.2 Switching Release 25.Q4 Announcement Bundle

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Global region release announcements

This section contains the release announcements with global region impact.

- [GLB 11285.2 Switching Release 25.Q4 Announcement Bundle](#)
- [GLB 11028.2 Enhancing Interregional and Intraregional Interchange Programs](#)
- [GLB 11229.2 Enhancing Safety Net and Prepaid Monitoring](#)
- [GLB 11238.2 Expanding Consumer and Commercial Product Codes Globally](#)
- [GLB 11240.2 Expanding X-Code Processing to Support Identity Check](#)
- [GLB 11241.2 Introducing Consumer Debit and Prepaid Product Codes](#)
- [GLB 11243.2 Introducing Modifications to Support Tap to More Transactions](#)
- [GLB 11248.2 Enhancing Digital Commerce Solutions Indicators](#)
- [GLB 11249.2 Expanding Issuance of Consumer Credit Products](#)
- [GLB 11252.2 Introducing a Small Business Product Code in the United States Region](#)
- [GLB 11253.2 Introducing MDES Service Indicators](#)
- [GLB 11276.2 Introducing Mastercard Transaction Insights: Authorization Match](#)
- [GLB 11278.2 Introducing a Mastercard Prepaid Installment Payments Product Code](#)
- [GLB 11280.2 Enhancing Account Balance Listing](#)
- [GLB 11283.2 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers](#)
- [GLB 11284.2 Enhancing Transport Layer Security](#)
- [GLB 11316.2 Extending Merchant Advice Code to Card-Present Transactions](#)
- [GLB 11318.2 Expanding Credit Product Code for Installment Program with Merchant Participation](#)
- [GLB 11326.2 Supporting Visa Authorization Advice Messages](#)
- [GLB 11285.2 Switching Release 25.Q4 Announcement Bundle](#)
- [GLB 11344.2 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages](#)
- [GLB 11347.2 Enhancing the Dual Message Authorization System Issuer Country Field](#)
- [GLB 11362.2 25.Q4 IPM Mastercard Parameter Extract Table Updates](#)
- [GLB 11382.2 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region](#)
- [GLB 11496.2 Introducing Authorization and Clearing Controls for In Control](#)
- [GLB 11497.2 Clarifying Fleet Service Data Specifications](#)
- [GLB 11509.2 Enhancing Visa Account Funding Transaction Processing](#)
- [GLB 11511.2 Switching Release 25.Q4 Related Bulletins](#)
- [GLB 11519.2 Introducing a Mastercard Fleet Prompt Code](#)
- [GLB 11592.1 Product Code and BSA Cleanup](#)
- [GLB 11865.1 Release 25.Q4 Frequently Asked Questions](#)



GLB 11285.2 Switching Release 25.Q4 Announcement Bundle

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network enablement partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Informational: Acquirer, Issuer

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

Published:
17 June 2025

Effective:
17 October 2025

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	Details
17 October 2025	Dual Message Authorization System
	Dual Message Clearing System
	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.

Version history

Date	Description of change
17 June	<p>Added:</p> <ul style="list-style-type: none"> • GLB 11592 Product Code and BSA Cleanup • GLB 11865 Release 25.Q4 Frequently Asked Questions • AP 11587 Introducing Interchange Rate Designator Criteria Alignment for Australia • CAN 11794 Modifying Airline Authorization Log File and ALM Reconciliation Data Report • LAC 11705.1 Expanding Mastercard Debit Financial Inclusion in Select Countries in the Latin America and the Caribbean Region • EUR/MEA 11791 Introducing the Emerging Fraud Monitoring Service in Eastern Europe and the Middle/East Africa Region <p>Updated:</p> <ul style="list-style-type: none"> • GLB 11028 Enhancing Interregional and Intraregional Interchange Programs • GLB 11238 Adding Product Codes to Existing Interchange Programs • GLB 11241 Expanding Consumer Debit Product Codes • GLB 11252 Introducing a Small Business Product Code in the United States Region • GLB 11253 Introducing Digital Service Indicators • GLB 11278 Introducing a Mastercard Prepaid Installment Payments Product Code • GLB 11316 Extending Merchant Advice Code to Card-Present Transactions • GLB 11318 Expanding Credit Product Code for Installment Program with Merchant Participation • GLB 11326 Supporting Visa Authorization Advice Messages • GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates • GLB 11497 Clarifying Fleet Service Data Specifications • GLB 11519 Introducing a Mastercard Fleet Prompt Code • AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential • EUR 11328 Expanding Issuance of Mastercard Installments Card

Date	Description of change
	<ul style="list-style-type: none"> • <i>LAC 11244 Introducing Micro Merchant Interchange Programs in Ecuador</i> • <i>US 11423 Introducing Mastercard One Credential</i> <p>Added Other Media to the Related information section for:</p> <ul style="list-style-type: none"> • <i>GLB 11028 Enhancing Interregional and Intraregional Interchange Programs</i> • <i>GLB 11229 Enhancing Safety Net and Prepaid Monitoring</i> • <i>GLB 11238 Adding Product Codes to Existing Interchange Programs</i> • <i>GLB 11240 Expanding X-Code Processing to Support Identity Check</i> • <i>GLB 11241 Expanding Consumer Debit Product Codes</i> • <i>GLB 11243 Introducing Tap to More Transactions</i> • <i>GLB 11248 Enhancing Digital Commerce Solutions Indicators</i> • <i>GLB 11249 Expanding of Issuance of Consumer Credit Products</i> • <i>GLB 11252 Introducing a Small Business Product Code in the United States Region</i> • <i>GLB 11253 Introducing Digital Service Indicators</i> • <i>GLB 11276 Introducing Mastercard Transaction Insights: Authorization Match</i> • <i>GLB 11278 Introducing a Mastercard Prepaid Installment Payments Product Code</i> • <i>GLB 11280 Enhancing Account Balance Listing</i> • <i>GLB 11283 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers</i> • <i>GLB 11284 Enhancing Transport Layer Security</i> • <i>GLB 11316 Extending Merchant Advice Code to Card-Present Transactions</i> • <i>GLB 11318 Expanding Credit Product Code for Installment Program with Merchant Participation</i> • <i>GLB 11326 Supporting Visa Authorization Advice Messages</i> • <i>GLB 11328 Expanding Issuance of Mastercard Installments Card</i> • <i>GLB 11344 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages</i> • <i>GLB 11347 Enhancing the Dual Message Authorization System Issuer Country Field</i> • <i>GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates</i>

Date	Description of change
	<ul style="list-style-type: none"> GLB 11382 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region GLB 11496 Introducing Authorization and Clearing Controls for In Control GLB 11497 Clarifying Fleet Service Data Specifications GLB 11509 Enhancing Visa Account Funding Transaction Processing AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential AP 11374 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Malaysia EUR 11228 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy LAC 11225 Enhancing Mexico Intracountry Processing LAC 11244 Introducing Micro Merchant Interchange Programs in Ecuador LAC 11317 Enhancing Tip Transaction Processing in Argentina MEA 11401 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Saudi Arabia and the United Arab Emirates US 11423 Introducing Mastercard One Credential
15 April 2025	Initial publication date

25.Q4 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 11028 Enhancing Interregional and Intraregional Interchange Programs	Mandated	Mandated
GLB 11229 Enhancing Safety Net and Prepaid Monitoring	Optional	N/A
GLB 11238 Adding Product Codes to Existing Interchange Programs	Mandated	Optional
GLB 11240 Expanding X-Code Processing to Support Identity Check	Mandated	N/A

AN number	Acquirer impact	Issuer impact
<i>GLB 11241 Expanding Consumer Debit Product Codes</i>	Mandated	Optional
<i>GLB 11243 Introducing Tap to More Transactions</i>	Mandated	Mandated
<i>GLB 11248 Enhancing Digital Commerce Solutions Indicators</i>	Mandated	Mandated
<i>GLB 11249 Expanding of Issuance of Consumer Credit Products</i>	Mandated	Optional
<i>GLB 11252 Introducing a Small Business Product Code in the United States Region</i>	Mandated	Optional
<i>GLB 11253 Introducing MDES Service Indicators</i>	Mandated	Opt-in
<i>GLB 11276 Introducing Mastercard Transaction Insights: Authorization Match</i>	N/A	Opt-in
<i>GLB 11278 Introducing a Mastercard Prepaid Installment Payments Product Code</i>	Mandated	Optional
<i>GLB 11280 Enhancing Account Balance Listing</i>	N/A	Opt-in
<i>GLB 11283 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers</i>	Informational	Mandated
<i>GLB 11284 Enhancing Transport Layer Security</i>	Opt-in	Opt-in
<i>GLB 11316 Extending Merchant Advice Code to Card-Present Transactions</i>	Informational	Informational
<i>GLB 11318 Expanding Credit Product Code for Installment Program with Merchant Participation</i>	Mandated	Mandated
<i>GLB 11326 Supporting Visa Authorization Advice Messages</i>	Mandated	N/A
<i>GLB 11344 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages</i>	Mandated	Mandated
<i>GLB 11347 Enhancing the Dual Message Authorization System Issuer Country Field</i>	Mandated	Mandated
<i>GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates</i>	Mandated	Mandated
<i>GLB 11382 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region</i>	Mandated	Optional
<i>GLB 11496 Introducing Authorization and Clearing Controls for In Control</i>	Mandated	Optional
<i>GLB 11497 Clarifying Fleet Service Data Specifications</i>	Mandated	Mandated
<i>GLB 11509 Enhancing Visa Account Funding Transaction Processing</i>	Mandated	N/A
<i>GLB 11511 Switching Release 25.Q4 Related Bulletins</i>	Informational	Informational
<i>GLB 11519 Introducing a Mastercard Fleet Prompt Code</i>	Mandated	Mandated

AN number	Acquirer impact	Issuer impact
<i>GLB 11592 Product Code and BSA Cleanup</i>	Mandated	Mandated

Multiple regions release announcements

AN number	Acquirer impact	Issuer impact
<i>AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential</i>	Mandated	Mandated
<i>EUR/MEA 11791 Introducing the Emerging Fraud Monitoring Service in Eastern Europe and the Middle/East Africa Region</i>	N/A	Opt out

Asia/Pacific region release announcements

AN number	Acquirer impact	Issuer impact
<i>AP 11374 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Malaysia</i>	Mandated	Informational
<i>AP 11587 Introducing Interchange Rate Designator Criteria Alignment for Australia</i>	Mandated	Mandated

Canada region release announcements

AN number	Acquirer impact	Issuer impact
<i>CAN 11794 Modifying Airline Authorization Log File and ALM Reconciliation Data Report</i>	Mandated	N/A

Europe region release announcements

AN number	Acquirer impact	Issuer impact
<i>EUR 11228 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy</i>	Mandated	Mandated
<i>EUR 11328 Expanding Issuance of Mastercard Installments Card</i>	Mandated	Optional

Latin America and the Caribbean region release announcements

AN number	Acquirer impact	Issuer impact
<i>LAC 11225 Enhancing Mexico Intracountry Processing</i>	Mandated	Mandated

AN number	Acquirer impact	Issuer impact
LAC 11244 Introducing Micro Merchant Interchange Programs in Ecuador	Mandated	Mandated
LAC 11317 Enhancing Tip Transaction Processing in Argentina	Mandated	Mandated
LAC 11705 Expanding Mastercard Debit Financial Inclusion in Select Countries in the Latin America and the Caribbean Region	Mandated	Mandated

Middle East/Africa region release announcements

AN number	Acquirer impact	Issuer impact
MEA 11401 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Saudi Arabia and the United Arab Emirates	Mandated	Informational

United States region release announcements

AN number	Acquirer impact	Issuer impact
US 11423 Introducing Mastercard One Credential	Mandated	Mandated

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 April 2025
Second publication	17 June 2025
Final publication	15 July 2025

Supporting release dates and details

For more information surrounding the release, including effective dates, freeze dates, and other important milestones, review *GLB 8502 Switching Release Milestones by Quarter 2025*.

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).

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 11511 Switching Release 25.Q4 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**.
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.

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.

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.

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.

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.

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.

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.

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	<ul style="list-style-type: none">Any new or revised message format, data field, data value, indicator, or other coding requirementMandate associated with transaction processing through the Mastercard Network
Optional	Action may be needed by Mastercard Network participants and their third-party service providers	<ul style="list-style-type: none">Brand level rule changes that do not introduce or expand a mandateProgram 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	<ul style="list-style-type: none">Requirement relating to a new or existing Mastercard product, program, or serviceCustomer must take action to support the requirement to continue participation

Indicator	Description	Usage
Opt-out	Indicates what is required to withdraw from a product or service	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 expressed using the time in St. Louis, Missouri, USA. Otherwise known as 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, and the business center is in Purchase, New York. 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)

St. Louis, Missouri, USA Time (UTC-6)	Purchase, New York, USA Time (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)

St. Louis, Missouri, USA Time (UTC-5)	Purchase, New York, USA Time (UTC-4)	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™

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*
- *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*



GLB 11865.1 Release 25.Q4 Frequently Asked Questions

Type:

Switching Release Announcement

Audience:

Acquirer

Issuer

Processor

Network Enablement Partner

Region:

Global

Brand:

Mastercard®

Debit Mastercard

Release:

25.Q4

Action indicator:

Informational: Acquirer, Issuer

System:

Dual Message Authorization System

Dual Message Clearing System

Single Message System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is sharing questions and answers to frequently asked questions regarding specific release announcements for the quarter.

Effective date details

Date	Details
17 October 2025	Dual Message Authorization System
	Dual Message Clearing System
	Single Message System

What Mastercard is doing

From customer office hours, the Customer Technical Conference, and customer support inquiries, Mastercard hears you and has compiled questions and answers regarding specific release announcements for the quarter. Mastercard will update this document as required to help support release implementation for customers.

Frequently asked questions

Frequently asked questions and corresponding answers are provided below per announcement.

GLB 11229 Enhancing Safety Net and Prepaid Monitoring

Q: There are no references available for Data Element (DE) 48 (Additional Data: Private Use), subelement 57 (Security Services Additional Data for Acquirers) for the existing content and now new values are getting added. When will Mastercard provide detailed specifications of the content in DE 48, subelement 57?

A: These are services that are facilitated to provide more information about fraud scores to acquirers and merchants. Mastercard will update the DE 48, subelement 57 content details in the corresponding manuals. Mastercard will add the values introduced with this announcement (SNT - Safety Net) to corresponding manuals with the Release 25.Q4 update.

GLB 11240 Expanding X-Code Processing to Support Identity Check

Q: Do acquirers/processors need to register for X-Code?

A: No, there is no need for registration. Acquirers are automatically enrolled in X-Code when they onboard with Mastercard. X-Code processing will automatically apply based on predefined parameters.

Q: Will issuers receive a message with the downgrade information?

A: All X-Code-processed transactions will be delivered to issuers as Authorization Advice/0120 messages. For X-Code processed 3DS transactions, the updated security level indicator (SLI) value is included in the Authorization Advice/0120 message to the issuer. The issuer would receive the originally submitted SLI and the downgrade reason in DE 48, subelement 42, subfields 2 and 3, respectively

Q: Is the logic to downgrade SLI to 210 only for SLI values 211 and 212?

A: Per *GLB 11240 Expanding X-Code Processing to Support Identity Check*, for SLI 212 EMV 3DS transactions, when the transaction is approved by X-Code, X-Code will downgrade the SLI to 210 for SLI 212 kA and kB authentications. SLI 214 and 216 will not be downgraded by X-Code because issuers still have fraud chargeback rights.

SLI 211 will not be approved as part of X-Code as these are non-low risk transactions scored by Smart Authentication.

Q: Will the downgrade logic apply to SLI 217?

A: SLI 217 is not in scope for the published Release 25.Q4 change in *GLB 11240 Expanding X-Code Processing to Support Identity Check*.

GLB 11243 Introducing Modifications to Support Tap to More Transactions

Q: Is the acquirer required to support this, or do they support only if the acquirer registers to participate/support?

A: Acquirers globally need to support the CAT level value of 8 in DE 61 (Point-of-Service [POS] Data), subfield 10 (Cardholder-Activated Terminal Level) in Dual Message Authorization System messages and CT8 in PDS 0023 (Terminal Type) in Dual Message Clearing System messages by Release 25.Q4, regardless of whether they register to participate for this program. Updating their systems to support the valid value of 8 (CAT level) in an existing field ensures future readiness. Merchants and cardholders will be at a disadvantage if some acquirers support the value 8 while others do not. Acquirers should also register if they would like to participate in the Tap to More program.

Q: Are Tap to Send and Tap to Receive part of the Mastercard Send framework?

A: 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*.

Q: Is there any interchange impact?

A: Existing interchange rates will apply and are subject to change in the future. Refer to market specific announcements for more information.

Q: Is an acquirer impacted if they currently support Mastercard Send?

A: Acquirers that support Mastercard Send globally need to support the CAT level value of 8 in DE 61 (Point-of-Service [POS] Data), subfield 10 (Cardholder-Activated Terminal Level) in Dual Message Authorization System messages and CT8 in PDS 0023 (Terminal Type) in Dual Message Clearing System messages by Release 25.Q4, regardless of whether they register to participate for this program. Acquirers that support Mastercard Send should also register if they would like to participate in the Tap to More program.

Q: Is this going to be mandatory for issuers?

A: It is mandatory for issuers to support the CAT level value of 8 in DE 61, subfield 10 in Dual Message Authorization System messages and CT8 in PDS 0023 in Dual Message Clearing System messages and edits as described in the release announcement.

Q: This is listed as a card-present transaction, but it seems like a card-not-present transaction. Will we receive the cryptology data?

A: Additional information on transaction coding for the Tap to More program will be released later. Issuers and acquirers will then be expected to comply with those transaction coding specifications. Contactless (POS Entry Mode 07) transactions will continue to support cryptogram data elements.

Q: Are there any plans to make this mandatory for all?

A: Yes, it is mandatory for acquirers and issuers to support the CAT level value of 8 in DE 61, subfield 10 in Dual Message Authorization System messages and CT8 in PDS 0023 in Dual Message Clearing System messages. Currently, acquirers are required to register if they would like to participate in the Tap to More program.

GLB 11248 Enhancing Digital Commerce Solutions Indicators

Q: For DE 48, subelement 48 (Digital Commerce Solutions Indicators), subfield 03 (Digital Commerce Program Type Details), how is this data populated?

A: MDES will populate the values, Acquirers and issuers only need to receive the values in subfield 03.

Q: Do acquirers receive the Digital Commerce Solutions Indicators in the response message?

A: DE 48, subelement 48 is conditionally sent in the response message.

Q: Acquirers are required to conditionally send DE 48, subelement 48. Is there anything changing with how this is happening today?

A: Nothing is changing with the guidelines for populating data. Continue with your current business as usual process.

GLB 11253 Introducing Digital Service Indicators

Q: Acquirers already identify these types of transactions today. Is this new or existing information?

A: This is new information. Acquirers in markets that have pricing associated with Token Authentication, under advanced digital transaction services, can use this information to pass the fee on to the merchant.

Q: Acquirers know the transaction is MDES. Then why we need this information?

A: Without this information acquirers do not have visibility into whether two factor Token Authentication was performed on the transaction.

Q: If there is no indicator, would an acquirer receive the subelement in the response?

A: If MDES did not perform two factor authentication, this subelement will not be present in the response.

Q: As an acquirer, what do I need to do if I do not plan to use the information provided in the response?

A: Acquirers must be able to receive it. If this information is not needed, let it drop.

GLB 11276 Introducing Mastercard Transaction Insights: Authorization Match

Q: What is the value of including the Transaction Amount in the matching process?

A: The fields included in the matching process are commonly used by issuers to identify an authorization-to-clearing match. As such, the Transaction Insights: Authorization Match service may assist reconciliation by

identifying matching transaction messages despite different transaction amounts between authorization and clearing.

Q: What is the difference between Mastercard Transaction Insights: Authorization Match and the Transaction Linking ID?

A: TLID is a unique identifier to facilitate effective transaction linking throughout all lifecycle messages while Mastercard Transaction Insights: Authorization Match provides clearing-to-authorization matching outcomes and insights to help the customer understand the consistency of key fields: Amount, Authorization ID, and MCC between clearing and authorization.

GLB 11280 Enhancing Account Balance Listing

Q: Does this impact X-Code processing limits?

A: No, the Resiliency Account Balance amount value will only be used as a PAN-level spend limit for Mastercard's Payment Resiliency solutions including Stand-In Authorization and On-Demand Decisioning.

GLB 11316 Extending Merchant Advice Code to Card-Present Transactions

Q: Do you provide any guidance to issuers on when to provide the merchant advice code (MAC) for card-present transactions?

A: While not limited to deferred authorizations, the additional MAC use case of deferred authorizations will help provide a more efficient experience regarding deferred authorizations and will help prevent unnecessarily resubmitted authorizations. Issuers can use it if they know funds will be available later.

Q: If the card is declined and card is present, can an issuer use the MAC for any card declines, or should the MAC be used only for deferred authorizations?

A: The MAC value of 02 is not limited to the use case of deferred authorizations. Issuers will not know if it is a deferred authorization. Issuers can use it if they know funds will be available later.

Q: How is MAC value of 02 connected to deferred authorizations?

A: Deferred authorizations are one of the useful use cases for the MAC value of 02 (Cannot approve at this time, try again later) to provide a more efficient experience and will help prevent unnecessarily resubmitted authorizations.

GLB 11382 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region

Q: Is this basically a transfer of an IRD from one to another?

A: Yes, for United States region domestic transactions only.

Q: Is this an introduction of domestic global wholesale?

A: No, it only pertains to United States region domestic transactions.

Q: Will this transition be used in other regions for the use of IRD BU in other regions?

A: Mastercard defines pricing and interchange strategy based on market needs and conditions. For now, we cannot comment on any such plans, but if there is any specific feedback you have, please share it with your account manager or TAM to ensure it is captured.

Q: Delayed settlement for IRD BB: Will this also apply to IRD BU? Currently there is a two-day delay.

A: Yes, IRD BU will follow D+2 settlement.

GLB 11496 Introducing Authorization and Clearing Controls for In Control

Q: Will the new values only be available on the reconciliation reports?

A: Yes. If a member is not receiving the reports, the customer should contact Mastercard. The error message descriptions are available in the *Mastercard Network Processing Dual Message Clearing System Guide*.

Q: How will I know the error message? Where will I see this?

A: Customers will see the error message in the error code in PDS 0005 within Message Exception/1644 messages and IP857010-AA Error Detail Report. The error numbers and error message descriptions will be available in the *Mastercard Network Processing Dual Message Clearing System Guide*.

AP 11374 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Malaysia and MEA 11401 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Saudi Arabia and the United Arab Emirates

Q: What if another MAID exists for the Dual Message Clearing System message? Which will take precedence?

A: For Dual Message Clearing System transactions, acquirers are not required to submit the MAID received from Authorization Request Response/0110 messages when processing transactions that are part of the Mastercard Installments Program. However, Mastercard will apply the installments MAID value from the Authorization Request Response/0110 message for the associated First Presentment/1240 message sent to the issuers. This MAID will take precedence.

Q: Why do acquirers need to receive the MAID in response if they don't use it for clearing?

A: The MAID in the Authorization Request Response/0110 message is information only. It is not required to be included in the Dual Message Clearing System message.

EUR 11228 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy

Q: Are the United Kingdom Channel Islands and Territories moving to the Intra-European Economic Area (EEA) plus United Kingdom and Gibraltar business service agreement (BSA)?

A: Their status in the Western BSA remains unchanged and are being added to the EEA plus United Kingdom and Gibraltar BSA. This addition will impact the interchange rates applied during Dual Message Clearing System processing since EEA plus United Kingdom and Gibraltar BSA take precedence over the Western BSA.

Q: Are the Falkland Islands included in this effort?

A: The Falklands Islands are one of the six countries being added to the EEA plus United Kingdom and Gibraltar BSA.

Q: Some of these countries do not have issuer representation. For example, Isle of Man has no bank presence. Why do they have representation?

A: These countries are being added to an intercountry agreement which does not require both sender and receiver in the same country to qualify. United Kingdom acquirers do acquire in these territories, which have their own ISO country codes (for example, 833 for Isle of Man).

Version history

Version history

Date	Description of change
17 June 2025	Initial publication date



GLB 11028.2 Enhancing Interregional and Intraregional Interchange Programs

Type:
Switching release announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is enhancing interregional and select intraregional interchange programs.

Effective date details

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

Customer benefit

Acquirers and issuers may see a reduction in fraud for Mastercard branded transactions due to the increase in tokenization and authentication solutions.

What Mastercard is doing

Mastercard is enhancing the qualifying criteria for consumer digital commerce interchange rate designators (IRDs) for interregional and select intraregional business service arrangements (BSAs).

Customer impact

This section provides high-level information about customer impact. Each customer must determine the impact on its operations.

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	Consumer	Dual Message Clearing	IPM MPE	Mandated
Issuer	<ul style="list-style-type: none"> Credit Debit 		Revised interchange criteria New edit	

Mandated: Acquirer, Issuer

Acquirers and issuers must support the revised interchange qualification criteria and clearing system edits as described in this announcement, impacting all:

- Interregional business service arrangements (BSAs): 1/010201, 1/010301, 1/010401, 1/010501, 1/010601, 1/020101, 1/020301, 1/020401, 1/020501, 1/020601, 1/030101, 1/030201, 1/030401, 1/030501, 1/030601, 1/040101, 1/040201, 1/040301, 1/040501, 1/040601, 1/050101, 1/050201, 1/050301, 1/050401, 1/050601, 1/060101, 1/060201, 1/060301, 1/060401, 1/060501.
- Intraregional BSAs: 2/030001, 2/040001, 2/060001.

Acquirers and issuers globally must 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 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 this IPM MPE table.

IPM MPE table

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

Interchange

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

Modified interchange program

Mastercard will add this qualifying criteria for the IRDs listed in this section.

At least one of the following criteria must be met:

- PDS 0052 (Electronic Commerce Security Level Indicator) is present and must not equal 210, or
- PDS 0059 (Token Requestor ID) is present and positions 1-3 must not contain a value of 000

Interregional interchange programs:

- IRD YA: Interregional Consumer Rate I, Digital Commerce, Core
- IRD YB: Interregional Consumer Rate I, Digital Commerce, Premium
- IRD YC: Interregional Consumer Rate I, Digital Commerce, Super Premium

Intraregional interchange programs:

- IRD YA: Intraregional Consumer Rate I, Digital Commerce, Core
- IRD YB: Intraregional Consumer Rate I, Digital Commerce, Premium
- IRD YC: Intraregional Consumer Rate I, Digital Commerce, Super Premium
- IRD YJ: Intraregional Consumer Rate I, Digital Commerce, Enhanced Core
- IRD YK: Intraregional Consumer Rate I, Digital Commerce, Enhanced Premium
- IRD YL: Intraregional Consumer Rate I, Digital Commerce, Enhanced Super Premium

Edits

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

New edit: PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0059 (Token Requestor ID)

Error number	Requirement
3111	<p>At least one of the following criteria must be met:</p> <ul style="list-style-type: none">• PDS 0052 (Electronic Commerce Security Level Indicator) is present and must not equal 210, or• PDS 0059 (Token Requestor ID) is present and positions 1-3 must not contain a value of 000 <p>IRDs YA, YB, and YC will be added to this edit for these Level 1 business service arrangements (BSAs):</p> <ul style="list-style-type: none">• 1/010201, 1/010301, 1/010401, 1/010501, 1/010601, 1/020101, 1/020301, 1/020401, 1/020501, 1/020601, 1/030101, 1/030201, 1/030401, 1/030501, 1/030601, 1/040101, 1/040201, 1/040301, 1/040501, 1/040601, 1/050101, 1/050201, 1/050301, 1/050401, 1/050601, 1/060101, 1/060201, 1/060301, 1/060401, 1/060501 <p>IRDs YA, YB, and YC will be added to this edit for these Level 2 BSAs:</p> <ul style="list-style-type: none">• BSA 2/030001, BSA 2/040001, BSA 2/060001 <p>IRDs YJ and YL will be added to this edit for this Level 2 BSA:</p> <ul style="list-style-type: none">• 2/040001 <p>IRDs YJ, YK, and YL will be added to this edit for this Level 2 BSA:</p> <ul style="list-style-type: none">• 2/60001
<p>This edit is performed in the GCMS for:</p> <ul style="list-style-type: none">• First Presentment/1240• Second Presentments/1240• First Chargeback/1442 <p>Collection Only messages excluded.</p>	

Error numbers

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

New error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0052	3111	PDS 0052 MUST BE PRESENT AND NOT EQUAL 210 AND/OR PDS 0059 POSITIONS 1-3 MUST BE PRESENT AND NOT EQUAL 000	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.

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *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*
- *IPM Clearing Format error numbers and messages manual*
- *IPM Clearing Formats*
- *Mastercard Identity Check Program Guide*
- *Mastercard Network Processing Dual Message Clearing 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 IPM MPE Updated: <ul style="list-style-type: none">• Effective date details• Customer impact• System impact• Edits• Error numbers Added Other media to Related documentation
21 January 2025	Initial publication date



GLB 11229.2 Enhancing Safety Net and Prepaid Monitoring

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
25.Q4

Action indicator:
Optional: Acquirer

System:
Single Message System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is enhancing Safety Net and Prepaid Monitoring, extending support to provide acquirers with additional data.

Effective date details

Date	Time	Details
17 October 2025	02:00 to 05:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

Acquirers may more accurately direct information to their fraud monitoring tools. This can help enable them to realize value and identify fraud patterns and volumes, improving their decision-making.

What Mastercard is doing

Mastercard is enhancing Safety Net and Prepaid Monitoring by extending the service to the Single Message System. The Safety Net Tag Indicator will be provided through real-time authorization responses at the transaction level for transactions that are identified as fraudulent.

Without the intelligence of Safety Net to identify a transaction as highly suspicious, acquirers may not be aware of ongoing fraudulent activity that originated from their merchants. As a result, the merchant-acquirer combination may retry the transaction several times.

Background

Safety Net is a service with the ability to identify a widespread fraud event, and then notify acquirers to take action to prevent further fraud. Currently, Safety Net is available for Dual Message customers.

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: <ul style="list-style-type: none">• Credit• Debit• Prepaid Commercial: <ul style="list-style-type: none">• Credit• Debit• Prepaid	Single Message System	New DE/ Subelement	Optional

Acquirer: Optional

Acquirers that choose to participate:

- Should prepare their systems to receive Data Element (DE) 48 (Additional Data: Private Use), subelement 57 (Security Services Additional Data for Acquirers)
- Should update their retry logic to not attempt subsequent authorization requests after receiving notification from Safety Net that the card may be compromised
- Will receive indicators and scores from these value-added services will be available in Financial Transaction Request Response/0210 messages, using DE 48, subelement 57

Acquirers that choose to participate will receive the following additional Safety Net and Prepaid Monitoring data for use in their current merchant fraud and risk monitoring solutions:

- DE 48, subelement 57, subfield 1 (Security Services Indicator) will contain value SNT to indicate that the risk of the transaction was assessed by Safety Net
- DE 48, subelement 57, subfield 2 (Security Services Data) will contain three-digit alphanumeric score value 998 to indicate the fraud risk

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	

Acquirer to Mastercard	Mastercard to issuer	Impacted
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			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
80-byte Financial Institution Table File			

Single Message System specification changes

Mastercard will introduce changes to the Single Message 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.

Attributes

Attribute	Description
Data Representation	ans...999; LLLVAR Although this data element is ans, some subelements deviate from ans and contain binary data. Refer to subelement descriptions of each subelement. The length field must be in the range 001–999. Subelements are identified by valid subelement ID and length.
Data Length	3 positions
Data Field	Contents of subfields
Subelements	99
Justification	See subelements

Subelement 57 (Security Services Additional Data for Acquirers)

DE 48, subelement 57 (Security Services Additional Data for Acquirers) supports Mastercard embedded security services for acquirers. Acquirers can receive up to 16 instances of subfields one and two within subelement 57. Each instance has the same format for each service. Acquirers must code and be prepared to receive the 16 instances that the service supports.

Attributes

Attribute	Description
Subelement ID	57
Subelement Data Length	2 positions

Attribute	Description
Data Representation	an...96; LLVAR The "LL" length field of LLVAR 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 subelement 57 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

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

Values

See subfields.

Merchant Risk Predict

Merchant Risk Predict provides predictive, real-time, AI-generated merchant fraud detection scores to acquirers on single message system transactions. The seven scores sit within the authorization message to acquirers and provide feedback on merchant health, compliance, and chargeback risks.

Subfield 1 (Security Services Indicator)

DE 48, subelement 57, subfield 1 (Security Services Indicator) provides the security services indicator for acquirers.

Attributes

Attribute	Description
Data Representation	an-3
Data Field	Contents of positions 1-3
Justification	N/A

Values

Value	Description
998	Fraud Score

Value	Description
SNT	Safety Net Tag

Subfield 2 (Security Services Data)

DE 48, subelement 57, subfield 2 (Security Services Data) contains a likelihood value for each Merchant Risk Predict score.

Attributes

Attribute	Description
Data Representation	an-3
Data Field	Contents of position 4-6
Justification	N/A

Values

A three-character value will be populated for each score indicating the likelihood of occurrence for each fraud type.

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 9174 Safety Net and Prepaid Monitoring Enhancements to Facilitate Improved Acquirer Decision Making*.

Reference manuals

For information about Mastercard processing refer to the *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 11229 Enhancing Safety Net and Prepaid Monitoring](#), 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



GLB 11238.2 Expanding Consumer and Commercial Product Codes Globally

Type:

Switching Release Announcement

Audience:

Acquirer

Issuer

Processor

Network Enablement Partner

Region:

Global

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer

Optional: Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is expanding consumer and commercial product codes for global acceptance.

Effective date details

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

Customer benefit

Issuers in Australia will have a globally accepted, diverse product line to tailor their offerings to meet their account holder needs.

What Mastercard is doing

Mastercard is expanding the acceptance of the following consumer and commercial product codes by adding them to existing interregional, intraregional as well as additional Australia intracountry interchange rate designators (IRDs):

- DBS: Consumer Charge Card
- DCB: Line of Credit or Offset Linked Card
- DCO: Consumer Elite Card
- DLA: Business Executive Charge Card

Background

Mastercard offers a charge card that combines flexible financial management tools, interest-free payment days, and fixed payment schedules. A charge card does not offer extended credit; the full amount of any debt incurred must be settled at the end of each specified period.

Audience by region

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

NOTE: Issuers in Australia only.

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	IPM MPE	Mandated
	• Credit		IRDs	
	Commercial:	Dual Message Clearing	Product code	
	• Credit	Single Message System		
Issuer	Consumer:	Dual Message Authorization	IPM MPE	Optional
	• Credit		IRDs	
	Commercial:	Dual Message Clearing	Product code	
	• Credit	Single Message System		

Acquirer: Mandated

Acquirers globally must:

- Qualify transactions with product codes DBS, DCB, DCO, and DLA for interchange programs within business service arrangements (BSAs) as described in this release announcement.
- Provide and support these product codes in:

- Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
- Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
- DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.

Issuer: Optional

Issuers in Australia that choose to issue cards with these product codes must:

- Support the interchange programs within business BSAs as described in this release announcement.
- Continue to receive these product codes in:
 - DE 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
 - PDS 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
 - DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.

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	√

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			

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 noncompressed and optimized versions of these IPM MPE tables.

IPM MPE table

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

Interchange programs

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

Modified interchange program

Mastercard will modify existing interchange programs by adding consumer product codes DBS, DCB, and DCO and commercial product code DLA to existing IRDs within the following BSAs.

IRD details

Criteria	Requirement
GCMS product ID	Consumer credit: DBS, DCB, DCO Commercial credit: DLA

Interregional interchange programs

Mastercard will modify interchange programs to add consumer product codes DBS and DCB.

Acquiring region	Issuing region	BSA	IRDs to which product code DBS and DCB will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Canada	Asia/Pacific	1/020401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Europe	Asia/Pacific	1/050401	20, 2A, 51, AS, EG, EV, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH

Interregional interchange programs

Mastercard will modify interchange programs to add consumer product code DCO.

Acquiring region	Issuing region	BSA	IRDs to which the product code DCO will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Canada	Asia/Pacific	1/020401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Europe	Asia/Pacific	1/050401	20, 2A, 51, AS, EG, EV, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Interregional interchange programs

Mastercard will modify interchange programs to add commercial product code DLA.

Acquiring region	Issuing region	BSA	IRDs to which the product code DLA will be added
United States	Asia/Pacific	1/010401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX
Canada	Asia/Pacific	1/020401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Latin America and the Caribbean	Asia/Pacific	1/030401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX
Europe	Asia/Pacific	1/050401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Middle East/Africa	Asia/Pacific	1/060401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX

Intraregional interchange programs

Mastercard will modify interchange programs to add consumer product codes DBS and DCB.

Region	BSAs	IRDs to which product codes DBS and DCB will be added
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YB, YE, YH

Intraregional interchange programs

Mastercard will modify interchange programs to add consumer product code DCO.

Region	BSAs	IRDs to which the product code DCO will be added
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YL, YS, YW

Intraregional interchange programs

Mastercard will modify interchange programs to add commercial product code DLA.

Region	BSAs	IRDs to which the product code DLA will be added
Asia/Pacific	2/040001	21, 2A, 69, B9, CQ, CS, JS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM

Asia/Pacific intracountry interchange programs

Mastercard will modify interchange programs to add consumer product codes DBS, DCB.

Country	BSAs	IRDs to which product codes DBS, DCB will be added
Australia	4/036001	20, 2A, CH, L1, L2, L3, L4, MB, MS, MZ, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO

Asia/Pacific intracountry interchange programs

Mastercard will modify interchange programs to add consumer product code DCO.

Country	BSAs	IRDs to which product code DCO will be added
Australia	4/036001	20, 2A, CH, L1, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO

Asia/Pacific intracountry interchange programs

Mastercard will modify interchange programs to add commercial product code DLA.

Country	BSAs	IRDs to which product code DLA will be added
Australia	4/036001	2A, CH, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO

Quarterly Mastercard reporting

Issuers that choose to issue cards associated with product codes DBS, DCB, DCO, and DLA must report all related transaction activity, with any other activity, within the proper reporting category.

Related documentation

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

Announcements

For more information refer to:

- *AP 10416 Introducing Consumer and Commercial Product Codes in Australia*, 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*
- *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*
- *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 Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Interregional Programs for Vendors*

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 11238 Expanding Consumer and Commercial Product Codes Globally](#) Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added IRDs BSA 4/036001 <ul style="list-style-type: none">• 2A, CH, L1, L2, L3, L4, MB, MZ Added Other media to Related documentation
15 April 2025	Initial publication date



GLB 11240.2 Expanding X-Code Processing to Support Identity Check

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer

System:
Dual Message Authorization System

Published:
17 June 2025

Effective:
4 November 2025

Executive overview

Mastercard is expanding X-Code Processing to support transactions from Identity Check.

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	

Customer benefit

The expansion of X-Code Processing may increase approvals for transactions from Identity Check.

What Mastercard is doing

Mastercard is expanding X-Code Processing to support authorization approval of transactions from Identity Check.

Background

Acquirer Mastercard Interface Processor (MIP) X-Code Processing is Mastercard's secondary fallback decision-making service located within acquiring MIPs, often referred to as X-Code Processing.

X-Code Processing gets triggered to approve or decline a transaction when there is no valid issuer or Stand-In response provided within the established Mastercard time frames. X-Code processed transactions can be identified using Data Element (DE) 121 (Authorizing Agent ID Code) = 000000.

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: <ul style="list-style-type: none">• Credit• Debit Commercial: <ul style="list-style-type: none">• Credit• Debit	Dual Message Authorization	New DE/ Subelement/Value Service: Identity Check transactions processed by X-Code Processing	Mandated

Acquirer: Mandated

Acquirers must be prepared to receive Data Element (DE) 48 (Additional Data: Private Use), subelement 42 (Electronic Commerce Indicators) subfield 3 (Reason for UCAF Collection Indicator Downgrade) which will contain the new downgrade reason code of value 3 X-Code Processing.

Mastercard will start supporting authorization approvals of Identity Check transactions by X-Code Processing:

- Approval and decline decisions for authorization of Identity Check transactions made by X-Code Processing will be subject to the Mastercard X-Code risk assessment measures to determine the authorization response.
- Security level indicator (SLI) 212 Identity Check transactions may be approved by X-Code Processing. If approved by X-Code the SLI value will be downgraded. SLI downgrades resulting from X-Code Processing will be identified with a new downgrade reason code as shown.

For example when an Identity Check transaction is approved by X-Code and the SLI is downgraded, acquirers must be prepared to receive the following information in DE 48, Subelement 42 in the authorization response message:

- DE 48, subelement 42, subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator) will contain the downgraded SLI value.
- DE 48, subelement 42, subfield 2 (Original Electronic Commerce Security Level Indicator and UCAF Collection Indicator) will contain the original SLI value.
- DE 48, subelement 42, subfield 3 (Reason for UCAF Collection Indicator Downgrade) will contain the new downgrade reason code of value 3 X-Code Processing.

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			
Reports			
Bulk files			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			

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 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 42 (Electronic Commerce Indicators)

DE 48, subelement 42 (Electronic Commerce Indicators) contains the electronic commerce indicators representing the security level and cardholder authentication associated with the transaction.

Subfield 3 (Reason for UCAF Collection Indicator Downgrade)

DE 48, subelement 42, subfield 3 (Reason for UCAF Collection Indicator Downgrade) describes the reason why the Authorization Request/0100 message was downgraded or modified.

Values

Value	Description
3	X-Code Processing

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 Identity Check Program Guide*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *X-Code Processing Product 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 11240 Expanding X-Code Processing to Support Identity Check](#) 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



GLB 11241.2 Introducing Consumer Debit and Prepaid Product Codes

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer
Optional: Issuer

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

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is introducing consumer debit and prepaid product codes, and expanding the issuance of one existing debit product code.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	
	02:00 to 5:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

Issuers will have a diverse product line to tailor their offerings to meet their accountholder needs.

What Mastercard is doing

Mastercard is expanding the suite of consumer product codes by:

- Introducing two new debit consumer product codes for global acceptance:
 - MDA: Mastercard World Legend Debit
 - MDD: Mastercard CoBadge Debit
- Introducing one new prepaid consumer product code for global acceptance:
 - MDE: Mastercard Essential Prepaid
- Expanding the issuance of one existing product code to the Asia/Pacific region:
 - MFI: Mastercard Debit Financial Inclusion

Issuance by region

Product code	Asia/Pacific	Canada	Europe	Latin America and the Caribbean	Middle East/Africa	U.S.
MDA	✓		✓	✓	✓	
MDD	✓		✓	✓	✓	
MDE	✓			✓	✓	
MFI	✓					

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: <ul style="list-style-type: none"> • Debit • Prepaid 	Dual Message Authorization	Product code	Mandated
		Dual Message Clearing	DE/Subelement value	
		Single Message System	IPM MPE	
			IRD	
Issuer	Consumer: <ul style="list-style-type: none"> • Debit • Prepaid 	Dual Message Authorization	Product code	Optional
		Dual Message Clearing	DE/Subelement value	
		Single Message System	IPM MPE	
			IRD	

Acquirer: Mandated

Acquirers globally must prepare to:

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

Issuer: Optional

Issuers that choose to issue cards with these product codes must prepare to receive product codes MDA, MDD, MDE, and MFI in:

- DE 63, subfield 1 in Dual Message Authorization System messages.
- PDS 0002 and PDS 0003 in Dual Message Clearing System messages.
- DE 126, subfield 5, or DE 110, subelement 8 in Single Message System messages.

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

Impacted switch transactions

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

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 Authorization System specification changes

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

DE 63 (Network Data)

DE 63 (Network Data) is generated by the Dual Message Authorization System for each originating message routed through the network. The receiver must retain the data element and use it in any response or acknowledgment message associated with the originating message.

Subfield 1 (Financial Network Code)

DE 63, subfield 1 (Financial Network Code) identifies the specific program or service (for example, the financial network, financial program, or card program) with which the transaction is associated. DE 63 will contain the graduated product when the issuer's cardholder account participates in the Product Graduation Account Level Management service.

Values

Code	Description	MC	NP	VI	TE	MS	CI
MDA	Mastercard World Legend Debit	√					
MDD	Mastercard CoBadge Debit	√					
MDE	Mastercard Essential Prepaid	√					

Alternate Processing

Product codes MDA, MDD, and MDE will be eligible for Stand-In Authorization and X-Code Processing.

Dual Message Clearing System specification changes

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

PDS 0002 (GCMS Product Identifier)

PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

PDS 0002 (GCMS Product Identifier)

GCMS Product Identifier (PDS 0002)	Licensed product identifier (PDS 0003)	Licensed product identifier description	Product class override indicator
MDA	MDA	Mastercard World Legend Debit	MDA: Mastercard World Legend Debit
MDD	MDD	Mastercard CoBadge Debit	MDD: Mastercard CoBadge Debit
MDE	MDE	Mastercard Essential Prepaid	MDE: Mastercard Essential Prepaid

PDS 0003 (Licensed Product Identifier)

Licensed Product Identifier (PDS 0003) identifies the actual product code assigned by Mastercard when licensing the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

IPM MPE

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

IPM MPE tables

Table	Modified fields
IP0016T1: Brand product	Licensed Product ID, GCMS Product ID, Product Class
IP0020T1: PAN-Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0037T1: Selection Criteria Data	Licensed Product ID
IP0040T1: Issuer Account Range	GCMS Product ID
IP0057T1: Interchange Override Fee Group	Product Class
IP0096T1: Card Program Identifier and Product Restrictions	GCMS Product ID

Interchange programs

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

Modified interchange program

Mastercard will add consumer product codes MDA, MDD, MDE, and MFI under DMC acceptance brand to the indicated interregional and intraregional interchange programs.

IRD details

Criteria	Requirement
GCMS product ID	Consumer debit: MDA, MDD, and MFI Consumer prepaid: MDE

Interregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MDA.

Acquiring region	Issuing region	BSA	IRDs to which the product code MDA will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Canada	Asia/Pacific	1/020401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Acquiring region	Issuing region	BSA	IRDs to which the product code MDA will be added
Europe	Asia/Pacific	1/050401	20, 2A, 51, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
United States	Europe	1/010501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Canada	Europe	1/020501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Latin America and the Caribbean	Europe	1/030501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Asia/Pacific	Europe	1/040501	20, 2A, EZ, CB, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Middle East/Africa	Europe	1/060501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
United States	Latin America and the Caribbean	1/010301	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Canada	Latin America and the Caribbean	1/020301	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Asia/Pacific	Latin America and the Caribbean	1/040301	20, 2A, CB, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Europe	Latin America and the Caribbean	1/050301	20, 2A, 51, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Middle East/Africa	Latin America and the Caribbean	1/060301	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
United States	Middle East/Africa	1/010601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Canada	Middle East/Africa	1/020601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Latin America and the Caribbean	Middle East/Africa	1/030601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Asia/Pacific	Middle East/Africa	1/040601	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Acquiring region	Issuing region	BSA	IRDs to which the product code MDA will be added
Europe	Middle East/Africa	1/050601	20, 2A, 51, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Interregional interchange programs

Mastercard will modify below interchange programs to add consumer product codes MDD.

Acquiring region	Issuing region	BSA	IRDs to which the product code MDD will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Asia/Pacific	1/020401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Europe	Asia/Pacific	1/050401	20, 51, 2A, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
United States	Europe	1/010501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Europe	1/020501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Latin America and the Caribbean	Europe	1/030501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Asia/Pacific	Europe	1/040501	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Middle East/Africa	Europe	1/060501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
United States	Latin America and the Caribbean	1/010301	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Latin America and the Caribbean	1/020301	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YA, YD, YG
Asia/Pacific	Latin America and the Caribbean	1/040301	20, 2A, CB, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG

Acquiring region	Issuing region	BSA	IRDs to which the product code MDD will be added
Europe	Latin America and the Caribbean	1/050301	20, 51, 2A, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YA, YD, YG
Middle East/Africa	Latin America and the Caribbean	1/060301	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
United States	Middle East/Africa	1/010601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Middle East/Africa	1/020601	2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Latin America and the Caribbean	Middle East/Africa	1/030601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Asia/Pacific	Middle East/Africa	1/040601	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Europe	Middle East/Africa	1/050601	20, 2A, 51, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG

Interregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MDE.

Acquiring region	Issuing region	BSA	IRDs to which the product code MDE will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Asia/Pacific	1/020401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Europe	Asia/Pacific	1/050401	20, 51, 2A, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
United States	Latin America and the Caribbean	1/010301	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Latin America and the Caribbean	1/020301	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YA, YD, YG

Acquiring region	Issuing region	BSA	IRDs to which the product code MDE will be added
Asia/Pacific	Latin America and the Caribbean	1/040301	20, 2A, CB, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Europe	Latin America and the Caribbean	1/050301	20, 51, 2A, AS, EB, EW, EZ, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YA, YD, YG
Middle East/Africa	Latin America and the Caribbean	1/060301	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
United States	Middle East/Africa	1/010601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Middle East/Africa	1/020601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Latin America and the Caribbean	Middle East/Africa	1/030601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Asia/Pacific	Middle East/Africa	1/040601	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Europe	Middle East/Africa	1/050601	20, 2A, 51, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG

Interregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MFI.

Acquiring region	Issuing region	BSA	IRDs to which the product code MFI will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Canada	Asia/Pacific	1/020401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Europe	Asia/Pacific	1/050401	20, 51, 2A, AS, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YA, YD, YG
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG

Intraregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MDA.

Region	BSA	IRDs to which the product code MDA will be added
Latin America and the Caribbean	2/030001	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, LD, LF, LS, LT, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YL, YS, YW
Europe	2/050001	20, 24, 50, 53, 75, 79, 84, 85, 88, 2A, AL, CH, EB, ER, EW, MS, MT, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Europe	2/050002	51, 56, 75, 85, 88, AL, CH, EB, EW, MT
Middle East/Africa	2/060001	20, 51, 2A, A1, A2, AS, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YL, YS, YW

Intraregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MDD.

Region	BSA	IRDs to which the product code MDD will be added
Latin America and the Caribbean	2/030001	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, LD, LF, LS, LT, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YA, YD, YG
Europe	2/050001	20, 24, 50, 53, 75, 79, 84, 85, 88, 2A, AL, CH, EB, ER, EW, MS, MT, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Europe	2/050002	51, 56, 75, 85, 88, AL, CH, EB, EW, MT
Middle East/Africa	2/060001	20, 2A, 51, A1, A2, AS, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG

Intraregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MDE.

Region	BSA	IRDs to which the product code MDE will be added
Latin America and the Caribbean	2/030001	20, 2A, EZ, LD, LF, LS, LT, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, LD, LF, LS, LT, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YA, YD, YG

Region	BSA	IRDs to which the product code MDE will be added
Middle East/Africa	2/060001	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YA, YD, YG

Intraregional interchange programs

Mastercard will modify below interchange programs to add consumer product code MFI.

Region	BSA	IRDs to which the product code MFI will be added
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, LD, LF, LS, LT, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YA, YD, YG

Quarterly Mastercard reporting

Issuers that choose to issue cards with product codes MDA, MDD, and MDE must report all related transaction activity, with any other activity, within the proper reporting category.

Single Message System specification changes

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

DE 110 (Additional Data 2)

DE 110 (Additional Data 2) is reserved for use based on product type.

DE 110, Subelement 8, product identifier values

DE 110, subelement 8, product identifier values provide issuers additional information about product ID, also known as product code.

Product identifier values

Licensed product identifier	Licensed product identifier description	Product category
MDA	Mastercard World Legend Debit	Debit
MDD	Mastercard CoBadge Debit	Debit
MDE	Mastercard Essential Prepaid	Prepaid

DE 126 (Switch Private Data)

The Single Message System generates DE 126 (Switch Private Data) information to facilitate its own message processing.

Subfield 5 (Product ID)

DE 126, subfield 5 (Product ID) provides issuers additional information about the product ID, also known as the product code. This subfield contains the product code associated with a cardholder account. Single Message System sends subfield 5 to the issuer in Financial Transaction Request/0200 messages.

Product identifier values

Licensed product identifier	Licensed product identifier description	Product category
MDA	Mastercard World Legend Debit	Debit
MDD	Mastercard CoBadge Debit	Debit
MDE	Mastercard Essential Prepaid	Prepaid

Quarterly Mastercard Reporting

Issuers that choose to issue cards with product codes MDA, MDD, and MDE must report all related transaction activity, with any other activity, within the proper reporting category.

Related documentation

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

Announcements

For more information, refer to:

- *GLB 7725 Introducing Mastercard Debit Financial Inclusion*, Release 24.Q2
- *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*
- *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*
- *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 Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Interregional Programs for Vendors*
- *IPM Clearing Formats*

- *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 11241 Introducing Consumer Debit and Prepaid Product Codes](#) Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other media to Related documentation Removed U.S. region issuance of MDA Added select IRDs: LS, LF, and LT
15 April 2025	Initial publication date



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 *CAN/US 11425 Introducing Tap to More Contactless Capabilities in the Canada and U.S. Regions*.

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.

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			

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 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...
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: <ul style="list-style-type: none">DE 3, subfield 1 contains value 28DE 18 contains an MCC associated with MoneySend Payment or Gaming and Gambling paymentDE 48, subelement 77 contains the Transactions Type Identifier associated with the Mastercard Send Payment or Gaming and Gambling payment programDE 108 is present AND <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 transaction1 = Authorized Level 1 CAT: Automated dispensing machine with PIN2 = Authorized Level 2 CAT: Self-service terminal6 = Authorized Level 6 CAT: Electronic commerce8 = Remote terminal	sends the originating institution an Authorization Request Response/0110 or Reversal Request Response/0410 message where: <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...
is registered for the Mastercard MoneySend Payment Transaction Program or Mastercard Gaming Payments Program and sends a Financial Transaction Request/0200 message	declines the transaction and the Financial Transaction Request Response/0210 message will be returned to include the following:
<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	<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)
AND	
<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	

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 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



GLB 11248.2 Enhancing Digital Commerce Solutions Indicators

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:

17 October 2025
4 November 2025

Executive overview

Mastercard is enhancing the digital commerce solutions indicators to better identify the details of digital commerce transactions and to support the identification of new programs.

Effective date details

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

The enhanced digital commerce solutions indicators will provide acquirers and issuers with detailed insight into digital commerce transactions, enabling more effective identification of:

- New programs
- Transactions belonging to multiple programs
- Future program values as they are introduced

What Mastercard is doing

Mastercard is:

- Adding a value in existing subfields
- Modifying the data representation in existing subfields and private data subfields to support future programs
- Renaming subfields in an existing data element and private data subelement

Background

The digital commerce solutions indicators are designed to enhance the security and performance of digital commerce transactions, making it easier for acquirers and issuers to identify them. These indicators were initially introduced in *AN 6791 Introducing Digital Commerce Solutions Indicators*, Release 23.Q4.

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	Modified subfields IPM MPE	Mandated
	• Credit			
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:	Single Message System		
Issuer	• Credit		Modified subfields IPM MPE	Mandated
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			

Acquirer, Issuer: Mandated

Acquirers and issuers must update their systems to support:

- A new value in:

- Data Element (DE) 48 (Additional Data: Private Use), subelement 48 (Digital Commerce Solutions Indicators), subfield 01 (Digital Commerce Domain Identifier) and subfield 02 (Digital Commerce Program Type) for the Dual Message Authorization System and Single Message System
- Private Data Subelement (PDS) 0020 (Digital Commerce Solutions Indicators), subfield 1 (Digital Commerce Domain Identifier) and subfield 2 (Digital Commerce Program Type) for the Dual Message Clearing System
- Alphanumeric format instead of numeric format in:
 - DE 48, subelement 48, subfield 02 for the Dual Message Authorization System and Single Message System
 - PDS 0020, subfield 2 for the Dual Message Clearing System

Acquirers and issuers should be aware of the renamed subfields for the previously mentioned DE and PDS.

Renamed subfields

DE 48, subelement 48, subfield ID	PDS 0020, subfield ID	Current name	Effective 25.Q4
Subfield 03	Subfield 3	Digital Commerce Check-In Entity Type and Name	Digital Commerce Program Type Details
Subfield 04	Subfield 4	Digital Commerce Check-In Method	Digital Commerce Check-In Details

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	√

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			

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 48 (Digital Commerce Solutions Indicators)

DE 48, subelement 48 (Digital Commerce Solutions Indicators) identifies the domain, program type, and optional check-in details of a digital commerce transaction.

Subfield 01 (Digital Commerce Domain Identifier)

DE 48, subelement 48, subfield 01 (Digital Commerce Domain Identifier) identifies the entity responsible for populating the digital commerce solutions indicators defined in subfield 02 (Digital Commerce Program Type), subfield 03 (Digital Commerce Program Type Details), and subfield 04 (Digital Commerce Check-In Details).

Values

Value	Description
0	Multi-Domain

Subfield 02 (Digital Commerce Program Type)

DE 48, subelement 48 (Digital Commerce Solutions Indicators), subfield 02 (Digital Commerce Program Type) identifies the specific digital commerce program.

Attributes

Attribute	Description
Data Representation	an-1

Values

Value	Description
0	Multi-Program

Subfield 03 (Digital Commerce Program Type Details)

DE 48, subelement 48, subfield 03 (Digital Commerce Program Type Details) identifies the methods a program type and its subtype apply to validate cardholder presence.

Application notes

When a transaction belongs to a single program type, subfield 03 will contain two characters. The first character indicates the program type, while the second character indicates the program subtype. A value of zero in the second character indicates the absence of a subtype. For example, a subfield 03 value of 10 indicates the transaction type is Mastercard Merchant Presented QR: SRC (SQR) with no subtype.

When a transaction belongs to more than one program type, subfield 02 will have a value of 0 (Multi-Program), and subfield 03 will have four characters to indicate each type and subtype the transaction belongs to. For

example, a subfield 03 value of 3040 indicates the transaction type is both Biometric with no subtype and Next Gen Point-of-Interaction (POI) with no subtype.

For a full list of digital commerce solution indicators, refer to [MDES Technical Specifications for Dual and Single Message Systems](#).

Example field values

Example program	DE 48, subelement 48 representation	Comments
Transaction with SQR	<ul style="list-style-type: none"> Subfield 01 = 1 (Mastercard) Subfield 02 = 1 (SQR) Subfield 03 = 10 (SQR) Subfield 04 = Not present 	Sample values when the transaction belongs to a single program type
Transaction with Next Gen POI and Stand-in Biometric	<ul style="list-style-type: none"> Subfield 01 = 1 (Mastercard) Subfield 02 = 0 (Multi-Program) Subfield 03 = 3040 (30 = Biometric, 40 = Next Gen POI) Subfield 04 = Next Gen POI Check In details 	Sample values when the transaction belongs to more than one program type (Multi-Program)
Transaction with Click to Pay and Pay By Link	<ul style="list-style-type: none"> Subfield 01 = 0 (Multi-Domain) Subfield 02 = 0 (Multi-Program) Subfield 03 = 2050 (20 = Click to Pay, 50 = Pay By Link) Subfield 04 = Not Present 	Sample values when multiple program details are collected by multiple sources, like Click to Pay from Mastercard and Pay By Link from the acquirer

Subfield 04 (Digital Commerce Check-In Details)

DE 48, subelement 48 (Digital Commerce Solutions Indicators), subfield 04 (Digital Commerce Check-In Details) is an open text field. This field identifies entity type, entity name and the methods a check-in entity applies to validate cardholder presence. All entities eligible for this subfield must be integrated with the Mastercard Next Gen POI API. This field may also include a reference number for tracking and reporting purpose.

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool 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.

PDS 0020 (Digital Commerce Solutions Indicators)

PDS 0020 (Digital Commerce Solutions Indicators) identifies the domain, program type, and optional check-in details of a digital commerce transaction.

Subfield 1 (Digital Commerce Domain Identifier)

PDS 0020, subfield 1 (Digital Commerce Domain Identifier) identifies the entity responsible for populating the digital commerce solutions indicators defined in subfield 2 (Digital Commerce Program Type), subfield 3 (Digital Commerce Program Type Details), and subfield 4 (Digital Commerce Check-In Details).

Values

Value	Description
0	Multi-Domain

Subfield 2 (Digital Commerce Program Type)

PDS 0020, subfield 2 (Digital Commerce Program Type) identifies the specific digital commerce program.

Attributes

Attribute	Description
Data Representation	an-1

Values

Value	Description
0	Multi-Program

Subfield 3 (Digital Commerce Program Type Details)

PDS 0020, subfield 3 (Digital Commerce Program Type Details) identifies the methods a program type and its subtype apply to validate cardholder presence.

Application notes

When a transaction belongs to a single program type, subfield 3 will contain two characters. The first character indicates the program type, while the second character indicates the program subtype. A value of zero in the second character indicates the absence of a subtype. For example, a subfield 3 value of 10 indicates the transaction type is Mastercard Merchant Presented QR: SRC (SQR) with no subtype.

When a transaction belongs to more than one program type, subfield 2 will have a value of 0 (Multi-Program), and subfield 3 will have four characters to indicate each type and subtype the transaction belongs to. For

example, a subfield 3 value of 3040 indicates the transaction type is both Biometric with no subtype and Next Gen Point-of-Interaction (POI) with no subtype.

For a full list of digital commerce solution indicators, refer to [MDES Technical Specifications for Dual and Single Message Systems](#).

Example field values

Example program	DE 48, subelement 48 representation	Comments
Transaction with SQR	<ul style="list-style-type: none">Subfield 1 = 1 (Mastercard)Subfield 2 = 1 (SQR)Subfield 3 = 10 (SQR)Subfield 4 = Not present	Sample values when the transaction belongs to a single program type
Transaction with Next Gen POI and In-store Biometric	<ul style="list-style-type: none">Subfield 1 = 1 (Mastercard)Subfield 2 = 0 (Multi-Program)Subfield 3 = 3040 (30 = Biometric, 40 = Next Gen POI)Subfield 4 = Next Gen POI Check In details	Sample values when the transaction belongs to more than one program type (Multi-Program)
Transaction with Click to Pay and Pay By Link	<ul style="list-style-type: none">Subfield 1 = 0 (Multi-Domain)Subfield 2 = 0 (Multi-Program)Subfield 3 = 2050 (20 = Click to Pay, 50 = Pay By Link)Subfield 4 = Not Present	Sample values when multiple program details are collected by multiple sources, like Click to Pay from Mastercard and Pay By Link from the acquirer

Subfield 4 (Digital Commerce Check-In Details)

DE 48, subelement 48 (Digital Commerce Solutions Indicators), subfield 04 (Digital Commerce Check-In Details) is an open text field. This field identifies entity type, entity name and the methods a check-in entity applies to validate cardholder presence. All entities eligible for this subfield must be integrated with the Mastercard Next Gen POI API. This field may also include a reference number for tracking and reporting purpose.

IPM MPE

Mastercard will update the noncompressed and optimized versions of these Integrated Product Messages (IPM) Mastercard Parameter Extract (MPE) tables.

IPM MPE table

Table	Modified fields
IP0009T1: PDS Subfield Attributes	Subfield names

Transaction Investigator

Mastercard will update the Clearing 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 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 48 (Digital Commerce Solutions Indicators)

DE 48, subelement 48 (Digital Commerce Solutions Indicators) identifies the domain, program type, and optional check-in details of a digital commerce transaction.

Subfield 01 (Digital Commerce Domain Identifier)

DE 48, subelement 48, subfield 01 (Digital Commerce Domain Identifier) identifies the entity responsible for populating the digital commerce solutions indicators defined in subfield 02 (Digital Commerce Program Type), subfield 03 (Digital Commerce Program Type Details), and subfield 04 (Digital Commerce Check-In Details).

Values

Value	Description
0	Multi-Domain

Subfield 02 (Digital Commerce Program Type)

DE 48, subelement 48, subfield 02 (Digital Commerce Program Type) identifies the specific digital commerce program.

Attributes

Attribute	Description
Data Representation	an-1

Values

Value	Description
0	Multi-Program

Subfield 03 (Digital Commerce Program Type Details)

DE 48, subelement 48, subfield 03 (Digital Commerce Program Type Details) identifies the methods a program type and its subtype apply to validate cardholder presence.

Application notes

When a transaction belongs to a single program type, subfield 03 will contain two characters. The first character indicates the program type, while the second character indicates the program subtype. A value of zero in the second character indicates the absence of a subtype. For example, a subfield 03 value of 10 indicates the transaction type is Mastercard Merchant Presented QR: SRC (SQR) with no subtype.

When a transaction belongs to more than one program type, subfield 02 will have a value of 0 (Multi-Program), and subfield 03 will have four characters to indicate each type and subtype the transaction belongs to. For example, a subfield 03 value of 3040 indicates the transaction type is both Biometric with no subtype and Next Gen Point-of-Interaction (POI) with no subtype.

For a full list of digital commerce solution indicators, refer to [MDES Technical Specifications for Dual and Single Message Systems](#).

Example field values

Example program	DE 48, subelement 48 representation	Comments
Transaction with SQR	<ul style="list-style-type: none">Subfield 01 = 1 (Mastercard)Subfield 02 = 1 (SQR)Subfield 03 = 10 (SQR)Subfield 04 = Not present	Sample values when the transaction belongs to a single program type
Transaction with Next Gen POI and Stand-in Biometric	<ul style="list-style-type: none">subfield 01 = 1 (Mastercard)subfield 02 = 0 (Multi-Program)subfield 03 = 3040 (30 = Biometric, 40 = Next Gen POI)subfield 04 = Next Gen POI Check In details	Sample values when the transaction belongs to more than one program type (Multi-Program)
Transaction with Click to Pay and Pay By Link	<ul style="list-style-type: none">Subfield 01 = 0 (Multi-Domain)Subfield 02 = 0 (Multi-Program)Subfield 03 = 2050 (20 = Click to Pay, 50 = Pay By Link)Subfield 04 = Not Present	Sample values when multiple program details are collected by multiple sources, like Click to Pay from Mastercard and Pay By Link from the acquirer

Subfield 04 (Digital Commerce Check-In Details)

DE 48, subelement 48 (Digital Commerce Solutions Indicators), subfield 04 (Digital Commerce Check-In Details) is an open text field. This field identifies entity type, entity name and the methods a check-in entity applies to validate cardholder presence. All entities eligible for this subfield must be integrated with the Mastercard Next Gen POI API. This field may also include a reference number for tracking and reporting purpose.

Single Message Transaction Manager

Mastercard will update the Single Message Transaction Manager 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:

- *AN 6791 Introducing Digital Commerce Solutions Indicators*, Release 23.Q4
- *AN 6793 23.Q2 Miscellaneous Core Systems Updates*, Release 23.Q2
- *GLB 10404 Standardizing Identification of QR Transactions*, Release 25.Q2
- *GLB 11329 Introducing In-Store Biometric Solutions Indicators*
- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *IPM Clearing Formats*
- *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 11248 Enhancing Digital Commerce Solutions Indicators](#), 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



GLB 11249.2 Expanding Issuance of Consumer Credit Products

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®

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:

17 October 2025

Executive overview

Mastercard is expanding the suite of consumer credit products by introducing three new product codes.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	
	02:00 to 5:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

Issuers electing to issue affluent card products around the world may be able to offer unique and relevant benefits for cardholders with high revenues, spending power, and potential for growth.

What Mastercard is doing

Mastercard is:

- Expanding the suite of consumer credit products by introducing three new product codes and issuance in Asia/Pacific, Canada, Europe, and U.S. regions:
 - MWJ: World Legend Mastercard
 - MWK: World Legend Exclusive Mastercard
 - MWL: World Select Mastercard
- Modifying the names of MWJ, MWK, and MWL
- Enhancing Account Level Management (ALM) processing to support these product codes for both Product Graduation Plus and Consumer Product Monitoring Service
- Enhancing edits to support intracountry interchange programs
- Modifying the descriptions of select intracountry interchange rate designators (IRDs) in Canada

Audience by region

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

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: • Credit	Dual Message Authorization	DE/Subelement/Subfield/Value	Mandated
		Dual Message Clearing	Modified Edits	
		Single Message System	IPM MPE	
			Product Code	
Issuer	Consumer: • Credit	Dual Message Authorization	DE/Subelement/Subfield/Value	Optional
		Dual Message Clearing	Modified Edits	
		Single Message System	IPM MPE	
			Product Code	
			IRDs	

Acquirer: Mandated

Acquirers globally must:

- Qualify transactions with consumer credit product codes MWJ, MWK, and MWL for respective IRDs within business service arrangements (BSAs).
- Support product codes MWJ, MWK, and MWL in:
 - Data element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
 - Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
 - DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.
- Modified edits as described in this release announcement.

Acquirer, Issuer: Mandated

Acquirers globally and issuers participating in Account Level Management (ALM) must prepare to receive ALM Service Data in:

- DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data), subfield 1 (ALM Service Code), subfield 2 (ALM Product Graduation Plus or Registered Product Code), subfield 3 (ALM Product Class), and subfield 4 (ALM Rate Type) containing the graduated product when the cardholder account participates in Product Graduation in Dual Message Authorization System messages.
- PDS 0275 (ALM Service Data) subfield 1 (ALM Service Code), subfield 2 (ALM Product Graduation Plus or Registered Product Code), subfield 3 (ALM Product Class), subfield 4 (ALM Rate Type), and subfield 5 (ALM Data Source) when the issuer uses Product Graduation Plus (PGP) for the cardholder account in Dual Message Clearing System messages.

Issuers: Optional

Issuers in the Asia/Pacific, Canada, Europe, and U.S. regions choosing to issue cards with these product codes should prepare to:

- Receive product codes MWJ, MWK, and MWL in:
 - DE 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
 - PDS 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
 - DE 126 (Switch Private Data) subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.
- Receive IRDs in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in Dual Message Clearing System messages for qualifying transactions.

Issuers in Canada that choose to issue MWJ should register the account into the Account Level Management Consumer Product Monitoring Service using the Universal Specification Version 2 to achieve differentiated interchange rates.

Account Category Code

Registered PAN Product Code	Registered Account Category Code
MWJ	Q

Registered PAN Product Code	Registered Account Category Code
Unregistered PANs: Account Range turned on for ALM, Z but PAN is not registered for ALM service. Processing will default to the core interchange programs.	
Not processed with ALM: Account Range turned off for ALM. Processing will default to the core interchange programs.	N/A

Issuers in Canada will have the option to submit account relationships using the Universal Specification V2 in alignment with the already established annual sequence of events.

Acquirers, Issuers: Optional

Acquirers and issuers should be aware of modified product code descriptions.

Modified product code descriptions

Product Code	Old description	New description
MWJ	Consumer Enhanced	World Legend Mastercard
MWK	Consumer Plus	World Legend Exclusive Mastercard
MWL	Consumer Plus Flex	World Select Mastercard

Acquirers and issuers in Canada should be aware that Mastercard has:

- Eliminated the annual interchange requalification process
- Modified descriptions for select intracountry IRDs as described in this release announcement

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	√

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			

Dual Message Authorization 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 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management Service Data) supports Regional ALM processing.

Subfield 2 (ALM Product Graduation Plus or Registered Product Code)

DE 48, subelement 24, subfield 2 (ALM Product Graduation Plus or Registered Product Code) contains the licensed graduated product code or the registered product code for those transactions identified with a PAN registered and qualifying for Product Graduation Plus or Consumer Product Monitoring Service, or a combination of Account Level Management Services.

Values

Values	Description
MWJ	World Legend Mastercard
MWK	World Legend Exclusive Mastercard
MWL	World Select Mastercard

Subfield 3 (ALM Product Class)

DE 48, subelement 24, subfield 3 (ALM Product Class) indicates the Product Class Override for the applicable ALM Service. Product Class provides the ability to vary interchange rates by product grouping, while maintaining common interchange structures.

Values

IF... DE 48 SE 24 SF 2 is present with one of the following valid values...	THEN... DE 48 SE 24 SF 3 will be present with one of the following valid values...	Product Class description
ALM Product Graduation Plus	Product Class associated with the Product Graduation Plus	
MWJ	MWJ	World Legend Mastercard
MWK	MWK	World Legend Exclusive Mastercard
MWL	MWL	World Select Mastercard

Dual Message Clearing System specification changes

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

PDS 0002 (GCMS Product Identifier)

PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

GCMS Product Identifier

GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier description	Product Class Override indicator
MWJ	MWJ	World Legend Mastercard	MWJ, World Legend Mastercard
MWK	MWK	World Legend Exclusive Mastercard	MWK, World Legend Exclusive Mastercard
MWL	MWL	World Select Mastercard	MWL, World Select Mastercard

IPM MPE

The consumer credit product codes MWJ, MWK, and MWL will be a valid value in IPM MPE tables.

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

IPM MPE tables

Table	Field
IP0016T1: Brand Product	Licensed Product ID
	GCMS Product ID
IP0020T1: PAN Mapping Product Code Pairs	POS Licensed Product ID
	Funding Licensed Product ID
	Funding GCMS Product ID
	Funding Product Class
IP0040T1: Issuer Account Range	Product Class
IP0096T1: Card Program Identifier and Product Registrations	GCMS Product ID

Interchange programs

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

Modified interchange programs

Mastercard will modify interchange programs to add product codes MWJ, MWK, and MWL to existing interchange programs within specific BSAs.

Interregional interchange programs

Acquiring region	Issuing region	BSA	IRDs to which product codes MWJ, MWK, and MWL will be added
United States	Canada	1/010201	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
United States	Asia/Pacific	1/010401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
United States	Europe	1/010501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Canada	United States	1/020101	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Canada	Asia/Pacific	1/020401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Canada	Europe	1/020501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Latin America and the Caribbean	United States	1/030101	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Latin America and the Caribbean	Canada	1/030201	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Latin America and the Caribbean	Europe	1/030501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Asia/Pacific	United States	1/040101	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Asia/Pacific	Canada	1/040201	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Asia/Pacific	Europe	1/040501	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Europe	United States	1/050101	20, 2A, EG, EV, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Europe	United States	1/050102	51, 75, AS
Europe	Canada	1/050201	20, 51, 2A, AS, EG, EV, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Europe	Asia/Pacific	1/050401	20, 2A, 51, AS, EG, EV, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Acquiring region	Issuing region	BSA	IRDs to which product codes MWJ, MWK, and MWL will be added
Middle East/Africa	United States	1/060101	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Middle East/Africa	Canada	1/060201	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, AS, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Middle East/Africa	Europe	1/060501	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Intraregional interchange programs

Region	BSA	IRDs to which product codes MWJ, MWK, and MWL will be added
United States	2/010001	01, 16, 18, 20, 34, 35, 36, 37, 38, 2A, CH, EZ, MC, MG, MI, MM, MS, MW, MY, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, W9, WA, WB, WC, WD, WF, WG, WH, WI, WJ, WK, WL, WM, WN, WO, WP, WQ, WR, WS, WT, WU, WV, WX, WZ
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YC, YF, YI
Europe	2/050001	20, 24, 50, 53, 75, 79, 84, 85, 88, 2A, CH, EG, ER, EV, EZ, MS, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Europe	2/050002	51, 56, 75, 85, 88, AL, CH, EG, EV, MT

Asia/Pacific intracountry interchange programs

Country	BSA	IRDs to which the product code MWL will be added
Singapore	4/702001	2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, WS

Canada intracountry interchange programs

Country	BSA	IRDs to which the product code MWJ will be added
Canada	4/124001	2A, 6A, 6B, 6C, 6D, 7A, 7B, 7C, 7D, BC, BD, BE, BF, CD, CE, CF, CG, EN, EO, EP, EQ, MJ, MK, ML, MM, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, RA, RB, RC, RD, RE, RF, RG, RH, SA, SB, SC, SD, UA, UB, UC, UD

Canada intracountry modified IRDs

Mastercard is modifying these descriptions of the intracountry IRDs for Canada.

Current IRD description	IRD description effective 25.Q4
6D: Canada Intracountry Consumer Credit Contactless, Muse Mastercard	6D: Canada Intracountry Consumer Credit Contactless, World Legend
7D: Canada Intracountry Consumer Credit Standard, Muse Mastercard	7D: Canada Intracountry Consumer Credit Standard, World Legend
BF: Canada Intracountry Consumer Credit Merit I Card Present EMV, Muse Mastercard	BF: Canada Intracountry Consumer Credit Merit I Card Present EMV, World Legend
CG: Canada Intracountry Consumer Credit Charity, Muse Mastercard	CG: Canada Intracountry Consumer Credit Charity, World Legend
EQ: Canada Intracountry Consumer Credit Merit 3 Digital Commerce, Muse Mastercard	EQ: Canada Intracountry Consumer Credit Merit 3 Digital Commerce, World Legend
MM: Canada Intracountry Consumer Credit Merit 2 Unsecure Card Present, Muse Mastercard	MM: Canada Intracountry Consumer Credit Merit 2 Unsecure Card Present, World Legend
SD: Canada Intracountry Consumer Credit 3DS, Muse Mastercard	SD: Canada Intracountry Consumer Credit 3DS, World Legend
RD: Canada Intracountry Consumer Credit Card Present Refund, Muse Mastercard	RD: Canada Intracountry Consumer Credit Card Present Refund, World Legend
RH: Canada Intracountry Consumer Credit Card Not Present Refund, Muse Mastercard	RH: Canada Intracountry Consumer Credit Card Not Present Refund, World Legend
UD: Canada Intracountry Consumer Credit Utilities, Muse Mastercard	UD: Canada Intracountry Consumer Credit Utilities, World Legend

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])

Mastercard is modifying this edit to include product codes MWJ, MWK, and MWL.

Error Number	Current requirement	Modification for this release
2281	The transaction will be rejected if submitted with processing code 20 and acceptor business (AB) code of 4722	This edit will also apply to transactions involving product codes MWJ, MWK, and MWL that qualify for IRD 35 within US intraregional BSA 2/010001
<p>This edit is performed in the Clearing Optimizer and the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First and Second Presentment/1240 • First and Arbitration Chargeback/1442 <p>Reversal messages included.</p>		

Modified edit: DE 26 (Acceptor Business Code [MCC])

Mastercard is modifying this edit to include product codes MWJ, MWK, and MWL.

Error Number	Current requirement	Modification for this release
2282	The transaction will be rejected if submitted with processing code 20 and AB group code for airline (A001) or AB code 5812	This edit will also apply to transactions involving product codes MWJ, MWK, and MWL that qualify for IRD 36 within US intraregional BSA 2/010001
<p>This edit is performed in the Clearing Optimizer and the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First and Second Presentment/1240 • First and Arbitration Chargeback/1442 <p>Reversal messages included.</p>		

Modified edit: DE 26 (Acceptor Business Code [MCC])

Mastercard is modifying this edit to include product codes MWJ, MWK, and MWL.

Error Number	Current requirement	Modification for this release
2283	The transaction will be rejected if submitted with processing code 20 and AB group code for vehicle rental V001 or AB code of 4112 and 4411	This edit will also apply to transactions involving product codes MWJ, MWK, and MWL that qualify for IRD 37 within US intraregional BSA 2/010001
<p>This edit is performed in the Clearing Optimizer and the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First and Second Presentment/1240 • First and Arbitration Chargeback/1442 <p>Reversal messages included.</p>		

Modified edit: DE 26 (Acceptor Business Code [MCC])

Mastercard is modifying this edit to include product codes MWJ, MWK, and MWL.

Error Number	Current requirement	Modification for this release
2284	The transaction will be rejected if submitted with processing code 20 and AB group code for Hotels H001	This edit will also apply to transactions involving product codes MWJ, MWK, and MWL that qualify for IRD 38 within US intraregional BSA 2/010001
<p>This edit is performed in the Clearing Optimizer and the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First and Second Presentment/1240 • First and Arbitration Chargeback/1442 <p>Reversal messages included.</p>		

Modified edit: DE 4 (Amount, Transaction)

Mastercard is modifying this edit to include product codes MWJ, MWK, and MWL.

Error Number	Current requirement	Modification for this release
2332	DE 4 amount, transaction must be equal to or greater than USD 2500	This edit will also apply to transactions involving product codes MWJ, MWK, and MWL that qualify for IRD WZ within US intraregional BSA 2/010001
<p>This edit is performed in the Clearing Optimizer and the GCMS for First Presentment/1240-200 messages.</p> <p>Collection Only excluded.</p>		

Modified Edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)

Mastercard is modifying this edit to include product codes MWJ, MWK, and MWL.

Error Number	Current requirement	Modification for this release
2459	Allow transactions with licensed brand product of MWE to qualify for World IRD or transactions with licensed brand product MCW to qualify for Enhanced value IRD when the account range participates in ALM and DE 38 position is present with a value of W or Y	This edit will also apply to transactions involving product codes MWJ, MWK, and MWL within US intraregional BSA 2/010001, processing codes 00, 9, and 18 to allow transactions to qualify for World IRDs or Enhanced value IRDs when the account range participates in ALM and DE 38 position 6 is present with value of W or Y
<p>This edit is performed in the Clearing Optimizer and the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First and Second Presentment/1240 • First and Arbitration Chargeback/1442 <p>Collection Only excluded.</p>		

Error numbers

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

Error numbers

Field/subfield	Error number	Error message	Edits performed by
DE 26	2281	DE26 ACCEPTOR BUSINESS CODE (MCC) INVALID FOR BUSINESS SERVICE ARRANGEMENT AND INTERCHANGE PROGRAM.	Both
DE 26	2282	DE26 ACCEPTOR BUSINESS CODE (MCC) INVALID FOR BUSINESS SERVICE ARRANGEMENT <BUSINESS SERVICE ID & TYPE> AND ACCEPTANCE BRAND ID CODE <AB> FOR INTERCHANGE PROGRAM.	Both

Field/subfield	Error number	Error message	Edits performed by
DE 26	2283	DE26 ACCEPTOR BUSINESS CODE (MCC) INVALID FOR BUSINESS SERVICE ARRANGEMENT AND ACCEPTANCE BRAND ID CODE FOR INTERCHANGE PROGRAM.	Both
DE 26	2284	DE26 ACCEPTOR BUSINESS CODE (MCC) INVALID FOR BUSINESS SERVICE ARRANGEMENT <BUSINESS SERVICE ID & TYPE> AND ACCEPTANCE BRAND ID CODE <AB>.	Both
DE 4	2332	DE4 AMOUNT, TRANSACTION INVALID. MUST BE WITHIN THE ACCEPTED AMOUNT RANGE FOR THE INTERCHANGE PROGRAM.	GCMS
PDS 0158, s4	2459	PDS 0185 SF4 NOT VALID FOR APPROVAL CODE AND CONSUMER BRAND PRODUCT COMBINATION.	Both

Quarterly Mastercard reporting

Issuers that choose to issue the Mastercard consumer credit card product codes must report all related activity within the following forms:

- *MWJ: World Legend QMR form*
- *MWK: World Legend Exclusive QMR form*
- *MWL: World Select QMR form*

Single Message System specification changes

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

DE 110 (Additional Data 2)

DE 110 (Additional Data 2) is reserved for use based on product type.

Subelement 8 (Product ID), decommissioned 23.Q2

DE 110, subelement 8, product identifier values provide issuers additional information about product ID, also known as product code.

Mastercard encourages customers that have not completed the migration from DE 110, subelement 8 to DE 126, subfield 5 to do so.

Product identifier values

Licensed product identifier	Description	Category
MWJ	World Legend Mastercard	Credit
MWK	World Legend Exclusive Mastercard	Credit
MWL	World Select Mastercard	Credit

DE 126 (Switch Private Data)

The Single Message System generates DE 126 (Switch Private Data) information to facilitate its own message processing.

Subfield 5 (Product ID)

DE 126, subfield 5 (Product ID) provides issuers more information about Product ID, also known as product code. This subelement indicates what product code is associated with a cardholder account. The Single Message System sends subfield 5 to the issuer in a Financial Transaction Request/0200 message.

Product identifier values

Licensed product identifier	Description	Category
MWJ	World Legend Mastercard	Credit
MWK	World Legend Exclusive Mastercard	Credit
MWL	World Select Mastercard	Credit

Quarterly Mastercard reporting

Issuers that choose to issue the Mastercard consumer credit card product codes must report all related activity within the following forms:

- *MWJ: World Legend QMR form*
- *MWK: World Legend Exclusive QMR form*
- *MWL: World Select QMR form*

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 8212 Revisions to Mastercard Consumer Credit Programs in the Canada Region*
- *GLB 8423 Expanding the Suite of Consumer Credit Cards, Release 24.Q4*

Reference manuals

For information about Mastercard processing refer to:

- *Account Level Management Manual*
- *Clearing Optimizer Module List Dual Message Clearing System*
- *Customer Interface Specification*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fee Manual Europe Programs for Vendors*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *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*
- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Quick Reference Book*
- *Single Message System Specifications*

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 11249 Expanding Issuance of Consumer Credit Products](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other Media to Related documentation

Date	Description of change
15 April 2025	Initial publication date



GLB 11252.2 Introducing a Small Business Product Code in the United States Region

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer
Optional: Issuer

System:

Dual Message Authorization System
Dual Message Clearing System
Single Message System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is introducing a small business credit product code in the United States region.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	
	02:00 to 5:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

With the new product code, small and medium business issuers in the United States will be able to offer unique and relevant benefits for cardholders with high revenues, spending power, and potential for growth.

What Mastercard is doing

Mastercard is introducing MAJ: World Legend Business Mastercard, a small business credit product code to issuers in the United States region with global acceptance.

MAJ will be eligible for participating in Account Level Management (ALM) Small Business Spend Processing (SBSP).

Audience by region

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

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Commercial: <ul style="list-style-type: none">Credit	Dual Message Authorization	DE/Subelement/Subfield/Value	Mandated
		Dual Message Clearing	IPM MPE	
		Single Message System	Product Code	
Issuer	Commercial: <ul style="list-style-type: none">Credit	Dual Message Authorization	IRDs	Optional
		Dual Message Clearing	DE/Subelement/Subfield/Value	
			IPM MPE	
			Product Code	
			IRDs	

Acquirer: Mandated

Acquirers globally must be prepared to:

- Qualify transactions with small business credit product code MAJ for interchange rate designators (IRDs) and business service arrangements (BSAs) as described in this announcement
- Receive small business credit product code MAJ in:
 - Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages

- Both Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages
- DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages

Acquirers must be prepared to receive Account Level Management Service Data for participating accounts in:

- DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data)
- PDS 0275 (Account Level Management [ALM] Service Data)
- PDS 0276 (Fee Amounts, Additional)

Issuer: Optional

Issuers in the United States region that choose to issue cards with small business credit product code MAJ must prepare to receive it in:

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

Issuers should be prepared to receive Account Level Management Service Data in:

- DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data)
- PDS 0275 (Account Level Management [ALM] Service Data)
- PDS 0276 (Fee Amounts, Additional)

Acquirers and issuers should be aware of Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) changes described in this 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	Account Level Management (ALM)	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				

Account Level Management

Mastercard will introduce changes to the Account Level Management to support this release announcement.

ALM processing

SBSP will be enhanced to include the MAJ: World Legend Mastercard Business Mastercard product code. Issuers already participating in Small Business Spend Processing World Elite are not required to re-elect their participation preferences. When a primary account number (PAN) is issued from an account range with the new product code and transacts the PAN will be included in subsequent quarterly spend qualification cycles, including spending analysis, registration processes if applicable, and included in the summary and detail qualification reports.

New issuers wanting to participate in SBSP: World Elite must elect their participation through Mastercard Connect®, Account Level Management Center. When a PAN is issued from an Account Range with the new product code and transacts the PAN will be included in subsequent quarterly spend qualification cycles, including spending analysis, registration processes if applicable, and included in the summary and detail qualification reports.

NOTE: To verify participation or elect to participate in SBSP: World Elite issuers may visit the Account Level Management Center through Mastercard Connect®.

For more information about Small Business Spend Processing, refer to the *Account Level Management Manual*.

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 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Regional ALM processing.

Subfield 1 (ALM Service Code)

DE 48, subelement 24, subfield 1 (ALM Service Code) indicates the ALM program and service.

ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1	00703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2	00705
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3	00707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4	00710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5	00717

Subfield 4 (ALM Rate Type)

DE 48, subelement 24, subfield 4 (ALM Rate Type) indicates the Rate Type number for the applicable ALM Service. Rate Types provide the ability to vary interchange rates in the event that unique IRDs are not assigned for an applicable business service arrangement. PANs actively registered for ALM Services that do not involve Product Graduation Plus will have an associated ALM Rate Type. Some ALM Services may combine Rate Types with Product Class Overrides (Subfield 3).

Values

For transactions that qualify, this field may have a value as listed in this table.

Rate type	Rate type description
831	World Elite Business to Level 1 Adjustment
832	World Elite Business to Level 2 Adjustment
833	World Elite Business to Level 3 Adjustment
834	World Elite Business to Level 4 Adjustment
835	World Elite Business to Level 5 Adjustment

PDS 0275 (Account Level Management [ALM] Service Data)

PDS 0275 (Account Level Management [ALM] Service Data) supports regional ALM processing.

Subfield 1 (ALM Service Code)

ALM Service Code represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered. The ALM Service Code is assigned at the time the PAN is registered in the Account Level Management Service and will be populated in the applicable authorization messages to ensure ALM processing is applied during transaction processing for the PAN.

Subfield 4 (ALM Rate Type)

PDS 0275, subfield 4 (ALM Rate Type) indicates the Rate Type for the applicable ALM service.

Values

For information about valid values for ALM, refer to the *Account Level Management Manual*.

PDS 0276 (Fee Amounts, Additional)

PDS 0276 (Fee Amounts, Additional) supports regional ALM processing.

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 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Regional ALM processing.

Subfield 2 (ALM Product Graduation Plus or Registered Product Code)

DE 48, subelement 24, subfield 2 (ALM Product Graduation Plus or Registered Product Code) contains the licensed graduated product code or the registered product code for those transactions identified with a PAN registered and qualifying for Product Graduation Plus or Consumer Product Monitoring Service, or a combination of Account Level Management Services.

The Values table lists the valid ALM Graduated or registered product code or card program identifier values by country of issuance.

Values

Valid values	Card program description	Country of issuance							
		Australia	Belarus	Brazil	Canada	Moldova	Thailand	Ukraine	United States
MAJ	World Legend Business Mastercard								X

Subfield 3 (ALM Product Class)

DE 48, subelement 24, subfield 3 (ALM Product Class) indicates the Product Class Override for the applicable ALM Service. Product Class provides the ability to vary interchange rates by product grouping, while maintaining common interchange structures.

Values

If DE 48, subelement 24, subfield 2 is present with one of the following values:		Then DE 48, subelement 24, subfield 3 will be present with one of the following values:	
ALM Product Graduation Plus		Product class associated with the Product Graduation Plus: valid values	Product class description
MAJ		MAJ	World Legend Business Mastercard

DE 63 (Network Data)

DE 63 (Network Data) is generated by the Dual Message Authorization System for each originating message routed through the network. The receiver must retain the data element and use it in any response or acknowledgment message associated with the originating message.

Subfield 1 (Financial Network Code)

DE 63, subfield 1 (Financial Network Code) identifies the specific program or service (for example, the financial network, financial program, or card program) with which the transaction is associated. DE 63 will contain the graduated product when the issuer’s cardholder account participates in the Product Graduation Account Level Management service.

Values

Code	Description	MC	NP	VI	TE	MS	CI
MAJ	World Legend Business Mastercard	√					

Alternate processing

Product code MAJ is eligible for Stand-In Authorization and X-Code Processing.

Dual Message Clearing System specification changes

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

PDS 0002 (GCMS Product Identifier)

PDS 0002 (GCMS Product Identifier) identifies the product recognized by the Global Clearing Management System (GCMS) for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

Values

GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MAJ	MAJ	World Legend Business Mastercard	MAJ: World Legend Business Mastercard

PDS 0003 (Licensed Product Identifier)

Licensed Product Identifier (PDS 0003) identifies the actual product code assigned by Mastercard when licensing the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

PDS 0275 (Account Level Management [ALM] Service Data)

PDS 0275 (Account Level Management Service Data) supports regional ALM processing.

Subfield 1 (ALM Service Code)

ALM Service Code represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered. The ALM Service Code is assigned at the time the PAN is registered in the Account Level Management Service and will be populated in the applicable authorization messages to ensure ALM processing is applied during transaction processing for the PAN.

Subfield 4 (ALM Rate Type)

PDS 0275, subfield 4 (ALM Rate Type) indicates the Rate Type for the applicable ALM service.

PDS 0276 (Fee Amounts, Additional)

PDS 0276 (Fee Amounts, Additional) supports regional ALM processing.

IPM MPE

Mastercard will update the noncompressed and optimized versions of these IPM MPE tables.

IPM MPE table

Table	Modified fields
IP0016T1: Brand Product	Licensed Product ID, GCMS Product ID, Product Class
IP0019T1: Account Level Management Participation and Enhanced Value Parameters	Licensed Product ID
IP0020T1: PAN Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0040T1: Issuer Account Range	Licensed Product ID, GCMS Product ID
IP0057T1: Interchange Override Fee Group	Product Class
IP0096T1: Card Program Identifier and Product Registrations	GCMS Product ID

Interchange programs

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

Modified interchange programs

Mastercard will modify interchange programs to add product code MAJ to existing interchange programs within specific BSAs.

IRD details

Criteria	Requirement
GCMS product ID	Commercial credit: MAJ

Interregional interchange programs

Acquiring region	Issuing region	BSA	IRDs to which MAJ will be added
Canada	United States	1/020101	21, 2A, EZ, FI, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Latin America and the Caribbean	United States	1/030101	21, 2A, EZ, FI, IP, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX
Asia/Pacific	United States	1/040101	2A, EZ, FI, IP, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX
Europe	United States	1/050101	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Middle East/Africa	United States	1/060101	2A, EZ, IP, FI, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX

Intraregional interchange programs

Region	BSAs	IRDs to which MAJ will be added	Application notes
United States intraregional	2/010001	21, 39, 40, 41, 42, 65, 67, 68, 69, 2A, 3A, 3B, 3K, 3N, 3R, 4A, 4B, 4K, 4N, 4R, 5A, 5B, 5K, 5N, 5R, CH, CU, EZ, FI, MC, MM, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, SA, SB, SK, SN, SR, TK	If ALM is not in use, only 21, 39, 40, 41, 42, 2A, 3A, 3B, 3K, 3N, 3R, CH, EZ, FI, MC, MM, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, TK are applicable

Quarterly Mastercard reporting

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

Single Message System specification changes

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

DE 110 (Additional Data 2)

DE 110 (Additional Data-2) is reserved for use based on product type.

DE 110, Subelement 8, product identifier values

DE 110, subelement 8 (Product ID) provides issuers additional information about Product ID, also known as product code.

Product identifier values

Licensed product identifier	Licensed product identifier description	Product category
MAJ	World Legend Business Mastercard	Credit

DE 126 (Switch Private Data)

DE 126 (Switch Private Data) contains information to facilitate Single Message System message processing.

Subfield 5 (Product ID)

DE 126, subfield 5 (Product ID) provides issuers more information about Product ID, also known as product code. This subelement indicates what product code is associated with a cardholder account. The Single Message System sends subfield 5 to the issuer in a Financial Transaction Request/0200 message.

Product identifier values

Licensed product identifier	Licensed product identifier description	Product category
MAJ	World Legend Business Mastercard	Credit

Related documentation

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

Announcements

For more information refer to *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4.

Reference manuals

For information about Mastercard processing refer to:

- *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 Formats*
- *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 11252 Introducing a Small Business Product Code in the United States Region](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other media to Related documentation Added ALM processing specifications Updated subfields for PDS 0275 Removed impacted IPM MPE table
15 April 2025	Initial publication date



GLB 11253.2 Introducing MDES Service Indicators

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
Opt-in: Issuer

System:

Dual Message Authorization System
Single Message System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is introducing Mastercard Digital Enablement Service (MDES) service indicators within the Dual Message Authorization System and Single Message System.

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	
	02:00 to 5:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	

Customer benefit

The new MDES service indicators communicate that a transaction qualifies for specific services, available to acquirers, merchants, and issuers who opt in to receive them.

What Mastercard is doing

Mastercard will be expanding an existing data element to include three new subelements.

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 subelements	Mandated
	<ul style="list-style-type: none">• Credit• Debit• Prepaid	Single Message System		
	Commercial:			
	<ul style="list-style-type: none">• Credit• Debit• Prepaid			
Issuer	Consumer:	Dual Message Authorization	New subelements	Opt-in
	<ul style="list-style-type: none">• Credit• Debit• Prepaid	Single Message System		
	Commercial:			
	<ul style="list-style-type: none">• Credit• Debit• Prepaid			

Acquirer: Mandated

Acquirers participating in MDES must be aware of these new subelements in DE 119 (Additional Data: Private Use 2):

- Subelement 004 (MDES Service Indicators for Acquirers)
- Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

Issuer: Opt-in

Issuers participating in MDES should be aware of these new subelements in DE 119:

- Subelement 003 (MDES Service Indicators for Issuers)
- Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

Issuers can opt in to this service by:

1. Logging into **MDES Manager** through Mastercard Connect®
2. Select **Profiles**
3. Select **Authorizations**
4. Select **Edit**

These subelements will not be populated on transactions processed through X-Code.

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			
Reports			
Bulk files			
Forms			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 116 (Mastercard Internal Use Data 2)

DE 116 (Mastercard Internal Use Data 2) is reserved by Mastercard for internal use only. Mastercard will never send DE 116 to external message receivers. External message originators must not include DE 116 in any messages sent to Mastercard. If DE 116 is sent to Mastercard, it will be ignored.

Mastercard is repurposing DE 116 for internal use only. This data element is referenced in this announcement because it will be included in the upcoming version of the *Mastercard Network Processing Dual Message Authorization System Guide*. Acquirers and issuers will never send or receive it.

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 Element Length	3 positions
Data Field	Contents of subelements
Subelements	3
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.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	•	X	C
Authorization Request Response/0110	•	X	C

Subelement 003 (MDES Service Indicators for Issuers)

DE 119, subelement 003 (MDES Service Indicators for Issuers) provides indicators to issuers about issuer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	003
Subelement Length	3
Data Representation	ans...098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 003 (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

Application notes

The Dual Message Authorization System inserts this subelement into Authorization Request/0100 messages when the issuer has opted-in to receive it.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 003. When future indicators are introduced, they will be defined in the [MDES Technical Specifications for Dual and Single Message Systems](#).

Example indicators

Example indicator	Description
M1	MVCT Browser Autofill
M2	MVCT for Issuers without Controls
M3	MVCT for Issuers with Controls

Subelement 004 (MDES Service Indicators for Acquirers)

DE 119, subelement 004 (MDES Service Indicators for Acquirers) provides indicators to acquirers about acquirer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	004
Subelement Length	3
Data Representation	ans...098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 004 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request Response/0110	.	X	C

Application notes

The Dual Message Authorization System inserts this subelement into Authorization Request Response/0110 messages.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 004. When future indicators are introduced, they will be defined in the [MDES Technical Specifications for Dual and Single Message Systems](#).

Example indicators

Example indicator	Description
A1	Token Authentication

Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

DE 119, subelement 005 (MDES Service Indicators for Issuers and Acquirers) provides indicators to both issuers and acquirers about common services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	005
Subelement Length	3
Data Representation	ans...098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 005 (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 Request Response/0110	.	X	C

Application notes

The Dual Message Authorization System inserts this subelement into:

- Authorization Request/0100 messages when the issuer has opted-in to receive it
- Authorization Request Response/0110 messages

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

Reserved for future Service Indicators.

Refer to [MDES Technical Specifications for Dual and Single Message Systems](#) for more information.

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 116 (Mastercard Internal Use Data 2)

DE 116 (Mastercard Internal Use Data 2) is reserved by Mastercard for internal use only. Mastercard will never send DE 116 to external message receivers. External message originators must not include DE 116 in any messages sent to Mastercard. If DE 116 is sent to Mastercard, it will be ignored.

Mastercard is repurposing DE 116 for internal use only. This data element is referenced in this announcement because it will be included in the upcoming version of the *Mastercard Network Processing Single Message System Guide*. Acquirers and issuers will never send or receive it.

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	3
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.

Applicable messages

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

Subelement 003 (MDES Service Indicators for Issuers)

DE 119, subelement 003 (MDES Service Indicators for Issuers) provides indicators to issuers about issuer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	003
Subelement Length	3
Data Representation	ans...098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 003 (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

Application notes

The Single Message System inserts this subelement into Financial Transaction Request/0200 messages when the issuer has opted-in to receive it.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 003. When future indicators are introduced, they will be defined in the [MDES Technical Specifications for Dual and Single Message Systems](#).

Example indicators

Example indicator	Description
M1	MVCT Browser Autofill
M2	MVCT for Issuers without Controls
M3	MVCT for Issuers with Controls

Subelement 004 (MDES Service Indicators for Acquirers)

DE 119, subelement 004 (MDES Service Indicators for Acquirers) provides indicators to acquirers about acquirer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	004
Subelement Length	3
Data Representation	ans...098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 004 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request Response/0210	.	X	C

Application notes

The Single Message System inserts this subelement into Financial Transaction Request Response/0210 messages.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 004. When future indicators are introduced, they will be defined in the [MDES Technical Specifications for Dual and Single Message Systems](#).

Example indicators

Example indicator	Description
A1	Token Authentication

Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

DE 119, subelement 005 (MDES Service Indicators for Issuers and Acquirers) provides indicators to both issuers and acquirers about common services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	005
Subelement Length	3
Data Representation	ans...098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 005 (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 Request Response/0210	•	X	C

Application notes

The Single Message System inserts this subelement into:

- Financial Transaction Request/0200 messages when the issuer has opted-in to receive it
- Financial Transaction Request Response/0210 messages

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

Reserved for future Service Indicators.

Refer to [MDES Technical Specifications for Dual and Single Message Systems](#) for more information.

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*
- *MDES Technical Specifications for Dual and Single Message Systems*

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 11253 Introducing Digital Service Indicators](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Removed T1 and A1 from example indicators for DE 119, subelement 003 and T1 from example indicators for DE 119, subelement 004 Added Other media to Related documentation Changed title from <i>GLB 11253.2 Introducing Digital Service Indicators</i> Replaced the word digital with MDES globally in this announcement, these changes are not marked with a revision indicator bar Updated attribute table and added usage for DE 119 Added DE 116 information
15 April 2025	Initial publication date



GLB 11276.2 Introducing Mastercard Transaction Insights: Authorization Match

Type:
Switching Release Announcement

Audience:
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
25.Q4

Action indicator:
Opt-in: Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is introducing Mastercard Transaction Insights: Authorization Match to provide clearing-to-authorization matching outcomes in original first presentment messages.

Effective date details

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

Customer benefit

Through receiving clearing-to-authorization matching outcomes in Dual Message Clearing System messages, issuers may experience:

- Streamlined reconciliation, streamlined back-office matching, and faster posting
- Reduction in authorization hold times associated with unmatched transactions
- Operational cost efficiencies associated with clearing-to-authorization matching and resolving consumer disputes

What Mastercard is doing

Mastercard is adding a private data subelement (PDS) in Dual Message Clearing System messages to include clearing-to-authorization matching insights. This field will contain insights into whether a matching Dual Message Authorization System message was found and will contain data from the following fields in the Dual Message Authorization System message when they are not consistent with the associated Dual Message Clearing System message:

- Transaction amount
- Acceptor business code (MCC)
- Authorization ID Response approval code

Mastercard will publish additional Mastercard Transaction Insights: Authorization Match details and customer enablement availability in future communications.

Background

Clearing-to-authorization reconciliation is a process followed by customers to help ensure the accuracy and completeness of their financial records.

Daily reconciliation requires insights from the Dual Message Authorization System to maintain accurate, complete, and valid financial data, thus adding complexity due to the need for discrepancy detection and right matching.

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:	Dual Message Clearing	New PDS	Opt-in
	• Credit		Reconciliation	
	• Debit		IPM MPE	
	• Prepaid			
	Commercial:			
	• Credit			
	• Debit			
	• Prepaid			

Issuer: Opt-in

Issuers globally that choose to opt in to this service must prepare to receive PDS 0012 (Authorization Matching Data) in the original First Presentment/1240 message.

Issuers must contact their Mastercard Customer Implementation Specialist or their account manager to enroll in Mastercard Transaction Insights: Authorization Match.

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	√

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 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.

Attributes

Data Representation:	ans...048; TAGLLLVAR
Tag Field:	0012
Length Field:	3 positions, value = 001–048
Data Field:	Variable length, 1–048 positions
Subfields:	None
Justification:	Left

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	.	X	C

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

Value	Description
N	Authorization record not found.
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	Authorization record found. DE number, length, and value of DEs from the associated authorization that do not match the clearing in TAGLLLVAR format.
	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.

For example, a matching Authorization Request/0100 message found with DE 4 (Transaction Amount) equal to 000000000123, DE 18 (Acceptor Business Code [MCC]) equal to 4567, and DE 38 (Authorization ID Response) equal to 89ABCD:

Example

If...	Then PDS 0012 will contain...
Only DE 4 does not match the First Presentment/1240 Message	P004012000000000123
DE 4 and DE 18 do not match the First Presentment/1240 Message	P0040120000000001230180044567
DE 4, DE 18, and DE 38 do not match the First Presentment/1240 Message	P004012000000000123018004456703800689ABCD

IPM MPE

Mastercard will update the noncompressed and optimized versions of these IPM MPE tables.

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields, PDS First Subfield

Related documentation

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

Announcements

For more information refer to *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4.

Reference manuals

For information about Mastercard processing refer to the:

- *GCMS Parameter Table Layouts*
- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Clearing 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 11276 Introducing Mastercard Transaction Insights: Authorization Match](#), Customer Technical Conference, April 2025

Version history

Version history

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



GLB 11278.2 Introducing a Mastercard Prepaid Installment Payments Product Code

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer
Optional: Issuer

System:

Dual Message Authorization System
Dual Message Clearing System
Single Message System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is introducing a Mastercard prepaid installment payments product code.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	Acquirers globally. Issuers in the Middle East/Africa region and the Eastern Europe subregion.
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	Acquirers globally. Issuers in the Middle East/Africa region and the Eastern Europe subregion.
	02:00 to 05:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	Acquirers globally. Issuers in the Middle East/Africa region and the Eastern Europe subregion.

Customer benefit

Issuers in the Middle East/Africa region and Eastern Europe subregion will be able to offer prepaid installment card credentials where every eligible transaction will be converted into an installment by default. This credential will be accepted globally.

What Mastercard is doing

Mastercard is introducing product code GPS: Mastercard Prepaid Installment Payments Card U to issuers in the Middle East/Africa region and countries in the Eastern Europe subregion with global acceptance.

Mastercard will publish additional details in the *Program Guide for the Mastercard Installments Program with Merchant Participation*.

Audience by region

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

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: <ul style="list-style-type: none">Prepaid	Dual Message Authorization	DE/Subelement/Subfield/Value	Mandated
		Dual Message Clearing	IPM MPE	
		Single Message System	Product Code	
Issuer	Consumer: <ul style="list-style-type: none">Prepaid	Dual Message Authorization	IRDs	Optional
		Dual Message Clearing	DE/Subfield/Value	
			IPM MPE	
			Product Code	
			IRDs	

Acquirer: Mandated

Acquirers globally must prepare to qualify transactions with product code GPS for Interchange Rate Designators (IRDs) within the Business Service Arrangements (BSAs) as described in this announcement.

Acquirers globally must prepare to receive product code GPS in:

- Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
- Both Private Data Subelement (PDS) 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System messages.
- DE 126 (Switch Private Data), subfield 5 (Product ID) or DE 110 (Additional Data 2), subelement 8 (Product ID) in Single Message System messages.

Issuer: Optional

Issuers in the Middle East/Africa region and countries in the Eastern Europe region that choose to issue cards with product code GPS must prepare to receive it in:

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

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

Impacted switch transactions

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

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 Authorization System specification changes

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

DE 63 (Network Data)

DE 63 (Network Data) is generated by the Dual Message Authorization System for each originating message routed through the network. The receiver must retain the data element and use it in any response or acknowledgment message associated with the originating message.

Subfield 1 (Financial Network Code)

DE 63, subfield 1 (Financial Network Code) identifies the specific program or service (for example, the financial network, financial program, or card program) with which the transaction is associated. DE 63 will contain the

graduated product when the issuer's cardholder account participates in the Product Graduation Account Level Management service.

Valid values

Code	Description	MC	NP	VI	TE	MS	CI
GPS	Mastercard Prepaid Installment Payments Card U	√					

Dual Message Clearing System specification changes

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

PDS 0002 (GCMS Product Identifier)

PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

GCMS product identifier

GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
GPS	GPS	Mastercard Prepaid Installment Payments Card U	GPS, Mastercard Prepaid Installment Payments Card U

IPM MPE

Mastercard will update the noncompressed and optimized versions of these IPM MPE tables to contain new product code GPS.

IPM MPE table

Table	Modified fields
IP0016T1: Brand Product	Licensed Product ID, GCMS Product ID, Product Class
IP0018T1: Mastercard Product Graduation Parameters	Licensed Product ID, GCMS Product ID, Product Class
IP0019T1: Account Level Management Participation and Enhanced Value Parameters	Licensed Product ID
IP0020T1: PAN Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0037T1: Selection Criteria Data	Licensed Product ID
IP0040T1: Issuer Account Range	Licensed Product ID, GCMS Product ID

Table	Modified fields
IP0057T1: Interchange Override Fee Group	Product Class
IP0096T1: Card Program Identifier and Product Restrictions	GCMS Product ID

Interchange programs

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

Modified interchange programs

Mastercard will modify interchange programs to add the product code GPS to existing IRDs within specific business service arrangements (BSAs).

Interchange criteria and requirements

Criteria	Requirement
GCMS product ID	Consumer prepaid: GPS

Interregional interchange programs

Acquiring region	Issuing region	BSA	IRDs to which product code GPS will be added
United States	Europe	1/010501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Canada	Europe	1/020501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Latin America and the Caribbean	Europe	1/030501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Asia/Pacific	Europe	1/040501	20, 2A, CB, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Middle East/Africa	Europe	1/060501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
United States	Middle East/Africa	1/010601	20, 2A, EZ, MS, QR, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Canada	Middle East/Africa	1/020601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Latin America and the Caribbean	Middle East/Africa	1/030601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Asia/Pacific	Middle East/Africa	1/040601	20, 2A, CB, EZ, MS, QR, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH

Acquiring region	Issuing region	BSA	IRDs to which product code GPS will be added
Europe	Middle East/Africa	1/050601	20, 2A, EB, EW, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH

Intraregional interchange programs

Region	BSA	IRDs to which product code GPS will be added
Europe	2/050001	2A, 20, 24, 50, 53, 75, 79, 84, 85, 88, AL, CH, EB, ER, EW, MT, MS, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Middle East/Africa	2/060001	2A, 20, 88, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Intercountry interchange programs

Region	BSA	IRDs to which product code GPS will be added
Europe	3/050031	2A, 20, 24, 51, 56, 75, 79, 88, 50, 53, 84, 85, AL, CH, MT, MS, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX

Europe intracountry interchange programs

Country	BSA	IRDs to which product code GPS will be added
Azerbaijan	4/031001	2A, 24, 51, 75, AL, MS, MT, P2, TP, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QS, QR
Georgia	4/268001	2A, 24, 51, 75, 79, 84, 88, AL, MS, MT, P2, PW, TP, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QS, QR
Kazakhstan	4/398001	2A, 20, 24, 50, 51, 75, 88, 51, AL, CH, MS, PT, PW, TP, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QS, QR
Moldova	4/498001	2A, 20, 24, 50, 51, 53, 75, 79, 84, 85, 88, AL, CH, MS, MT, P2, PC, PT, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QS, QR
Ukraine	4/804001	2A, 20, 24, 50, 51, 75, 79, 84, AL, CH, MS, PC, PT, PW, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QS
Uzbekistan	4/860001	2A, 24, 51, 56, 75, 79, 84, 85, 88, AL, CH, L1, L2, L3, MT, P2, PC, PT

Middle East/Africa intracountry interchange programs

Country	BSA	IRDs to which product code GPS will be added
Bahrain	4/048001	2A, L5, WA, WE, WF, WI, WM, WS
Ghana	4/288001	L5, QR, WM, WA
Jordan	4/400001	2A, 20, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, WA, WE, WF, WI, WM, MS, WS
Kenya	4/404001	L5, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, TP, WA, WE, WF, WI, WS
Kuwait	4/414001	2A, 20, W0, WP, WQ, WX, WZ
Lebanon	4/422001	2A, 20, L3, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, WC, WE, WF, WM, WS, WT
Mauritius	4/480001	2A, PI, PM, PS, WA, WS
Morocco	4/504001	2A, 75
Oman	4/512001	2A, 20, L3, WC, WE, WF, WM, WS, WT
Nigeria	4/566001	20, 75, 85, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO
Pakistan	4/586001	2A, 2E, L5, QR, WA, WE, WF, WI, WM, WS
Qatar	4/634001	2A, 20, WF, W0, WP, WQ, WX, WZ,
Saudi Arabia	4/682001	2A, 20, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, WP, W0, WQ, WX, WZ
South Africa	4/710001	1C, 2A, 2C, 20, AC, BC, CC, IC, MC, MS, NC, PC, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, UC
UAE	4/784001	2A, 20, 95, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, UE, UH, WE, WF, WM, WS,
Uganda	4/800001	WA, WE, WF, WI, WM, WS
Egypt	4/818001	2A, MP, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, WE
Tanzania	4/834001	75, L5, QR, WA, WM

Quarterly Mastercard reporting

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

Single Message System specification changes

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

DE 110 (Additional Data 2)

DE 110 (Additional Data-2) is reserved for use based on product type.

Subelement 8, product identifier values

Immediate Debit products begin with "T" in the GCMS Product Identifier and have "immediate" in the description.

Product identifier values

Licensed product identifier	Licensed product identifier description	Product category
GPS	Mastercard Prepaid Installment Payments Card U	Prepaid

DE 126 (Switch Private Data)

DE 126 (Switch Private Data) is used by the Single Message System to generate information to facilitate its own message processing.

Subfield 5 (Product ID)

DE 126, subfield 5 (Product ID) provides issuers additional information about the product ID, also known as the product code. This subfield contains the product code associated with a cardholder account. Single Message System sends subfield 5 to the issuer in Financial Transaction Request/0200 messages.

Values

Licensed product identifier	Licensed product identifier description	Product category
GPS	Mastercard Prepaid Installment Payments Card U	Prepaid

Related documentation

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

Announcements

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

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*

- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Canada Region*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Interregional Programs for Vendors*
- *Interchange Manual Middle East/Africa Region*
- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing 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 11278 Introducing a Mastercard Prepaid Installment Payments Product Code](#), Customer Technical Conference, April 2025

Version history

Version history

Date	Description of change
17 June 2025	Updated: <ul style="list-style-type: none">• Customer benefit• Interregional interchange programs• Intraregional interchange programs Added Other media to Related documentation
15 April 2025	Initial publication date



GLB 11280.2 Enhancing Account Balance Listing

Type:

Switching Release Announcement

Audience:

Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:

25.Q4

Action indicator:

Opt-in: Issuer

System:

Dual Message Authorization System
Single Message System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is enhancing Account Balance Listing (ABL) to allow participating issuers to provide near real-time balance updates.

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	
	02:00 to 05:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	

Customer benefit

ABL may enhance Mastercard's precision of on-behalf decisioning, and help increase approvals, cardholder satisfaction, and issuer profitability.

What Mastercard is doing

Mastercard is introducing an amount type value for participating issuers to provide the most current balance information for the transacting Primary Account Number (PAN).

Background

With ABL, issuers can share PAN-level spend limits with Mastercard to be used with Payment Resiliency services for more accurate on-behalf authorization.

Enrollment is required to participate in and use the ABL service. To enroll, complete form 0043 *Stand-In Account Balance Listing Enrollment Form* (located in the Forms Library on Mastercard Connect®) and return to payment.resiliency@mastercard.com.

For more detailed information on Account Balance Listing, review the *Stand-In Authorization Reference Guide*.

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:	Dual Message Authorization	New DE/Subfield/Value	Opt-in
	<ul style="list-style-type: none">CreditDebitPrepaid	Single Message System		
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaid			

Issuer: Opt-in

Issuers can provide a Resiliency Account Balance Amount as an occurrence of Data Element (DE) 54 (Additional Amounts) in:

- Authorization Request Response/0110 messages for the Dual Message Authorization System
- Financial Transaction Request Response/0210 messages for the Single Message System

A Resiliency Account Balance Amount provides a PAN-level spend limit and can be identified in DE 54, subfield 2 (Amount Type) with a new value of 93 (Resiliency Account Balance Amount).

To provide a Resiliency Account Balance Amount all DE 54 subfields must be present.

Once delivered to Mastercard, the DE 54 occurrence containing the Resiliency Account Balance Amount will be stripped from the response to ensure that the data is not passed to the acquirer.

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			
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 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information on up to three amount types and related account data.

Resiliency Account Balance Amount

The Resiliency Account Balance Amount enables issuers to provide balance detail for Account Balance Listing with the transacting PAN in Authorization Request Response/0110 messages.

Consistent with other DE 54 occurrences in the Authorization Request Response/0110, participating issuers must provide the Resiliency Account Balance Amount in the cardholder billing currency as indicated in DE 51 (Currency Code, Cardholder Billing) from the Authorization Request Response/0110 message.

Issuers can include the Resiliency Account Balance Amount by itself or with one additional DE 54 occurrence in transactions which are fully approved or declined. For example, issuers can include an Available balance (Amount Type 02) and Resiliency Account Balance Amount (Amount Type 93) in the same message.

Issuers can include the Resiliency Account Balance Amount on partially approved transactions where DE 39 (Response Code) indicates Partial Approval (10) or Purchase Amount Only, No Cash Back Allowed (87). However, issuers providing a Resiliency Account Balance Amount in a partially approved transaction must not include a second DE 54 occurrence, other than the Original Amount (Amount Type 57), consistent with the General Application notes for DE 54, and the Dual Message Authorization System edits for partial approvals.

The Dual Message Authorization System will not forward the Resiliency Account Balance Amount to acquirers.

Acquirers must not use the Resiliency Account Balance Amount value (Amount Type 93) in Authorization Request/0100, Authorization Advice/0120: acquirer-generated, or Reversal Request/0400 messages. The Dual Message Authorization System will ignore any DE 54 occurrence containing a Resiliency Account Balance Amount.

Subfield 2 (Amount Type)

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Values

Value	Description
93	Resiliency Account Balance Amount

Single Message System specification changes

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

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information for a maximum of 12 amounts and related account data for which the Mastercard Network has not defined specific data elements.

Resiliency Account Balance Amount

The Resiliency Account Balance Amount enables issuers to provide balance detail for Account Balance Listing with the transacting PAN in Financial Transaction Request Response/0210 messages.

Consistent with other DE 54 occurrences in the Financial Transaction Request Response/0210, issuers must provide the Resiliency Account Balance Amount in the cardholder billing currency as indicated by DE 51 (Currency Code, Cardholder Billing) and DE 54, Subfield 1 (Account type), which must be the same as DE 3 (Processing Code), Subfield 2 (Cardholder Account Type [From]).

Issuers can include the Resiliency Account Balance Amount by itself or with additional DE 54 occurrences in the response. For example, issuers can include an Available balance (Amount Type 02) and Resiliency Account Balance Amount (Amount Type 93) in the same message.

The Single Message System will never forward the Resiliency Account Balance Amount to acquirers.

Acquirers must not use the Resiliency Account Balance Amount value (Amount Type 93) in Financial Transaction Request/0200, Financial Transaction Advice/0220: acquirer-generated, or Acquirer Reversal Request/0420 messages. The Single Message System will ignore any DE 54 occurrence containing a Resiliency Account Balance Amount.

Subfield 2 (Amount Type)

DE 54, subfield 2 contains the amount type.

Values

Value	Description
93	Resiliency Account Balance Amount

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*
- *Stand-In Authorization Reference 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 11280 Enhancing Account Balance Listing](#), Customer Technical Conference, April 2025

Version history

Version history

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



GLB 11283.2 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:

25.Q4

Action indicator:

Informational: Acquirer
Mandated: Issuer

System:

Dual Message Authorization System
Single Message System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is providing Mastercard Digital Enablement Service (MDES) issuers information captured at the terminal that may suggest a relay attack associated with device-based contactless payments.

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	
	02:00 to 5:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	

Customer benefit

Leveraging specifications from the *M/Chip Advance Issuer Guide*, Chapter 3, "Application Features - detailed explanation", section 3.20 "Relay Resistance Protocol," Mastercard will provide MDES issuers with relay resistance protocol (RRP) information to support risk scoring and decisioning during authorization.

What Mastercard is doing

Mastercard is adding new valid on-behalf service (OBS) values in authorization messages for contactless transactions using device wallets to provide relay resistance protocol (RRP) information.

Background

A relay attack occurs when a criminal enterprise uses various techniques to transmit data from a terminal to another location to quickly empty an account and make it easier for members of the criminal enterprise to remain covert. An example is if a fraudster phishes a cardholder's details and provisions those details to a device wallet. The fraudster can then act with co-conspirators who:

- Go to physical stores

- Use a manipulated device to perform a transaction on the in-store terminal
- Transmit the terminal data over the internet to the remote fraudster, who is then able to perform the transaction on the device with the phished credentials

This allows the attacker to make unauthorized purchases by capturing and forwarding the transaction data without the victim's knowledge or consent.

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	Existing DE value	Informational
	<ul style="list-style-type: none"> • Credit • Debit • Prepaid 	Single Message System		
	Commercial:			
	<ul style="list-style-type: none"> • Credit • Debit • Prepaid 			
Issuer	Consumer:	Dual Message Authorization	New DE value	Mandated
	<ul style="list-style-type: none"> • Credit • Debit • Prepaid 	Single Message System		
	Commercial:			
	<ul style="list-style-type: none"> • Credit • Debit • Prepaid 			

Acquirer: Informational

Acquirers should be aware of the presence of RRP information for tokenized contactless transactions. RRP data indicating a relay attack are present in bits 1-4 of byte 5 of the Terminal Verification Result (Tag 95) in DE 55 (Integrated Circuit Card [ICC] System-Related Data).

Issuer: Mandated

Issuers must support the new OBS values received in Authorization Request/0100 and Financial Transaction Request/0200 messages and should consider them in authorization decisioning.

The new OBS values are used to indicate signs of a potential relay attack and will be provided to all MDES issuers globally. RRP will gradually roll out for all device wallets and, once supported, will be enabled on newly digitized tokens moving forward. The availability of the new OBS values in transactions depend on support by both the device and terminal. The new OBS values conveying RRP information serve as additional information for issuer fraud systems to evaluate and should not be used in isolation to make authorization decisions.

Mastercard will provide further guidance in the *MDES Baseline Configuration and Fraud Prevention Best Practices Guide*.

If an issuer is unable to support the new OBS values before the effective date, they must contact Global Customer Service to opt out of receiving the new OBS values.

Issuers that decide to opt in to receive the new OBS values at a later time must contact Global Customer Service or their local Mastercard representative.

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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.

Subelement 71 (Valid Subfield 1, Subfield 2, and Subfield 3 value combinations)

DE 48, subelement 71 (Valid Subfield 1, Subfield 2, and Subfield 3 value combinations) are the valid DE 48 (Additional Data: Private Use), subelement 71 (On-behalf Service [OBS]), subfield 1 (On-behalf [OB] Service Indicator), subfield 2 (OB Result 1), subfield 3 (On-behalf Result 2) value combinations.

Value combinations

Transaction Description	Subfield 1: On-behalf (OB) Service	Subfield 2: On-behalf Result 1	Subfield 3: On-behalf Result 2
MDES tokenized contactless transactions when RRP is not performed	51: MDES Pre-Validation Service for Secure Element tokens (ICC or DSRP data) 61: MDES Pre-Validation Service for Cloud and Static tokens (ICC, DSRP, or DTVC data)	V = Valid	SPACE = RRP not performed

Transaction Description	Subfield 1: On-behalf (OB) Service	Subfield 2: On-behalf Result 1	Subfield 3: On-behalf Result 2
MDES tokenized contactless transactions when RRP is performed	51: MDES Pre-Validation Service for Secure Element tokens (ICC or DSRP data) 61: MDES Pre-Validation Service for Cloud and Static tokens (ICC, DSRP, or DTVC data)	V = Valid	A = RRP performed within the established limits B = RRP performed, time limit exceeded
MDES Tokenized non-contactless transactions	51: MDES Pre-Validation Service for Secure Element tokens (ICC or DSRP data) 61: MDES Pre-Validation Service for Cloud and Static tokens (ICC, DSRP, or DTVC data)	V = Valid	RRP is not supported in e-commerce transactions. For e-commerce transactions, valid values are SPACE (default) or "T" when DTVC (Dynamic Token Verification Code) is successfully validated.

Single Message System specification changes

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

Valid Subfield 1, Subfield 2, and Subfield 3 value combinations

DE 48, subelement 71 (Valid Subfield 1, Subfield 2, and Subfield 3 value combinations) are the valid DE 48 (Additional Data: Private Use), subelement 71 (On-behalf Service [OBS]), subfield 1 (On-behalf [OB] Service Indicator), subfield 2 (OB Result 1), subfield 3 (On-behalf Result 2) value combinations.

Value combinations

Transaction Description	Subfield 1: On-behalf (OB) Service	Subfield 2: On-behalf Result 1	Subfield 3: On-behalf Result 2
MDES tokenized contactless transactions when RRP is not performed	51: MDES Pre-Validation Service for Secure Element tokens (ICC or DSRP data) 61: MDES Pre-Validation Service for Cloud and Static tokens (ICC, DSRP, or DTVC data)	V = Valid	SPACE = RRP not performed

Transaction Description	Subfield 1: On-behalf (OB) Service	Subfield 2: On-behalf Result 1	Subfield 3: On-behalf Result 2
MDES tokenized contactless transactions when RRP is performed	51: MDES Pre-Validation Service for Secure Element tokens (ICC or DSRP data) 61: MDES Pre-Validation Service for Cloud and Static tokens (ICC, DSRP, or DTVC data)	V = Valid	A = RRP performed within the established limits B = RRP performed, time limit exceeded
MDES Tokenized non-contactless transactions	51: MDES Pre-Validation Service for Secure Element tokens (ICC or DSRP data) 61: MDES Pre-Validation Service for Cloud and Static tokens (ICC, DSRP, or DTVC data)	V = Valid	RRP is not supported in e-commerce transactions. For e-commerce transactions, valid values are SPACE (default) or "T" when DTVC (Dynamic Token Verification Code) is successfully validated.

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*
- *Relay Resistance Protocol Terminal Implementation Guide*
- *M/Chip Advance Issuer Guide*
- *MDES Baseline Configuration and Fraud Prevention Best Practices 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 11283 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers](#), 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



GLB 11284.2 Enhancing Transport Layer Security

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:

25.Q4

Action indicator:

Opt-in: 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 enhancing how customer host systems secure the connection to the Mastercard Interface Processor (MIP).

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 05:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	

What Mastercard is doing

Mastercard is aligning to industry standards by offering Elliptic Curve Cryptography (ECC) cipher suites to encrypt transport layer security (TLS) 1.2 connections between customer hosts and the MIP. Customers may continue to use Rivest-Shamir-Adleman (RSA) ciphers, or use a combination of ECC and RSA ciphers to secure their TLS connection to the MIP.

Background

Customers connect to the Mastercard Network through the MIP, which serves as a front-end communications processor. The MIP is located on site at the customer facility or at one of Mastercard's global data centers.

Customer host systems can connect to MIP services only through specified internet protocol (IP) addresses and specified transmission control protocol (TCP) ports. The MIP permits connections only from the customer host IP addresses that Mastercard has defined. Currently, these connections are encrypted through RSA cryptography suites as a default and will continue to do so unless customers take action.

Customers wishing to encrypt connections with ECC ciphers should prepare to include these ciphers within the TLS handshake process. Customers should consult their host system documentation for more information on how to support ECC ciphers.

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	Processing	Opt-in
	• Credit			
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			
Issuer	Consumer:	Dual Message Authorization	Processing	Opt-in
	• Credit			
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			

Acquirer, Issuer: Opt-In

Acquirers and issuers that would like to utilize ECC must contact their Customer Implementation Services representative before beginning to include these ciphers within the TLS handshake process.

Testing

Mastercard recommends testing 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 *AN 4168 Mastercard Network Secured Mastercard Interface Processor (MIP) Customer Connectivity (TLS 1.2)*, Release 20.Q4.

Reference manuals

For information about Mastercard processing refer to *Secured Data Communications*.

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 11284 Enhancing Transport Layer Security](#), 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



GLB 11316.2 Extending Merchant Advice Code to Card-Present Transactions

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
25.Q4

Action indicator:
Informational: Acquirer, Issuer

System:
Dual Message Authorization System
Single Message System

Published:
17 June 2025

Effective:
4 November 2025

Executive overview

Mastercard is enhancing Merchant Advice Code (MAC) use cases to include card-present 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	
	02:00 to 5:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	

Customer benefit

While not limited to deferred authorizations, the additional MAC use case will help provide a more efficient experience regarding deferred authorizations and will help prevent unnecessarily resubmitted authorizations.

What Mastercard is doing

Mastercard will enable issuers to use existing MAC field values to manage the resubmission of deferred authorizations for card-present transactions.

Background

Deferred authorizations are authorization messages submitted after a purchase has been made, as opposed to during the purchase itself. For example, deferred authorizations may be submitted after a natural disaster in which the merchant terminal cannot reach the acquirer.

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: <ul style="list-style-type: none">• Credit• Debit• Prepaid	Dual Message Authorization	Existing DE value	Informational
	Commercial: <ul style="list-style-type: none">• Credit• Debit• Prepaid	Single Message System		
Acquirer	Consumer: <ul style="list-style-type: none">• Credit• Debit• Prepaid	Dual Message Authorization	Existing DE value	Informational
	Commercial: <ul style="list-style-type: none">• Credit• Debit• Prepaid	Single Message System		

Acquirer, Issuer: Informational

Acquirers should be prepared to receive and process existing Data Element (DE) 48 (Additional Data: Private Use), subelement 84 (Merchant Advice Code), value 02 (Cannot approve at this time, try again later) for card-present transactions.

Issuers should be aware that they can use existing DE 48, subelement 84, value 02 to manage the resubmission of deferred authorizations for card-present transactions.

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	√

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

Testing

Mastercard recommends testing 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*

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 11316 Extending Merchant Advice Code to Card-Present Transactions](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other media to Related documentation
	In the Customer benefit section, clarified that the enhancement is not limited to deferred authorizations
15 April 2025	Initial publication date



GLB 11318.2 Expanding Credit Product Code for Installment Program with Merchant Participation

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is expanding Mastercard Installments global consumer credit product code for issuance in the Latin America and the Caribbean, Europe, and Middle East/Africa regions with global acceptance. Also, Mastercard is revising the interchange programs for product code GCS issued in the Asia/Pacific region.

Effective date details

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

Customer benefit

Issuers will be able to offer consumers installment card credentials that will allow every eligible transaction to be converted into an installment by default and will be accepted globally wherever Mastercard is accepted.

What Mastercard is doing

Mastercard is expanding its product code GCS: Mastercard Installment Payments T by:

- Adding it to existing interchange programs in the Latin America and the Caribbean, Europe, and Middle East/Africa regions
- Revising interchange programs in the Asia/Pacific region by lifecycling some of the existing interchange rate designators (IRDs) and adding it to other existing interchange programs

Audience by region

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

Customer impact

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

Impact overview

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

Acquirer, Issuer: Mandated

Acquirers and issuers must support the use of lifecycled interchange programs.

Acquirers globally must prepare to:

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

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

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

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

Implementation alert

Acquirers and issuers should be aware that:

- First Presentment/1240-200 messages submitted with lifecycled interchange programs will be rejected effective with this release announcement.
- Mastercard will support lifecycled IRDs through Release 27.Q2 to process Second Presentment/1240-2XX messages and chargebacks for transactions initiated with those interchange programs.

The Global Clearing Management System (GCMS) supports lifecycle activity processing when changes are made to IRDs. This allows lifecycle activity, such as second presentments and chargebacks, to continue to be processed with the original IRD, while all new first presentments 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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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.

IPM MPE

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

IPM MPE tables

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

Interchange

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

Modified interchange programs

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

IRD details

Criteria	Requirement
GCMS product ID	Consumer credit: GCS

Interregional Interchange programs

Acquiring region	Issuing region	BSA	IRDs to which product code GCS will be added
United States	Latin America and the Caribbean	1/010301	20, 2A, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, EZ, MS, QL, QM, QN, QO, QR, QX, YB, YE, YH
Canada	Latin America and the Caribbean	1/020301	20, 2A, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, MS, QL, QM, QN, QO, QX, YB, YE, YH
Asia/Pacific	Latin America and the Caribbean	1/040301	20, 2A, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, CB, MS, QL, QM, QN, QO, QR, QX, YB, YE, YH
Europe	Latin America and the Caribbean	1/050301	20, 2A, EG, EV, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Middle East/ Africa	Latin America and the Caribbean	1/060301	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
United States	Europe	1/010501	20, 2A, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, MS, QL, QM, QN, QO, QR, QX, YB, YE, YH
Canada	Europe	1/020501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Latin America and the Caribbean	Europe	1/030501	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Asia/Pacific	Europe	1/040501	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Middle East/ Africa	Europe	1/060501	20, 2A, MS, Q1, Q2, Q3, Q4, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
United States	Middle East/ Africa	1/010601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH

Acquiring region	Issuing region	BSA	IRDs to which product code GCS will be added
Canada	Middle East/ Africa	1/020601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Latin America and the Caribbean	Middle East/ Africa	1/030601	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Asia/Pacific	Middle East/ Africa	1/040601	20, 2A, CB, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Europe	Middle East/ Africa	1/050601	20, 2A, EG, EV, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
United States	Asia/Pacific	1/010401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Canada	Asia/Pacific	1/020401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Europe	Asia/Pacific	1/050401	20, 2A, EG, EV, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Middle East/ Africa	Asia/Pacific	1/060401	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH

Intraregional Interchange programs

Region	BSA	IRDs to which product code GCS will be added
Latin America and the Caribbean	2/030001	20, 2A, EZ, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, EZ, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YB, YE, YH
Europe	2/050001	20, 24, 50, 53, 75, 79, 85, 88, 2A, AL, CH, EG, ER, EV, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Middle East/Africa	2/060001	20, 51, 88, 2A, A1, A2, AS, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Europe Region Intercountry Interchange programs

Region	BSA	IRDs to which product code GCS will be added
Europe	3/050012	20, 24, 50, 51, 53, 56, 75, 79, 84, 85, 88, 2A, AL, CH, ER, MR, MS, MT, P2, PW, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX

Region	BSA	IRDs to which product code GCS will be added
Europe	3/050021	20, 24, 50, 51, 53, 56, 75, 79, 84, 85, 88, 2A, AL, EG, EV, MS, MT, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO
Europe	3/050031	20, 24, 51, 53, 56, 75, 79, 84, 85, 88, 2A, AL, CH, MS, P2, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Europe	3/050041	20, 24, 50, 51, 53, 56, 75, 79, 84, 85, 88, 2A, AL, CH, EG, ER, EV, MR, MS, MT, P2, PW, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX

Intracountry Interchange programs

BSA	Country	IRDs to which product code GCS will be added
4/031001	Azerbaijan	24, 51, 75, 2A, AL, MS, MT, P2, PC, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QS, TP
4/048001	Bahrain	2A, L5, WA, WE, WF, WI, WM, WS
4/268001	Georgia	24, 51, 75, 79, 84, 88, 2A, AL, MS, MT, P2, PW, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QS, TP
4/288001	Ghana	L5, QR, WA, WM
4/398001	Kazakhstan	20, 24, 50, 51, 75, 88, 2A, AL, CH, MS, PT, PW, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QS, TP
4/400001	Jordan	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, WA, WE, WF, WI, WM, WS
4/404001	Kenya	20, 2A, L5, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, TP, WA, WE, WF, WI, WS
4/414001	Kuwait	20, 2A, W0, WP, WQ, WX, WZ
4/422001	Lebanon	20, 2A, L3, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, WA, WC, WE, WF, WM, WS, WT
4/480001	Mauritius	2A, PI, PM, PS, WA, WS
4/498001	Moldova	20, 24, 50, 51, 53, 75, 79, 84, 85, 88, 2A, AL, CH, MS, MT, O4, P2, PC, PT, Q1, Q2, Q3, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QS

BSA	Country	IRDs to which product code GCS will be added
4/504001	Morocco	75, 2A, O4
4/512001	Oman	20, 2A, L3, WC, WE, WF, WM, WS, WT
4/566001	Nigeria	20, 75, 85, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR
4/586001	Pakistan	2A, 2E, L5, QR, WA, WE, WF, WI, WM, WS
4/634001	Qatar	20, 2A, W0, WF, WP, WQ, WX, WZ
4/682001	Kingdom of Saudi Arabia	20, 2A, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, W0, WP, WQ, WX, WZ
4/710001	South Africa	20, 1C, 2A, 2C, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, CC, ER, IC, MS, NC, QL, QM, QN, QO
4/784001	United Arab Emirates	20, 2A, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, MS, QL, QM, QN, QO, UH, WE, WF, WM, WS
4/800001	Uganda	L5, QR, WA, WE, WF, WI, WM, WS
4/804001	Ukraine	20, 24, 50, 51, 75, 79, 84, 2A, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, AL, CH, MS, PC, PT, PW, QL, QM, QN, QO, QR, QS
4/818001	Egypt	20, 2A, O4, Q1, Q2, Q3, Q5, Q6, Q7, Q8, Q9, MP, MS, QL, QM, QN, QO, QR, WA, WE, WF, WI, WM, WS
4/834001	Tanzania	75, L5, QR, WA, WM
4/860001	Uzbekistan	24, 51, 56, 75, 79, 84, 85, 88, 2A, AL, CH, L1, L2, L3, MT, P2, PC, PT

Lifecycled interchange programs

Mastercard will lifecycle interchange programs to support this release announcement.

Mastercard is lifecycling IRDs in Asia/Pacific region for product code GCS and will accept lifecycle transactions for the IRDs listed in the following table through Release 27.Q2. For the affected IRDs, First Presentment/1240 messages will be rejected effective with the implementation of Release 25.Q4.

Interregional Interchange programs

Acquiring region	Issuing region	BSA	IRDs
United States	Asia/Pacific	1/010401	YA, YD, YG
Canada	Asia/Pacific	1/020401	YA, YD, YG
Latin America and the Caribbean	Asia/Pacific	1/030401	YA, YD, YG
Europe	Asia/Pacific	1/050401	YA, YD, YG
Middle East/Africa	Asia/Pacific	1/060401	YA, YD, YG

Asia/Pacific Region Intraregional Interchange programs

Acquiring region	BSA	IRDs
Asia/Pacific	2/040001	YA, YD, YG

Quarterly Mastercard Reporting

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

Related documentation

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

Announcements

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

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Asia/Pacific Region Programs for Vendors*
- *Interchange Manual Canada Region*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *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*

- *IPM Clearing Formats*
- *Mastercard Installments Program Guide for Mastercard Installments Card*

Other media

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

[GLB 11318 Expanding Credit Product Code for Installment Program with Merchant Participation](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Removed United States and Canada regions as issuing regions from this release announcement Added Other media to Related documentation
15 April 2025	Initial publication date



GLB 11326.2 Supporting Visa Authorization Advice Messages

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Global

Brand:
Visa®

Release:
25.Q4

Action indicator:
Mandated: Acquirer

System:
Dual Message Authorization System

Published:
17 June 2025

Effective:
4 November 2025

Executive overview

Mastercard is supporting acquirer-generated advice messages for Visa-branded 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	

Customer benefit

Acquirers that route Visa-branded authorization messages through the Mastercard Network will be able to send acquirer-generated Authorization Advice/0120 messages and receive Authorization Advice Response/0130 messages for Visa-branded transactions.

What Mastercard is doing

Mastercard is enhancing the Mastercard Network to support the routing of Visa-branded authorization advice messages.

Background

Mastercard's VisaNet Gateway capability allows acquirers connected to Mastercard's Dual Message Authorization System to send Visa-branded authorization request messages to the Mastercard Network for routing to Visa.

Visa authorization request messages are acquired in the Mastercard Dual Message Authorization System format and converted to Visa format before routing the transaction to Visa. Visa enriches the authorization request message from Mastercard and forwards it to the issuer. Visa authorization response messages are received from Visa in Visa format, converted to Mastercard Dual Message Authorization System format by Mastercard, and routed to the acquirer.

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	Visa-branded	Dual Message Authorization	DE definitions	Mandated

Acquirer: Mandated

Acquirers that submit Visa-branded authorization advice messages to the Mastercard Network must prepare to support the following fields, in addition to the fields that are required for acquirer-generated advice messages:

- Data Element (DE) 37 (Retrieval Reference Number)
- DE 48 (Additional Data: Private Use), subelement 04 (Acceptance Environment Response Data [Visa Only])
- DE 48, subelement 05 (Additional Visa Response Data [Visa Only])
- DE 48, subelement 32 (Visa Merchant Identifier [Visa Only])
- DE 48, subelement 36 (Additional Visa Request Data [Visa Only])
- DE 48, subelement 46 (Product ID [Visa Only])
- DE 48, subelement 78 (Payment Service Indicators [Visa Only])
- DE 48, subelement 84 (Visa Response Codes [Visa Only])
- DE 48, subelement 85 (Account Status [Visa Only])
- DE 48, subelement 86 (Relationship Participant Indicator [Visa Only])
- DE 48, subelement 90 (Custom Payment Service Request [Visa Only])
- DE 48, subelement 90 (Custom Payment Service Request Response [Visa Only])
- DE 48, subelement 91 (Custom Payment Service Request/Transaction ID [Visa Only])
- DE 48, subelement 91 (Custom Payment Service Response/Transaction ID [Visa Only])
- DE 48, subelement 94 (Commercial Card Inquiry Request [Visa Only])
- DE 48, subelement 94 (Commercial Card Inquiry Response [Visa Only])
- DE 48, subelement 96 (Visa Market-Specific Data Identifier [Visa Only])
- DE 48, subelement 97 (Prestigious Properties Indicator [Visa Only])

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	

Acquirer to Mastercard	Mastercard to issuer	Impacted
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			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 37 (Retrieval Reference Number)

DE 37 (Retrieval Reference Number) is a document reference number supplied by the system retaining the original source document of the transaction and assists in locating that source document or a copy thereof. DE 37 is made available for use by automated merchant POS systems that may be interconnected into the interchange system. Merchant POS systems may assign a unique receipt or sales document ID to be used to satisfy regulatory or legal requirements when the merchant performs source document capture and truncation. DE 37 may be used to relay source document reference numbers to the issuer at the time each transaction is processed.

Application notes

Visa transactions: Acquirers that use the Mastercard Network must populate CIS DE 37 with a 12-position, all numeric value containing a valid Julian date, in Visa Authorization Request/0100, Authorization Advice/0120 and Reversal Request/0400 messages.

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 04 (Acceptance Environment Response Data [Visa Only])

DE 48, subelement 04 (Acceptance Environment Response Data [Visa Only]) contains the reasons that PSD2 exemptions were not accepted for Visa-branded transactions.

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 05 (Additional Visa Response Data [Visa Only])

DE 48, subelement 05 (Additional Visa Response Data [Visa Only]) will contain additional response data when provided by Visa.

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 32 (Visa Merchant Identifier [Visa Only])

DE 48, subelement 32 (Visa Merchant Identifier) contains the merchant ID assigned by Visa.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C

Subelement 36 (Additional Visa Request Data [Visa Only])

DE 48, subelement 36 (Additional Visa Request Data [Visa Only]) contains additional request data to assist Visa with its processing.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C

Subelement 46 (Product ID [Visa Only])

DE 48, subelement 46 (Product ID) contains the Visa Product ID value (Visa Only).

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Application notes

Acquirers should be prepared to receive subelement 46 in Authorization Request Response/0110, Authorization Advice Response/0130, and Reversal Request Response/0410 messages when one of the following occurs:

- Subelement 90 (Custom Payment Service Request [Visa]) is included in the Authorization Request/0100 or Authorization Advice/0120: acquirer-generated messages, which the Dual Message Authorization System forwards to the Visa network.
- Subelement 90 is not included in the Authorization Request/0100 or Authorization Advice/0120: acquirer-generated message and the Authorization System sends the message non-peer-to-peer to the Visa issuer via the Visa network.

Subelement 78 (Payment Service Indicators [Visa Only])

DE 48, subelement 78 (Payment Service Indicators [Visa Only]) contains subfields which represent various Visa payment service indicators.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subfield 1 (Spend Qualified Indicator)

DE 48, subelement 78, subfield 1 (Spend Qualified Indicator) provides the Visa spend qualification assessment.

Application notes

The value for this field is mapped from Visa Field 62.25—Spend Qualified Indicator. Refer to Visa's VisaNet Authorization-Only Online Messages Technical Specifications. Acquirers will need to populate subfield 1 with a space if any other Payment Service Indicator is submitted in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated, and Reversal Request/0400 messages. Space will be sent back in subfield 1 to the acquirer if any other Payment Service Indicator is returned back in Authorization Request Response/0110, Authorization Advice Response/0130 and Reversal Request Response/0410 messages.

Subfield 2 (Dynamic Currency Conversion Indicator)

DE 48, subelement 78, subfield 2 (Dynamic Currency Conversion Indicator) indicates a transaction for which Dynamic Currency Conversion (DCC) is performed by the merchant at the point of sale.

Application notes

If the merchant performs dynamic currency conversion at the point of sale, acquirers must send this value in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated and in Reversal Request/0400 messages in case of Reversal. This value will be mapped to Visa Field 126.19—Dynamic Currency Conversion Indicator.

Refer to Visa's VisaNet Authorization-Only Online Messages Technical Specifications manual.

The acquirer will need to populate subfield 2 with a space if DCC was not performed and any other Payment Service Indicator is submitted in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated and in Reversal Request/0400 messages. Space will be sent back in subfield 2 to the acquirer if any other Payment Service Indicator is returned back in Authorization Request Response/0110, Authorization Advice Response/0130, and Reversal Request Response/0410 messages.

Subfield 3 (U.S. Deferred Billing Indicator)

DE 48, subelement 78, subfield 3 (U.S. Deferred Billing Indicator) indicates a transaction for which the billing for merchandise occurred after the merchandise was delivered to the cardholder. This applies to U.S. region acquirers only.

Application notes

This code is provided by the merchant through United States region acquirers in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated, and Reversal Request/0400 messages to indicate that a Visa card is to be billed on a deferred basis, that is, the cardholder is to be billed for merchandise already received. This value will be mapped to Visa Field 126.12—Service Indicators, position 3 (Deferred Billing Indicator).

Refer to the Visa's VisaNet Authorization-Only Online Messages Technical Specifications.

Acquirers will need to populate subfield 3 with a "space" if Deferred Billing is not applicable and any other Payment Service Indicator is submitted in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated and Reversal Request/0400 message. "Space" will be sent back in subfield 3 to the acquirer if any other Payment Service Indicator is returned back in Authorization Request Response/0110, Authorization Advice Response/0130 and Reversal Request Response/0410 messages.

Subfield 4 (Visa Checkout Indicator)
DE 48, subelement 78, subfield 4 (Visa Checkout Indicator) indicates that the transaction was processed through Visa Checkout.

Application notes

If the transaction is performed through Visa Checkout, acquirers must send this value in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated and Reversal Request/0400 messages. This value will be mapped to Visa Field 126.18—Agent Unique Account Result.

Refer to the Visa's VisaNet Authorization-Only Online Messages Technical Specifications.

The acquirer will need to populate subfield 4 with a space if Visa Checkout was not performed and any other Payment Service Indicator is submitted in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated and Reversal Request/0400 messages. "Space" will be sent back in subfield 4 to the acquirer if any other Payment Service Indicator is returned back in Authorization Request Response/0110, Authorization Advice Response/0130, and Reversal Request Response/0410 messages.

Subfield 5 (Message Reason Code)
DE 48, subelement 78, subfield 5 (Message Reason Code) provides the message reason code of the transaction.

Values

Value	Description
7	AFD Completion Advice

Application notes

Acquirers must send the value based on the transaction in the Authorization Request/0100, Authorization Advice/0120: acquirer-generated, and Reversal Request/0400 messages. This value will be mapped to Visa Field 63.3 Message Reason Code. Refer to Visa's VisaNet Authorization-Only Online Messages Technical Specifications.

Subfield 6 (Token Response Information)
DE 48, subelement 78, subfield 6 (Token Response Information) provides the Token Response Information received for Visa-branded authorization transactions from VisaNet (VIP) in the authorization request response.

Application notes

The value for this field is provided by Visa in the Authorization Request Response/0110 and Authorization Advice Response/0130 messages. This field contains a value that can identify transactions eligible for token services. Acquirers will need to retain the value in this field from authorization request response messages and send it in clearing transactions to Visa.

Refer to Visa's VisaNet Authorization-Only Online Messages Technical Specifications.

Subelement 84 (Visa Response Codes [Visa Only])

DE 48, subelement 84 (Visa Response Codes [Visa Only]) contains the Visa Field 39 (Response Codes) as received from Visa.

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 85 (Account Status [Visa Only])

DE 48, subelement 85 (Account Status [Visa Only]) identifies the account range as regulated or non-regulated interchange.

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 86 (Relationship Participant Indicator [Visa Only])

DE 48, subelement 86 (Relationship Participant Indicator) indicates the transaction originates from a cardholder-merchant relationship.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C
Authorization Advice Response/0130	CE	.	CE

Subelement 90 (Custom Payment Service Request [Visa Only])

DE 48, subelement 90 (Custom Payment Service Request [Visa Only]) contains the Authorization Characteristics Indicator (Visa Field 62.1).

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C

Subelement 90 (Custom Payment Service Request Response [Visa Only])

DE 48, subelement 90 (Custom Payment Service Request Response) contains the Authorization Characteristics Indicator (Visa Field 62.1).

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 91 (Custom Payment Service Request/Transaction ID [Visa Only])

DE 48, subelement 91 (Custom Payment Service Request/Transaction ID) indicates the presence of Custom Payment Service Request response data.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C

Subelement 91 (Custom Payment Service Response/Transaction ID [Visa Only])

DE 48, subelement 91 (Custom Payment Service Response/Transaction ID) provides authorization response data when custom payment service (subelement 90) is requested on a Visa account.

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 94 (Commercial Card Inquiry Request [Visa Only])

DE 48, subelement 94 (Commercial Card Inquiry Request) contains an indicator requesting a commercial card inquiry on a Visa account, when applicable.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C

Subelement 94 (Commercial Card Inquiry Response [Visa Only])

DE 48, subelement 94 (Commercial Card Inquiry Response) contains the commercial card inquiry response data as a result of a commercial card inquiry on a Visa account.

Usage

Message	Org	Sys	Dst
Authorization Advice Response/0130	C	.	C

Subelement 96 (Visa Market-Specific Data Identifier [Visa Only])

DE 48, subelement 96 (Visa Market-Specific Data Identifier) contains the market-specific data identifier.

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C
Authorization Advice Response/0130	CE	.	CE

Subelement 97 (Prestigious Properties Indicator [Visa Only])

DE 48, subelement 97 (Prestigious Properties Indicator) contains the prestigious property indicator. For participants in the Visa Prestigious Lodging program (conditional).

Usage

Message	Org	Sys	Dst
Authorization Advice/0120: acquirer-generated	C	.	C
Authorization Advice Response/0130	CE	.	CE

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 Removed subelements 87 and 92 Updated Customer Interface Specifications to Dual Message Authorization System
15 April 2025	Initial publication date



GLB 11344.2 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®

Release:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is clarifying usage specifications for select Dual Message Clearing System data fields to increase the quality and quantity of common and line item detail data submitted to the Mastercard Network for items purchased.

Effective date details

Date	Time	Details
17 October 2025	18:00 to 23:59 U.S. Central Time	Dual Message System Clearing
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Clarifying population requirements for items purchased within first presentments, corporate card common data, and line item detail addendums may help improve the significance and value of data received by issuers in these messages.

For acquirers, this enhancement helps:

- Ensure that valuable information is accurately captured for business-to-business (B2B) buyer/supplier transactions
- Enable corporate purchasing departments to monitor and reconcile invoices from their suppliers
- Create opportunities for merchants to engage with large corporate buyers that require detailed reporting
- Ensure consistency of requirements across acquirers and processors, creating a fair and competitive environment.

For issuers, this enhancement helps:

- Ensure that issuers receive information that is accurately captured for B2B buyer/supplier transactions, enabling their corporate cardholders' purchasing departments to monitor and reconcile invoices from their suppliers
- Ensure that issuer spend reporting tools receive high-quality data
- Address data quality issues raised by issuers and their major corporate customers

What Mastercard is doing

Mastercard is clarifying first presentment, corporate card common data, and line item addendum requirements to ensure that acquirers are aware of the critical information they must obtain from their merchants for use in creating clearing messages. Mastercard will do this by revising the definitions, values, and processing rules for select private data subelements (PDSs).

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 Clearing	New DE/ Subelement/Value	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaid			
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaid			
Issuer	Consumer:	Dual Message Clearing	New DE/ Subelement/Value	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaid			
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaid			

Acquirer, Issuer: Mandated

Acquirers must prepare their systems to comply with the new requirements for populating the listed existing data elements when creating the applicable First Presentment/1240 and Financial Detail Addendum/1644 Dual Message Clearing System messages. Acquirers must ensure their merchants are aware of these changes.

Issuers must assess the impact on their processes, cardholder statements, and cardholder-facing banking applications, including any reporting systems for their corporate and commercial customers.

Mastercard will not modify interchange, Dual Message Clearing System edits, or regional or other processing requirements. The Global Clearing Management System will not perform edits on these conditions at this time to allow customers flexibility with implementing these changes. However, Mastercard will monitor acquirer compliance with these requirements and may implement Data Integrity Monitoring Program edits in the future. Mastercard will announce any future Data Integrity edits separately and will follow the normal processes and time lines for the Data Integrity Monitoring Program.

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			
Reports			
Bulk files			
Forms			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 0596 (Acceptor Tax ID)

PDS 0596 (Acceptor Tax ID) contains the identifier of the Acceptor issued by a taxation authority, including U.S. federal tax ID, value added tax (VAT) ID or other national, state or local taxation authority ID.

PDS 0596 subfields

Subfield 1 (Acceptor Tax ID)

If present, subfield 1 (Acceptor Tax ID) cannot contain a known invalid Tax ID.

Acceptor Tax ID must be populated and formatted as defined by taxation authority standards.

If PDS 0596, subfield 1 is present on both the First Presentment/1240 message and any subsequent associated addendum messages, the values must be identical.

For transactions where the merchant is U.S. region, if present, subfield 1 must contain nine numeric characters and be left-justified with trailing spaces.

When present, and PDS 0596, subfield 2 is equal to Y, GCMS edits the field to ensure it is not considered a known invalid value or format, including:

- Low values
- High values
- All spaces
- These ranges:
 - 000000000–000000009
 - 111111110–111111119
 - 123456780–123456789
 - 222222220–222222229
 - 333333330–333333339
 - 444444440–444444449
 - 555555550–555555559
 - 666666660–666666669
 - 777777770–777777779

- 888888880-888888889
- 999999990-999999999

PDS 0596, subfield 1 can be spaces when one of these conditions exist.

- The transaction is submitted for the U.S. region Commercial or Interregional Commercial standard interchange programs and PDS 0596, subfield 2 is equal to R (Refused to Provide Acceptor Tax ID).
- PDS 0596, subfield 2 is equal to N or R.

For First Presentment/1240 messages, PDS 0596, subfield 1 must be present and cannot contain all zeros, all nines, all spaces, all low values, or all high values for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the Mastercard Parameter Extract (MPE).

Program rules

Payment facilitator-enabled transactions: The Sponsored Merchant Tax ID must be provided.

PDS 0597 (Total Tax Amount)

PDS 0597 (Total Tax Amount) contains the total amount of sales tax or value added tax (VAT) on the total purchase amount.

Values

If present, PDS 0597 must be a fixed length of 014.

If present, Total Tax Amount must contain the total amount of all taxes applicable to the transaction exactly as shown on the Transaction Information Document (Transaction receipt) or buyer invoice. If no taxes were collected, Total Tax Amount must be zero.

PDS 0641 (Product Code)

PDS 0641 (Product Code) contains the industry or Acceptor defined product code of the individual item purchased or the Mastercard assigned product code in transactions that meet defined conditions.

Values

PDS 0641 (Product Code) must contain a code for the individual item purchased based on one of the following industry standards:

Data representation per industry standard

Industry standard	Data representation
European Article Number 13 (EA13)	n-13
European Article Number 8 (EAN8)	n-8
Global Trade Item Number (GTIN)	n-8, n-12, n-13, or n-14
Price Look Up Codes (PLUP)	n-4 or n-5
Reduce Space Symbolology 14 (RS14)	n-14
Uniform Product Code A (UPCA)	n-12

Industry standard	Data representation
Uniform Product Code E (UPCE)	n-6
Other	an...15

If no standards apply to the product or service, then a merchant defined inventory tracking code should be used. PDS 0641 (Product Code) must not contain descriptors. For example, the following must not be used:

- Service
- Bill Payment
- Default
- Postage
- Misc
- Tip

PDS 0641 (Product Code) must not contain a Mastercard Product Identifier or Card Program Identifier. For example:

- DMC
- MCF
- MCP
- MCO

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with non-fuel purchases conducted with a Mastercard Corporate Fleet Card® at a fuel location, PDS 0641 should be provided and must contain a three-position non-fuel product code in the range 030–099 or 300–999.

Values

Value	Description
030	Motor Oil
031	Oil Change
032	Engine Service
033	Transmission Service
034	Brake Service
035	Solvent
036	Brake Fluid
037	Miscellaneous Parts
038	Miscellaneous Labor
039	Miscellaneous Repairs
040	TBA (tire, batteries, accessories)
041	Tires
042	Batteries

Value	Description
043	Automotive Accessories
044	Automotive Glass
045	Car Wash
046	Towing
047	Diesel Exhaust Fluid
070	Cigarettes/Tobacco
078	Health/Beauty Aid
079	Miscellaneous Food/Grocery
080	Soda
081	Beer/Wine
082	Milk/Juice
083	Restaurant
089	Miscellaneous Beverage
099	Miscellaneous Other
300	Aviation Maintenance
301	De-icing
302	APU or Aircraft Jump Start
303	Aviation Catering
304	Tiedown or Hangar
305	Landing Fee
306	Ramp Fee
307	Call Out Fee
308	Plane Rental
309	Instruction Fee
310	Miscellaneous Aviation
311	Flight Planning/Weather Fees
312	Charter Fees
313	Ground Handling
314	Communications Fees
315	Aircraft Cleaning
316	Cargo Handling
317	Aviation Accessories

Value	Description
350	Boat Service

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0641 should contain a value of Temporary-01.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0641 should contain a value of Shipping-01.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 message is submitted in conjunction with a lodging MCC, PDS 0641 (Product Code) must be one of the values in this table.

Product codes

Value	Description
L-1000	Room Rate
L-1020	Room Tax
L-1021	Non-Room Tax
L-1100	Room Service Charges
L-1101	Restaurant Charges
L-1102	Tray Charges
L-1103	Gratuities
L-1104	Prepaid Expenses
L-1105	Telephone Charges
L-1106	Movie Charges
L-1107	Dry Cleaning Charges
L-1108	Laundry Charges
L-1109	Health Club Charges
L-1110	Valet Charges
L-1111	Gift Shop Charges
L-1112	Cash Disbursements
L-1113	Business Center Charges
L-1114	Lounge Charges
L-1115	Bar Charges
L-1116	Mini-Bar Charges
L-1117	Audiovisual Charges

Value	Description
L-1118	Banquet Charges
L-1119	Conference Room Charges
L-1120	Early Departure Charges
L-1121	Transportation Charges
L-1122	Internet Access Charges
L-9999	Miscellaneous Charges

In all other situations, PDS 0641 must be left-justified and cannot contain all zeros or all spaces.

Processing rules

When an occurrence of the Financial Detail Addendum (Corporate Line Item Detail)/1644 addendum message is submitted in association with a First Presentment/1240 message, it must include PDS 0641 (Product Code) and PDS 0641 must contain a valid value, unless it is a qualifying Mastercard Fleet Card transaction with a fleet card product code of MCF or MGF that requires the presence of PDS 0783 (Fleet Product Code).

PDS 0642 (Item Description)

PDS 0642 (Item Description) contains the description of the individual item purchased.

Values

If present, PDS 0642 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

Item Description must contain the description of the individual item purchased exactly as shown on the Transaction Information Document (Transaction receipt) or buyer invoice.

Item Description must not contain repetitive characters, strings of numbers or special characters, or generic descriptors. For example, the following values must not be used:

- Food/Grocery
- General Merchandise/Merchandise
- Government Services
- Insurance
- Invoice/Invoice Charges
- Label
- Miscellaneous/Misc
- Other
- Parts
- Payment On Account
- Product
- Services
- Utility Bill/Bill/Bill Payment

Processing rules

When an occurrence of the Financial Detail Addendum (Corporate Line Item Detail)/1644 addendum message is submitted in association with a First Presentment/1240 message, it must include PDS 0642 (Item

Description) and PDS 0642 must contain a meaningful description for the good or service purchased, unless it is a qualifying Mastercard Fleet Card transaction with a fleet card product code of MCF or MGF that requires the presence of PDS 0784 (Fleet Item Description).

PDS 0645 (Item Unit of Measure)

PDS 0645 (Item Unit of Measure) contains the unit of measure for the individual item purchased.

Values

If present, PDS 0645 cannot contain all low values, all high values, all zeros, or all spaces.

Item Unit of Measure must contain a valid four character unit of measure code as defined in the Item Unit of Measure Table.

Item Unit of Measure

Measure code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.

Measure code	Name	Definition
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2240lb (long ton) and in the US 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.

Measure code	Name	Definition
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Processing rules

When an occurrence of the Financial Detail Addendum (Corporate Line Item Detail)/1644 addendum message is submitted in association with a First Presentment/1240 message, it must include PDS 0645 (Item Unit of Measure) and PDS 0645 must contain a valid unit of measurement as defined in the Item Unit of Measure Table, unless it is a qualifying Mastercard Fleet Card transaction with a fleet card product code of MCF or MGF that requires the presence of PDS 0786 (Fleet Item Unit of Measure).

PDS 0783 (Fleet Product Code)

PDS 0783 (Fleet Product Code) contains the non-fuel related product code of the individual item purchased.

Processing rules

When an occurrence of the Financial Detail Addendum (Corporate Line Item Detail)/1644 addendum message is submitted in association with a First Presentment/1240 message, it must include PDS 0641 (Product Code), unless it is a qualifying Mastercard Fleet Card transaction with a fleet card product code of MCF or MGF that requires the presence of PDS 0783 (Fleet Product Code) and PDS 0783 must contain a valid value.

PDS 0784 (Fleet Item Description)

PDS 0784 (Fleet Item Description) contains the description of the non-fuel item being purchased.

Values

PDS 0784 must be left justified, cannot contain all spaces, and a minimum length of 1 and a maximum length of 35.

Fleet Item Description must contain the description of the individual item purchased exactly as shown on the Transaction Information Document (Transaction receipt) or buyer invoice.

Fleet Item Description must not contain repetitive characters, strings of numbers or special characters, or generic descriptors. For example, the following values must not be used:

- Food/Grocery
- General Merchandise/Merchandise
- Government Services
- Insurance
- Invoice/Invoice Charges
- Label
- Miscellaneous/Misc
- Other
- Parts
- Payment On Account

- Product
- Services
- Utility Bill/Bill/Bill Payment

Processing rules

When an occurrence of the Financial Detail Addendum (Corporate Line Item Detail)/1644 addendum message is submitted in association with a First Presentment/1240 message, it must include PDS 0642 (Item Description), unless it is a qualifying Mastercard Fleet Card transaction with a fleet card product code of MCF or MGF that requires the presence of PDS 0784 (Fleet Item Description) and PDS 0784 must contain a meaningful description for the good or service purchased.

PDS 0786 (Fleet Item Unit of Measure)

PDS 0786 (Fleet Item Unit of Measure) contains the unit of measure for the individual item purchased.

Values

If present, PDS 0786 cannot contain all zeros or all spaces.

Fleet Item Unit of Measure must contain a valid four character unit of measure code as defined in the Fleet Item Unit of Measure Table.

Fleet Item Unit of Measure

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.

Measure Code	Name	Definition
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.

Measure Code	Name	Definition
TONS	Ton	Measure of weight, in Britain 2240lb (long ton) and in the US 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Processing rules

When an occurrence of the Financial Detail Addendum (Corporate Line Item Detail)/1644 addendum message is submitted in association with a First Presentment/1240 message, it must include PDS 0645 (Item Unit of Measure), unless it is a qualifying Mastercard Fleet Card transaction with a fleet card product code of MCF or MGF that requires the presence of PDS 0786 (Fleet Item Unit of Measure) and PDS 0786 must contain a valid unit of measurement as defined in the Fleet Item Unit of Measure Table.

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 10350.1 Reminder of Addendum Message Data Requirements*

Attachments

- [m_an11344_en-us_specificationchanges](#)

Reference manuals

For information about Mastercard processing refer to the *IPM Clearing Formats* 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 11344 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages](#), 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



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	Dual Message Authorization System
	07:00 to 15:00 UTC	

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:	Dual Message Authorization	DE	Mandated
	<ul style="list-style-type: none">• Credit• Debit• Prepaid			
	Commercial:			
	<ul style="list-style-type: none">• Credit• Debit• Prepaid			
Issuer	Consumer:	Dual Message Authorization	DE	Mandated
	<ul style="list-style-type: none">• Credit• Debit• Prepaid			
	Commercial:			
	<ul style="list-style-type: none">• Credit• Debit• Prepaid			

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



GLB 11362.2 25.Q4 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:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

This announcement describes the updates to Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables that will occur with Release 25.Q4.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) replacement to Support Release Implementation for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) replacement to Support Release Implementation for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	

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:	Dual Message Clearing	IPM MPE	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaid			
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaid			
Issuer	Consumer:	Dual Message Clearing	IPM MPE	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaid			
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaid			

Acquirer, Issuer: Mandated

Acquirers and issuers should be aware of the updates to the IPM MPE tables 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 *GLB 11028 Enhancing Interregional and Intraregional Interchange Programs*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect the enhancements to interregional and select intraregional interchange programs.

IPM MPE table

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

In support of *GLB 11238 Expanding Consumer and Commercial Product Codes Globally*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the expansion of three product codes.

IPM MPE table

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

In support of *GLB 11241 Expanding Consumer Debit Product Codes*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of three new product codes.

IPM MPE tables

Table	Modified fields
IP0016T1: Brand product	Licensed Product ID, GCMS Product ID, Product Class
IP0020T1: PAN-Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0037T1: Selection Criteria Data	Licensed Product ID
IP0040T1: Issuer Account Range	GCMS Product ID
IP0057T1: Interchange Override Fee Group	Product Class
IP0096T1: Card Program Identifier and Product Restrictions	GCMS Product ID

In support of *GLB 11248 Enhancing Digital Commerce Solutions Indicators*, Release 25.Q4 Mastercard will update the following IPM MPE table to reflect the modification of subfield names.

IPM MPE table

Table	Modified fields
IP0009T1: PDS Subfield Attributes	Subfield names

In support of *GLB 11249 Expansion of Issuance of Consumer Credit Products*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of three new product codes as valid values.

IPM MPE tables

Table	Modified fields
IP0016T1: Brand Product	Licensed Product ID, GCMS Product ID
IP0020T1: PAN Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0040T1: Issuer Account Range	Product Class
IP0096T1: Card Program Identifier and Product Registrations	GCMS Product ID

In support of *GLB 11252 Introducing a Small Business Product Code in the United States Region*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of a new product code.

IPM MPE table

Table	Modified fields
IP0016T1: Brand Product	Licensed Product ID, GCMS Product ID, Product Class
IP0018T1: Mastercard Product Graduation Parameters	Licensed Product ID, GCMS Product ID, Product Class
IP0019T1: Account Level Management Participation and Enhanced Value Parameters	Licensed Product ID
IP0020T1: PAN Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0040T1: Issuer Account Range	Licensed Product ID, GCMS Product ID
IP0057T1: Interchange Override Fee Group	Product Class
IP0096T1: Card Program Identifier and Product Registrations	GCMS Product ID

In support of *GLB 11276 Introducing Mastercard Transaction Insights: Authorization Match*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect the introduction of the Transaction Linking Service.

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields, PDS First Subfield

In support of *GLB 11278 Introducing a Mastercard Prepaid Installment Payments Product Code*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of a new prepaid installment product offering.

IPM MPE table

Table	Modified fields
IP0016T1: Brand Product	Licensed Product ID, GCMS Product ID, Product Class
IP0018T1: Mastercard Product Graduation Parameters	Licensed Product ID, GCMS Product ID, Product Class
IP0019T1: Account Level Management Participation and Enhanced Value Parameters	Licensed Product ID
IP0020T1: PAN Mapping Product Code Pairs	POS Licensed Product ID, Funding Licensed Product ID, Funding GCMS Product ID, Funding Product Class
IP0037T1: Selection Criteria Data	Licensed Product ID
IP0040T1: Issuer Account Range	Licensed Product ID, GCMS Product ID
IP0057T1: Interchange Override Fee Group	Product Class
IP0096T1: Card Program Identifier and Product Restrictions	GCMS Product ID

In support of *GLB 11318 Expanding Issuance of Mastercard Installment Payments T Product Code*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect the expansion of a product code.

IPM MPE table

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

In support of *GLB 11382 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of new interchange program.

IPM MPE tables

Table	Modified fields
IP0015T1: IPM Error Messages	Error Number, IPM Error Message Text
IP0019T1: Account Level Management Participation and Enhanced Value Parameters	Interchange Rate Designator (IRD)
IP0030T1: Interchange Amount Restriction	Interchange Rate Designator (IRD)
IP0052T1: Interchange Fee Group	Interchange Rate Designator (IRD)

Table	Modified fields
IP0087T1: Masked Business Services and Interchange Rate Designators	Interchange Rate Designator (IRD)
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD)
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD)

In support of *GLB 11519 Introducing a Mastercard Fleet Prompt Code*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect the introduction of new Mastercard Fleet prompt code 999.

IPM MPE table

Table ID	Value description
IP2239T1: valid values/ranges	PDS0790 Fleet Addendum Prompt Codes PDS0791 Fleet Addendum Prompt Codes PDS0792 Fleet Addendum Prompt Codes PDS0793 Fleet Addendum Prompt Codes PDS0794 Fleet Addendum Prompt Codes

In support of *AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the new product offering.

IP0028T1: Country Codes (Non-compressed)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	90	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none"> Y = Mastercard Transaction Calculator service is available in this country N = Mastercard Transaction Calculator service is not available in this country
Filler	91-140	ans-50	Reserved for future use

IP0028T1: Country Codes (Optimized)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	93	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none">Y = Mastercard Transaction Calculator service is available in this countryN = Mastercard Transaction Calculator service is not available in this country
Filler	94-143	ans-50	Reserved for future use

IP0040T1: Issuer Account Range (Compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	177	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none">Y = Issuer is participating in Mastercard One CredentialN = Issuer is not participating in Mastercard One Credential
Filler	178-194	ans-17	Reserved for future use

IP0040T1: Issuer Account Range (Non-compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	185	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	186-307	ans-122	Reserved for future use

IP0040T1: Issuer Account Range (Optimized)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	156	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	157-278	ans-122	Reserved for future use

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Minimum Length, PDS Subfield Maximum Length

Table	Modified fields
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Start, IPM Error Message Length, Number IPM Error Message Variable Fields, IPM Error Message Text

In support of *EUR 11228 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the inclusion of United Kingdom Channel Islands and Territories countries.

IPM MPE tables

Table	Modified fields
IP0028T1: Country Codes	EEA Regulated Extension Country Indicator
IP0094T1: Geographic Restrictions for Card Program Identifier Business Service Arrangement, and IRD	Card Program Identifier, Business Service Arrangement Type, Business Service ID Code

In support of *EUR 11328 Expanding Issuance of Mastercard Installments Card Premium*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect the expansion of a product code.

IPM MPE table

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

In support of *LAC 11225 Enhancing Mexico Intracountry Processing*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of new private data subelements.

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields, PDS First Subfield
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Minimum Length, PDS Subfield Maximum Length

In support of *LAC 11244 Introducing Micro Merchant Interchange Programs in Ecuador*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the introduction of new 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
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD), Acceptor Business (AB) Program
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD)

In support of *LAC 11317 Enhancing Tip Transaction Processing in Argentina*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect enhanced tip transaction processing for existing interchange programs in Argentina.

IPM MPE tables

Table	Modified fields
Table IP0008T1: PDS Attributes	PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields

In support of *LAC 11705 Expanding Mastercard Debit Financial Inclusion in Select Countries in the Latin America and the Caribbean Region*, Release 25.Q4, Mastercard will update the following IPM MPE table to reflect the expansion of a product code.

IPM MPE table

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

In support of *US 11423 Introducing Mastercard One Credential*, Release 25.Q4, Mastercard will update the following IPM MPE tables to reflect the new product offering.

IP0028T1: Country Codes (Non-compressed)

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	90	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none">Y = Mastercard Transaction Calculator service is available in this countryN = Mastercard Transaction Calculator service is not available in this country
Filler	91-140	ans-50	Reserved for future use

IP0028T1: Country Codes (Optimized)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	93	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none">Y = Mastercard Transaction Calculator service is available in this countryN = Mastercard Transaction Calculator service is not available in this country
Filler	94-143	ans-50	Reserved for future use

IP0040T1: Issuer Account Range (Compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	177	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	178-194	ans-17	Reserved for future use

IP0040T1: Issuer Account Range (Non-compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	185	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	186-307	ans-122	Reserved for future use

IP0040T1: Issuer Account Range (Optimized)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	156	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	157-278	ans-122	Reserved for future use

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Minimum Length, PDS Subfield Maximum Length
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Start, IPM Error Message Length, Number IPM Error Message Variable Fields, IPM Error Message Text

To support enhancements for future growth, Mastercard will make a table structure change by adding a new table IP0144T1: Processing Code and Transaction Type Indicator with the following layout, replacing Valid Value Table IP2212T1: Payment Type and IRD Validation. IP2212T1 will be deleted.

Table IP0144T1: Processing Code and Transaction Type Indicator

This table consists of interchange rate designator, the mapping processing code, and the transaction type indicator (TTI).

Field name	Positions	Attribute	Comments and values
Effective date and time	01-10	n-10	Date and time that the information in this record becomes effective or was last updated Format: YYYYMMDDHH

Field name	Positions	Attribute	Comments and values
Active-Inactive Code	11	an-1	Code that controls the updating of the customer's Parameter Master File A = Add this record to Parameter Master File I = This is an inactive parameter
Table ID	12-19	an-8	Unique identifier of this IPM table Valid value: IP0144T1
Interchange Rate Designator (IRD)	20-21	an-2	The interchange rate designator
Processing code	22-23	n-2	Processing code
Transaction type identifier	24-26	an-3	The three-digit MoneySend Transaction Type ID
Filler	27-34	ans-8	Reserved for future use

Mastercard is expanding Table IP0072T1: Expanded Member ID Master by increasing the existing filler for both the non-compressed and optimized layouts from 62 positions to 92 positions to allow for future table additions.

Non Compressed for Table IP0072T1: Expanded Member ID Master

Field name	Positions	Attributes	Columns and values
Filler	118-209	ans-92	Mastercard use only

Optimized Layout for Table IP0072T1: Expanded Member ID Master

Field name	Positions	Attributes	Columns and values
Filler	121-212	ans-92	Mastercard use only

Mastercard is modifying the layout for the following optimized versions of these IPM MPE tables to support updated attribute sizes and layout lengths.

IPM MPE tables

Table	Modified fields	Current attribute size	Updated attribute size	Current table layout length	Updated table layout length
Table IP0010T1: RRDS Optimized Keys	Relative record number, Record count	n-4	n-8	26	34
Table IP4090T1: Account Range ID	Table IP0040T1 relative record number, Table IP0040T1 data length, Table IP0049T1 relative record number, Table IP0049T1 data length, Table IP0051T1 relative record number, Table IP0051T1 data length, Table IP0090T1 relative record number, Table IP0090T1 data length, Table IP0093T1 relative record number, Table IP0093T1 data length	b-2	b-4	116	148
Table IP419T1: BIN Pointer	Table 0041T1 relative record number, Table IP0041T1 data length, Table IP0043T1 relative record number, Table IP0043T1 data length, Table IP009T1 relative record number, Table IP009T1 data length	b-2	b-4	30	42

Table	Modified fields	Current attribute size	Updated attribute size	Current table layout length	Updated table layout length
Table IP5200T1: key for IP0052T1 (Interchange Fee Group)	Relative record number, ICA entry length	b-2	b-4	20	24
Table IP5300T1: key for IP0053T1 (Interchange Fee Type)	Relative record number start, Relative record number end	b-2	b-4	18	22
Table IP5600T1: key for IP0056T1 (Member Business Service Arrangements)	Relative record number, ICA entry length	b-2	b-4	14	18
Table IP5700T1: key for IP0057T1 (Interchange Override Fee Group)	Relative record number start, Relative record number end	b-2	b-4	18	22

Optimized layout for Table IP0010T1: RRDS Optimized Keys

Mastercard will modify the Record count field for the optimized layout for Table IP0010T1: RRDS Optimized Keys.

Field name	Positions	Attribute	Comments and values
Record count	49-56	n-8	Number of relative records for this key table

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 11028 Enhancing Interregional and Intraregional Interchange Programs*, Release 25.Q4
- *GLB 11238 Expanding Consumer and Commercial Product Codes Globally*, Release 25.Q4
- *GLB 11241 Expanding Consumer Debit Product Codes*, Release 25.Q4
- *GLB 11248.1 Enhancing Digital Commerce Solutions Indicators*, Release 25.Q4
- *GLB 11249 Expansion of Issuance of Consumer Credit Products*, Release 25.Q4
- *GLB 11252 Introducing a Small Business Product Code in the United States Region*, Release 25.Q4
- *GLB 11276 Introducing Mastercard Transaction Insights: Authorization Match*, Release 25.Q4
- *GLB 11278 Introducing a Mastercard Prepaid Installment Payments Product Code*, Release 25.Q4

- *GLB 11318 Expanding Issuance of Mastercard Installment Payments T Product Code*, Release 25.Q4
- *GLB 11382 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region*, Release 25.Q4
- *GLB 11519 Introducing a Mastercard Fleet Prompt Code*, Release 25.Q4,
- *AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential*, Release 25.Q4
- *EUR 11228 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy*, Release 25.Q4
- *EUR 11328 Expanding Issuance of Mastercard Installments Card Premium*, Release 25.Q4
- *LAC 11225 Enhancing Mexico Intracountry Processing*, Release 25.Q4
- *LAC 11244 Introducing Micro Merchant Interchange Programs in Ecuador*, Release 25.Q4
- *LAC 11317 Enhancing Tip Transaction Processing in Argentina*, Release 25.Q4
- *LAC 11705 Expanding Mastercard Debit Financial Inclusion in Select Countries in the Latin America and the Caribbean Region*, Release 25.Q4
- *US 11423 Introducing Mastercard One Credential*, Release 25.Q4

Reference manuals

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

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 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	<p>Added:</p> <ul style="list-style-type: none">• <i>GLB 11028 Enhancing Interregional and Intraregional Interchange Programs</i>, Release 25.Q4• <i>LAC 11705 Expanding Mastercard Debit Financial Inclusion in Select Countries in the Latin America and the Caribbean Region</i>, Release 25.Q4• Other media to Related documentation <p>Modified:</p> <ul style="list-style-type: none">• <i>AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential</i>, Release 25.Q4 Tables IP0028T1: Country Codes and IP0040T1: Issuer Account Range• <i>US 11423 Introducing Mastercard One Credential</i>, Release 25.Q4 Tables IP0028T1: Country Codes and IP0040T1: Issuer Account Range• <i>GLB 11328 Expanding Issuance of Mastercard Installments Card Premium</i>, Release 25.Q4 to new title <i>EUR 11328 Expanding Issuance of Mastercard Installments Card Premium</i>, Release 25.Q4• Optimized Layout for Table IP0072T1: Expanded Member ID Master
15 April 2025	Initial publication date



GLB 11382.2 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®

Release:
25.Q4

Action indicator:
Mandated: Acquirer
Optional: Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is introducing an interchange rate designator (IRD) for the Mastercard Wholesale Travel Program (MWP) for intraregional transactions in the United States region.

Effective date details

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

Customer benefit

Acquirers and issuers in the United States region will have customized economics for business-to-business (B2B) travel flows, which may allow for greater flexibility in the arrangements between travel intermediaries and suppliers.

What Mastercard is doing

Mastercard is introducing the following changes to support MWP intraregional transactions in the United States region:

- Adding an IRD
- Introducing and modifying edits

Background

The MWP is a virtual card-based commercial program, specifically designed for the B2B travel industry.

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	IRDs	Mandated
			Edits	
			IPM MPE	
Issuer	Commercial: • Credit	Dual Message Clearing	IRDs	Optional
			Edits	
			IPM MPE	

Acquirer: Mandated

Acquirers globally must recognize that:

- IRD BB: Commercial Business-to-Business no longer applies to the United States region intraregional transactions.
- IRD BU: U.S. Commercial Business-to-Business applies only to the United States region intraregional transactions.

Acquirers in the United States region must prepare to:

- No longer submit IRD BB for the United States region intraregional transactions.
- Submit IRD BU in Private Data Subelement (PDS) 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in Dual Message Clearing System messages for qualifying transactions.
- Support edits as described in this release announcement.

Issuer: Optional

Issuers in the United States region should prepare to receive IRD BU in PDS 0158, subfield 4 in Dual Message Clearing System messages for qualifying transactions.

IRDs MC: MPP Rate 1 and MM: MPP Rate 2 remain unchanged.

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

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			

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 following compressed, non-compressed, and optimized versions of these IPM MPE tables.

IPM MPE tables

Table	Modified fields
IP0015T1: IPM Error Messages	Error Number, IPM Error Message Text
IP0019T1: Account Level Management Participation and Enhanced Value Parameters	Interchange Rate Designator (IRD)
IP0030T1: Interchange Amount Restriction	Interchange Rate Designator (IRD)
IP0052T1: Interchange Fee Group	Interchange Rate Designator (IRD)
IP0087T1: Masked Business Services and Interchange Rate Designators	Interchange Rate Designator (IRD)
IP0095T1: Acceptor Business Program Restrictions	Interchange Rate Designator (IRD)
IP0096T1: Card Program Identifier and Product Restrictions	Interchange Rate Designator (IRD)

Interchange

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

New Interchange program

Mastercard will add the wholesale travel program product codes to new interchange program within the existing member-to-member global BSA as described in this release announcement.

BSA details

BSA	Interchange Rate Designator (IRD)	Product codes
8/000900	BU	MBA, MBG, MBH, MBI, MBJ, MBL, MBN, MBO, MBQ, MBR, MBS, MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, MTV

IRD BU: U.S. Commercial Business-to-Business

Transactions must meet requirements to qualify for this interchange program.

IRD criteria details

Criteria	Requirement
Card program ID	MCC
GCMS product ID	Commercial credit: MBA, MBG, MBH, MBI, MBJ, MBL, MBN, MBO, MBQ, MBR, MBS, MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, MTV
Message type ID	<ul style="list-style-type: none">First and Second Presentments/1240Chargebacks/1442
Processing code	<ul style="list-style-type: none">00: Purchase (Goods and Services)20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • A001: Airline • B001: Cruise/Steamship • F001: Restaurant • GW01: Global Wholesale Travel Other • H001: Lodging • M001: Mail Order/Telephone Order • OTH1: Other • P001: Beauty Salons • R001: Railways • S001: Supermarket • T001: Telephone • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For Acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the Quick Reference Booklet.</p>
Timeliness	None
Approval code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	<p>Not required</p> <p>If present, the Banknet Date must contain a valid date in the format MMDD.</p>
Acceptor business code (MCC)	<p>Required</p> <p>Must contain an MCC belonging to an AB program previously listed in this table.</p>
Amount tolerance	N/A
Acceptor ID code	Required
Acceptor name	Required
Acceptor street address	Required
Acceptor city	<p>Required</p> <p>Must be left justified and cannot contain all spaces or all zeros</p>
Acceptor postal (zip) code	Not required
Acceptor state, province, or region code	Not required
Acceptor country code	<p>Required</p> <p>Cannot contain spaces.</p>
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	None
Note	<p>This IRD is only applicable when the merchant country, acquirer country, and issuer account range country are all U.S.</p> <p>The Mastercard Wholesale Travel Program (MWP) is available to travel intermediaries participating in this program and paying their suppliers using virtual Mastercard account numbers.</p> <p>The MWP provides differentiated rates to more effectively compete in the business-to-business (B2B) payments market and to increase merchant acceptance for B2B payments currently captured by check and other forms of payment.</p> <p>MWP uses customer-to-customer Business Service Level 8, but it is not same as customer-to-customer. Mastercard defines and announces the applicable interchange rates to all customers through regional interchange bulletins.</p> <p>There are no physical cards issued for this program. It is transacted using a virtual card number (VCN).</p> <p>NOTE: Issuers must be approved by Mastercard in order to participate and issue virtual commercial cards under MWP.</p>

Modified interchange program

Mastercard will modify IRD BB within the existing member-to-member global BSA as described in this release announcement.

BSA details

BSA	Interchange Rate Designator (IRD)	Product codes
8/000900	BB	MBA, MBG, MBH, MBI, MBJ, MBL, MBN, MBO, MBQ, MBR, MBS, MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, MTV

IRD BB: Commercial Business-to-Business

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card program ID	MCC

Criteria	Requirement
GCMS product ID	Commercial credit: MBA, MBG, MBH, MBI, MBJ, MBL, MBN, MBO, MBQ, MBR, MBS, MTA, MTB, MTC, MTD, MTE, MTF, MTG, MTH, MTI, MTJ, MTK, MTL, MTM, MTN, MTO, MTQ, MTR, MTS, MTT, MTU, MTV
Note	<p>This IRD is not applicable when the merchant country, acquirer country, and issuer account range country are all U.S.</p> <p>The Mastercard Wholesale Travel Program (MWP) is available to travel intermediaries participating in this program and paying their suppliers using virtual Mastercard account numbers.</p> <p>The MWP provides differentiated rates to more effectively compete in the business-to-business (B2B) payments market and to increase merchant acceptance for B2B payments currently captured by check and other forms of payment.</p> <p>MWP uses customer-to-customer Business Service Level 8, but it is not the same as customer-to-customer. Mastercard defines and announces the applicable interchange rates to all customers through regional interchange bulletins.</p> <p>There are no physical cards issued for this program. It is transacted using a virtual card number (VCN).</p> <p>NOTE: Issuers must be approved by Mastercard in order to participate and issue virtual commercial cards under MWP.</p>

Edits

Mastercard will add new edits to support this announcement.

New edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)

Mastercard will create a new edit to ensure IRD BU is permitted for BSA 8/000900, when the acquirer, issuer, and merchant are within the United States region for the Mastercard Wholesale Travel program.

Error Number	Requirement
3088	The Dual Message Clearing System must ensure the Mastercard Wholesale Travel Program IRD and BSA combination is only permitted if the merchant, acquirer, and issuer account range country are all in the United States.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> First and Second Presentments/1240 Chargebacks/1442 <p>Collection Only messages excluded.</p>	

New edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)

Mastercard will create a new edit to ensure IRD BB is not permitted for BSA 8/000900, when the acquirer, issuer, and merchant are within the United States region for the Mastercard Wholesale Travel program.

Error Number	Requirement
3089	The Dual Message Clearing System must ensure the Mastercard Wholesale Travel Program IRD and BSA combination is not permitted if the merchant, acquirer, and issuer account range country are all in the United States.

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

- First and Second Presentments/1240
- Chargebacks/1442

Collection Only messages excluded.

Modified edit: DE 2 (Primary Account Number [PAN])

Error number	Current requirement	Modification for this release
2348	Financial Detail Addendum/ 1644-696 messages for Corporate Card Common Addendum transactions must be present under the following conditions: <ul style="list-style-type: none">• If issuer account range product type is a 2 for Commercial• If DE 43, subfield 6 merchant country code is USA	This existing edit will not be applicable to IRD BU.

The edit is performed in the Clearing Optimizer and in the GCMS for the First Presentments/1240 message.

Reversals messages are excluded.

Error numbers

The error numbers and messages listed represent the new and modified edits to support this release announcement.

Error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0158, s4	3088	PDS0158S4 INTERCHANGE RATE DESIGNATOR IS ONLY PERMITTED IF THE MERCHANT COUNTRY, ACQUIRER COUNTRY, AND ISSUER ACCOUNT RANGE COUNTRY ARE ALL THE U.S.	Both
PDS 0158, s4	3089	PDS0158S4 INTERCHANGE RATE DESIGNATOR IS NOT PERMITTED IF THE MERCHANT COUNTRY, ACQUIRER COUNTRY, AND ISSUER ACCOUNT RANGE COUNTRY ARE ALL THE U.S.	Both
DE 2	2348	CORPORATE CARD COMMON ADDENDUM MUST BE PROVIDED.	Both

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 6790 Introducing Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program*, Release 23.Q2, Release 23.Q4
- *AN 7107 Modifying Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program*, Release 23.Q4
- *GLB 10108 Introducing Mastercard Wholesale Travel Program Product Codes*, Release 25.Q2
- *GLB 11398 Introducing Interchange Rates for the Mastercard Wholesale Travel Program Globally and in the U.S. Region*
- *GLB 11362.1 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Europe Region*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Canada Region*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual for the U.S. Region*
- *IPM Clearing Format Error Numbers and Messages*
- *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.

[GLB 11382 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region](#), 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



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

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:	Dual Message Clearing	Modified/deleted edit	Mandated
	• Credit • Debit		IPM MPE	
Issuer	Commercial:	Dual Message Authorization	New DE/subelement value	Optional
	• Credit • Debit	Dual Message Clearing	IPM MPE	

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	

Acquirer to Mastercard	Mastercard to issuer	Impacted
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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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.

If the user receives a reject error code for 3080 ...	Then...
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.

Error numbers for deleted edits

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

Version history

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



GLB 11497.2 Clarifying Fleet Service Data Specifications

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Authorization System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is clarifying data field attributes and other specifications for Fleet Service Data to help increase the quality and quantity of Fleet item detail data submitted to the Mastercard Network for Fleet transactions.

Effective date details

Date	Time	Details
17 October 2025	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	

Customer benefit

Acquirers and issuers will benefit from the clarity of attributes for select Fleet card data fields and the ability to use defined values when reporting the unit of measurement for non-fuel items purchased as part of a Fleet card transaction.

What Mastercard is doing

Mastercard is:

- Clarifying the data field attributes for applicable Fleet Service Data elements, subelements, and subfields
- Providing standard non-fuel unit of measure values to be used when submitting data for Fleet card non-fuel purchases

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: <ul style="list-style-type: none">Credit	Dual Message Authorization	Revised DE/ subelement/Value	Mandated
Issuer	Commercial: <ul style="list-style-type: none">Credit	Dual Message Authorization	Revised DE/ subelement/Value	Mandated

Acquirer, Issuer: Mandated

Acquirers and issuers that process Fleet transactions must prepare to support modifications to the following fields:

- Data Element (DE) 106 (Fleet Service Data)
- DE 106, subelement 001 (Fleet Prompted Data), and its subfields
- DE 106, subelement 002 (Merchant Fleet Spend Control Override Capability Indicator)
- DE 106, subelement 003 (Fleet Spend Control Override Items)
- DE 106, subelement 004 (Fleet Fuel Information), and its subfields
- DE 106, subelement 005 (Fleet Non-Fuel Information), and its subfields

For the valid value changes to Fleet Item Unit of Measure fields within DE 106, subelement 5 (Fleet Non-Fuel Information), Mastercard will not modify Dual Message Authorization System edits, or regional or other processing requirements. The Dual Message Authorization System will not perform edits on these conditions at this time to allow customers flexibility with implementing these changes. However, Mastercard will monitor acquirer compliance with these requirements and may implement Data Integrity Monitoring Program edits in the future. Mastercard will announce any future data integrity edits separately and will follow the normal processes and timelines for the Data Integrity Monitoring Program.

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			
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 106 (Fleet Service Data)

DE 106 (Fleet Service Data) contains information pertaining to Fleet card transactions and the items purchased.

Attributes

Attribute	Description
Data Representation	ans...999; LLLVAR The length field must be in the range 001-999. Subelements are identified by valid subelement ID and length.
Data Length	3 positions

DE 106 encoding scheme

Mastercard organizes DE 106 into a group of encoded subelements and subfields. The following tables illustrate the structure of DE 106 subelements.

Structure of DE 106 subelements

LLL	VAR (maximum length varies)					
3 bytes	3 bytes	3 bytes	Variable length	3 bytes	3 bytes	Variable length
Total length	First subelement data			Second subelement data		
	Subelement ID	Subelement length	Subelement variable length data	Subelement ID	Subelement length	Subelement variable length data

Attributes of DE 106 subelements

Number of bytes	Attribute	Value
3	Total data element length	The "LLL" portion of the data element
3	Subelement ID	In the range 001-999
3	Subelement length	Variable
1...nnn	Subelement variable length data	Contents of subfields

DE 106 subelement encoding scheme

The following tables illustrate the structure of DE 106 subfields within a subelement.

Structure of DE 106 subfields within a subelement

VAR (maximum length varies)					
3 bytes	3 bytes	Variable length	3 bytes	3 bytes	Variable length
First subfield data			Second subfield data		
Subfield ID	Subfield length	Subfield variable length data	Subfield ID	Subfield length	Subfield variable length data

Attributes of DE 106 subfields within a subelement

Number of bytes	Attribute	Value
3	Subfield ID	In the range 001-999
3	Subfield length	Variable
1...nnn	Subfield variable length data	Contents of subfields

List of DE 106 subelements

Subelements

Subelement ID	Subelement name	Data representation
002	Merchant Fleet Spend, Control Override Capability Indicator	ans-1
003	Fleet Spend Control Override Items	an-16

Subelement 001 (Fleet Prompted Data)

DE 106, subelement 001 (Fleet Prompted Data) contains up to 5 occurrences of the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Attributes

Attribute	Description
Subelement ID	001
Subelement Data Length	3 positions
Data Representation	ans...220; LLLVAR

Attribute	Description
Data Field	Contents of subfields
Subfields	5
Justification	See subfields

Usage

Usage shows whether the field is mandatory, conditional, optional, or system-provided in applicable messages.

Applicable messages

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

Application notes

If subelement 001 was present in the original Authorization Request/0100 message for an Automated Fuel Dispenser (AFD) transaction then subelement 001 in the Authorization Advice/0120: acquirer-generated message for the AFD transaction must contain the same values.

Subfield 001 (Fleet Prompt 1)

DE 106, subelement 001, subfield 001 (Fleet Prompt 1) contains the first occurrence of the Prompt Code and Driver Related Data.

Attributes

Attribute	Description
Subfield	001
Subfield Data Length	3 positions
Data Representation	ans...38; LLLVAR
Data Field	Contents of positions 1-38: <ul style="list-style-type: none"> Positions 1-3 (n-3): Prompt Code 1 Positions 4-38 (ans...35): Driver Related Data 1
Justification	N/A

Values

Position	Description
DE 106, subelement 001, subfield 001, positions 1-3	Prompt Code 1

Subfield 002 (Fleet Prompt 2)

DE 106, subelement 001, subfield 002 (Fleet Prompt 2) contains the second occurrence of the Prompt Code and Driver Related Data.

Attributes

Attribute	Description
Subfield ID	002
Subfield Data Length	3 positions
Data Representation	ans...38; LLLVAR
Data Field	Contents of positions 1-38: <ul style="list-style-type: none">• Positions 1-3 (n-3): Prompt Code 2• Positions 4-38 (ans...35): Driver Related Data 2
Justification	N/A

Values

Position	Description
DE 106, subelement 001, subfield 002, positions 1-3	Prompt Code 2

Subfield 003 (Fleet Prompt 3)

DE 106, subelement 001, subfield 003 (Fleet Prompt 3) contains the third occurrence of the Prompt Code and Driver Related Data.

Attributes

Attribute	Description
Subfield ID	003
Subfield Data Length	3 positions
Data Representation	ans...38; LLLVAR
Data Field	Contents of positions 1-38: <ul style="list-style-type: none">• Positions 1-3 (n-3): Prompt Code 3• Positions 4-38 (ans...35): Driver Related Data 3
Justification	N/A

Values

Position	Description
DE 106, subelement 001, subfield 003, positions 1-3	Prompt Code 3

Subfield 004 (Fleet Prompt 4)

DE 106, subelement 001, subfield 004 (Fleet Prompt 4) contains the fourth occurrence of the Prompt Code and Driver Related Data.

Attributes

Attribute	Description
Subfield ID	004
Subfield Data Length	3 positions
Data Representation	ans...38; LLLVAR
Data Field	Contents of positions 1-38: <ul style="list-style-type: none">Positions 1-3 (n-3): Prompt Code 4Positions 4-38 (ans...35): Driver Related Data 4
Justification	N/A

Values

Position	Description
DE 106, subelement 001, subfield 004, positions 1-3	Prompt Code 4

Subfield 005 (Fleet Prompt 5)

DE 106, subelement 001, subfield 005 (Fleet Prompt 5) contains the fifth occurrence of the Prompt Code and Driver Related Data.

Attributes

Attribute	Description
Subfield ID	005
Subfield Data Length	3 positions
Data Representation	ans...38; LLLVAR
Data Field	Contents of positions 1-38: <ul style="list-style-type: none">Positions 1-3 (n-3): Prompt Code 5Positions 4-38 (ans...35): Driver Related Data 5

Attribute	Description
Justification	N/A

Values

Position	Description
DE 106, subelement 001, subfield 005, positions 1-3	Prompt Code 5

Subelement 002 (Merchant Fleet Spend Control Override Capability Indicator)

DE 106, subelement 002 (Merchant Fleet Spend Control Override Capability Indicator) indicates if the merchant point of-sale supports the Fleet Spend Control Override Capability.

Attributes

Attribute	Description
Subelement ID	002
Subelement Data Length	3 positions
Data Representation	ans-1
Data Field	Contents of position 1
Subfields	N/A
Justification	N/A

Application notes

Subelement 002 values enable acquirers to provide issuers with an indicator to identify when a merchant can support the Fleet Spend Control Override Capability. This data will assist issuers in determining when they can send revised purchase restriction values in DE 106, subelement 003 (Fleet Spend Control Override Items) in the Authorization Request Response/0110 message to override the purchase restriction values obtained from the card at the POS. This allows issuers to perform real-time adjustments to the types of products allowed to be purchased using that particular Fleet card.

Subelement 003 (Fleet Spend Control Override Items)

DE 106, subelement 003 (Fleet Spend Control Override Items) provides merchants with information, on a transaction basis, to override purchase restrictions to allow products to be purchased that may not have otherwise been allowed.

Attributes

Attribute	Description
Subelement ID	003
Subelement Data Length	3 positions

Attribute	Description
Data Representation	an-16; the 16 byte hexadecimal representation of the 8 byte binary data that conforms to the Connexus format standard defined for Purchase Restriction Tag DF32
Data Field	Contents of positions 1-16
Subfields	N/A
Justification	N/A

Usage

Usage shows whether the field is mandatory, conditional, optional, or system-provided in applicable messages.

Applicable messages

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

Application notes

Subelement 003 enables issuers to provide acquirers with revised purchase restriction values in the Authorization Request Response/0110 message to override the purchase restriction values obtained from Connexus Purchase Restriction Tag DF32 found on the EMV card. This subelement will only be populated when DE 106, subelement 002 contains the value '1' indicating that the merchant point-of-sale supports the Fleet Spend Control Override Capability.

DE 106, subelement 003 must contain the 16 byte hexadecimal representation of the 8 byte binary data that conforms to the Connexus format standard defined for Purchase Restriction Tag DF32.

Subelement 004 (Fleet Fuel Information)

DE106, subelement 004 (Fleet Fuel Information) contains item level detail information of the motor fuel product(s) purchased at the POS.

Attributes

Attribute	Description
Subelement ID	004
Subelement Data Length	3 positions
Data Representation	ans...123; LLLVAR
Data Field	Contents of subfields
Subfields	3
Justification	See subfields

Application notes

DE 106, subelement 004 allows the acquirer to provide issuers with detail information on up to three fuel products purchased.

If the fuel product being purchased and related detail is known at the time of authorization, then this field can be optionally provided in the Authorization Request/0100 message.

If the fuel product being purchased is not known at the time of authorization and not included in the Authorization Request/0100 message, the fuel product and related detail if available can be optionally provided in the Authorization Advice/0120 message.

If subelement 004 was present in the original Authorization Request/0100 message for an Automated Fuel Dispenser (AFD) transaction, then subelement 004 in the Authorization Advice/0120: acquirer-generated message for the AFD transaction must contain the same values.

Subfield 001 (Fuel Item Purchased 1)

DE106, subelement 004, subfield 001 (Fuel Item Purchased 1) contains detail Fleet Fuel Information of the first Fuel Item Purchased.

Attributes

Attribute	Description
Subfield	001
Subfield Data Length	3 positions
Data Representation	ans-35 Tag (3-bytes) – value '001' Len (3-bytes) – value '035'
Data Field	Contents of positions 1-35: <ul style="list-style-type: none">• Positions 1-3 (n-3): Fleet Fuel Product Code 1• Positions 4-15 (n-12): Fleet Fuel Unit Price 1• Position 16 (ans-1): Fleet Fuel Unit of Measure 1• Positions 17-22 (n-6): Fleet Fuel Quantity 1• Position 23 (n-1): Fleet Fuel Quantity Exponent 1• Positions 24-35 (n-12): Fleet Fuel Sale Amount 1
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-22: Right-justified with leading zeros Position 23: N/A Positions 24-35: Right-justified with leading zeros

Values

Position	Description
DE 106, subelement 004, subfield 001, positions 1-3	Fleet Fuel Product Code 1

Values

Position	Description
DE 106, subelement 004, subfield 001, position 16	Fleet Fuel Unit of Measure 1

Subfield 002 (Fuel Item Purchased 2)

DE 106, subelement 004, subfield 002 (Fuel Item Purchased 2) contains detail Fleet Fuel Information of the first Fuel Item Purchased.

Attributes

Attribute	Description
Subfield	002
Subfield Data Length	3 positions
Data Representation	ans-35
Data Field	Contents of positions 1-35: <ul style="list-style-type: none">• Positions 1-3 (n-3): Fleet Fuel Product Code 2• Positions 4-15 (n-12): Fleet Fuel Unit Price 2 (NUM)• Position 16 (ans-1): Fleet Fuel Unit of Measure 2 (ANS)• Positions 17-22 (n-6): Fleet Fuel Quantity 2• Position 23 (n-1): Fleet Fuel Quantity Exponent 2• Positions 24-35 (n-12): Fleet Fuel Sale Amount 2
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-22: Right-justified with leading zeros Position 23: N/A Positions 24-35: Right-justified with leading zeros

Values

Position	Description
DE 106, subelement 004, subfield 002, positions 1-3	Fleet Fuel Product Code 2

Values

Position	Description
DE 106, subelement 004, subfield 002, Position 16	Fleet Fuel Unit of Measure 2

Subfield 003 (Fuel Item Purchased 3)

DE 106, subelement 004, subfield 003 (Fuel Item Purchased 3) contains detailed Fleet Fuel Information of the first Fuel Item Purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-35
Data Field	Contents of positions 1-35: <ul style="list-style-type: none">• Positions 1-3 (n-3): Fleet Fuel Product Code 3• Positions 4-15 (n-12): Fleet Fuel Unit Price 3 (NUM)• Position 16 (ans-1): Fleet Fuel Unit of Measure 3• Positions 17-22 (n-6): Fleet Fuel Quantity 3• Position 23 (n-1): Fleet Fuel Quantity Exponent 3• Positions 24-35 (n-12): Fleet Fuel Sale Amount 3
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-22: Right-justified with leading zeros Position 23: N/A Positions 24-35: Right-justified with leading zeros

Values

Position	Description
DE 106, subelement 004, subfield 003, positions 1-3	Fleet Fuel Product Code 3

Values

Position	Description
DE 106, subelement 004, subfield 003, Position 16	Fleet Fuel Unit of Measure 3

Subelement 005 (Fleet Non-Fuel Information)

DE 106, subelement 005 (Fleet Non-Fuel Information) contains item level detail information of the non-fuel product(s) purchased at the POS.

Attributes

Attribute	Description
Subelement ID	005
Subelement Data Length	3 positions
Data Representation	ans...552; LLLVAR
Data Field	Contents of subfields 001-012
Subfields	12
Justification	See subfields

Application notes

DE 106, subelement 005 allows the acquirer to provide issuers with detail information on up to 12 non-fuel products purchased.

If subelement 005 was present in the original Authorization Request/0100 message for an Automated Fuel Dispenser (AFD) transaction then subelement 005 in the Authorization Advice/0120: acquirer-generated message for the AFD transaction must contain the same values.

Subfield 001 (Non-Fuel Item Purchased 1)

DE 106, subelement 005, subfield 001 (Non-Fuel Item Purchased 1) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	001
Subfield Data Length	3 positions

Attribute	Description
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 1 • Positions 4-15 (n-12): Fleet Item Quantity 1 • Position 16 (n-1): Fleet Item Quantity Exponent 1 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 1 • Positions 29-40 (n-12): Fleet Extended Item Amount 1
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 001, positions 1-3	Fleet Product Code 1
DE 106 subelement 005, subfield 001, positions 17-28	Fleet Item Unit of Measure 1

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.

Measure Code	Name	Definition
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.

Measure Code	Name	Definition
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 002 (Non-Fuel Item Purchased 2)

DE 106, subelement 005, subfield 002 (Non-Fuel Item Purchased 2) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	002
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	<p>Contents of positions 1-40:</p> <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 2 • Positions 4-15 (n-12): Fleet Item Quantity 2 • Position 16 (n-1): Fleet Item Quantity Exponent 2 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 2 • Positions 29-40 (n-12): Fleet Extended Item Amount 2
Justification	<p>Positions 1-3: N/A</p> <p>Positions 4-15: Right-justified with leading zeros</p> <p>Position 16: N/A</p> <p>Positions 17-28: Left-justified, space filled</p> <p>Positions 29-40: Right-justified with leading zero</p>

Values

Position	Description
DE 106 subelement 005, subfield 002, positions 1-3	Fleet Product Code 2
DE 106 subelement 005, subfield 002, positions 17-28	Fleet Item Unit of Measure 2

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.

Measure Code	Name	Definition
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 003 (Non-Fuel Item Purchased 3)

DE 106, subelement 005, subfield 003 (Non-Fuel Item Purchased 3) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 3 • Positions 4-15 (n-12): Fleet Item Quantity 3 • Position 16 (n-1): Fleet Item Quantity Exponent 3 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 3 • Positions 29-40 (n-12): Fleet Extended Item Amount 3

Attribute	Description
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 003, positions 1-3	Fleet Product Code 3
DE 106 subelement 005, subfield 003, positions 17-28	Fleet Item Unit of Measure 3

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.

Measure Code	Name	Definition
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 004 (Non-Fuel Item Purchased 4)
DE 106, subelement 005, subfield 004 (Non-Fuel Item Purchased 4) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	004
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none">• Positions 1-3 (n-3): Fleet Product Code 4• Positions 4-15 (n-12): Fleet Item Quantity 4• Position 16 (n-1): Fleet Item Quantity Exponent 4• Positions 17-28 (ans-12): Fleet Item Unit of Measure 4• Positions 29-40 (n-12): Fleet Extended Item Amount 4
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 004, positions 1-3	Fleet Product Code 4
DE 106 subelement 005, subfield 004, positions 17-28	Fleet Item Unit of Measure 4

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.

Measure Code	Name	Definition
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.

Measure Code	Name	Definition
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2240lb (long ton) and in the US 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 005 (Non-Fuel Item Purchased 5)

DE 106, subelement 005, subfield 005 (Non-Fuel Item Purchased 5) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	005
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 5 • Positions 4-15 (n-12): Fleet Item Quantity 5 • Position 16 (n-1): Fleet Item Quantity Exponent 5 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 5 • Positions 29-40 (n-12): Fleet Extended Item Amount 5

Attribute	Description
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 005, positions 1-3	Fleet Product Code 5
DE 106 subelement 005, subfield 005, positions 17-28	Fleet Item Unit of Measure 5

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.

Measure Code	Name	Definition
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 006 (Non-Fuel Item Purchased 6)

DE 106, subelement 005, subfield 006 (Non-Fuel Item Purchased 6) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	006
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none">• Positions 1-3 (n-3): Fleet Product Code 6• Positions 4-15 (n-12): Fleet Item Quantity 6• Position 16 (n-1): Fleet Item Quantity Exponent 6• Positions 17-28 (ans-12): Fleet Item Unit of Measure 6• Positions 29-40 (n-12): Fleet Extended Item Amount 6
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 006, Positions 1-3	Fleet Product Code 6
DE 106 subelement 005, subfield 006, positions 17-28	Fleet Item Unit of Measure 6

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.

Measure Code	Name	Definition
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.

Measure Code	Name	Definition
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 007 (Non-Fuel Item Purchased 7)

DE 106, subelement 005, subfield 007 (Non-Fuel Item Purchased 7) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 7 • Positions 4-15 (n-12): Fleet Item Quantity 7 • Position 16 (n-1): Fleet Item Quantity Exponent 7 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 7 • Positions 29-40 (n-12): Fleet Extended Item Amount 7
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros d

Values

Position	Description
DE 106 subelement 005, subfield 007, positions 1-3	Fleet Product Code 7
DE 106 subelement 005, subfield 007, positions 17-28	Fleet Item Unit of Measure 7

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.

Measure Code	Name	Definition
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 008 (Non-Fuel Item Purchased 8)

DE 106, subelement 005, subfield 008 (Non-Fuel Item Purchased 8) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40

Attribute	Description
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> Positions 1-3 (n-3): Fleet Product Code 8 Positions 4-15 (n-12): Fleet Item Quantity 8 Position 16 (n-1): Fleet Item Quantity Exponent 8 Positions 17-28 (ans-12): Fleet Item Unit of Measure 8 Positions 29-40 (n-12): Fleet Extended Item Amount 8
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 008, positions 1-3	Fleet Product Code 8
DE 106 subelement 005, subfield 008, positions 17-28	Fleet Item Unit of Measure 8

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.

Measure Code	Name	Definition
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.

Measure Code	Name	Definition
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 009 (Non-Fuel Item Purchased 9)

DE 106, subelement 005, subfield 009 (Non-Fuel Item Purchased 9) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	<p>Contents of positions 1-40:</p> <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 9 • Positions 4-15 (n-12): Fleet Item Quantity 9 • Position 16 (n-1): Fleet Item Quantity Exponent 9 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 9 • Positions 29-40 (n-12): Fleet Extended Item Amount 9
Justification	<p>Positions 1-3: N/A</p> <p>Positions 4-15: Right-justified with leading zeros</p> <p>Position 16: N/A</p> <p>Positions 17-28: Left-justified, space filled</p> <p>Positions 29-40: Right-justified with leading zeros</p>

Values

Position	Description
DE 106 subelement 005, subfield 009, positions 1-3	Fleet Product Code 9
DE 106 subelement 005, subfield 009, positions 17-28	Fleet Item Unit of Measure 9

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.

Measure Code	Name	Definition
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 010 (Non-Fuel Item Purchased 10)

DE 106, subelement 005, subfield 010 (Non-Fuel Item Purchased 10) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 10 • Positions 4-15 (n-12): Fleet Item Quantity 10 • Position 16 (n-1): Fleet Item Quantity Exponent 10 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 10 • Positions 29-40 (n-12): Fleet Extended Item Amount 10

Attribute	Description
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 010, positions 1-3	Fleet Product Code 10
DE 106 subelement 005, subfield 010, positions 17-28	Fleet Item Unit of Measure 10

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.

Measure Code	Name	Definition
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 011 (Non-Fuel Item Purchased 11)

DE 106, subelement 005, subfield 011 (Non-Fuel Item Purchased 11) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none">• Positions 1-3 (n-3): Fleet Product Code 11• Positions 4-15 (n-12): Fleet Item Quantity 11• Position 16 (n-1): Fleet Item Quantity Exponent 11• Positions 17-28 (ans-12): Fleet Item Unit of Measure 11• Positions 29-40 (n-12): Fleet Extended Item Amount 11
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 011, Positions 1-3	Fleet Product Code 3
DE 106 subelement 005, subfield 011, positions 17-28	Fleet Item Unit of Measure 11

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.

Measure Code	Name	Definition
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.

Measure Code	Name	Definition
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

Subfield 012 (Non-Fuel Item Purchased 12)

DE 106, subelement 005, subfield 012 (Non-Fuel Item Purchased 12) contains item level detail information of the non-fuel product(s) purchased.

Attributes

Attribute	Description
Subfield	003
Subfield Data Length	3 positions
Data Representation	ans-40
Data Field	Contents of positions 1-40: <ul style="list-style-type: none"> • Positions 1-3 (n-3): Fleet Product Code 12 • Positions 4-15 (n-12): Fleet Item Quantity 12 • Position 16 (n-1): Fleet Item Quantity Exponent 12 • Positions 17-28 (ans-12): Fleet Item Unit of Measure 12 • Positions 29-40 (n-12): Fleet Extended Item Amount 12
Justification	Positions 1-3: N/A Positions 4-15: Right-justified with leading zeros Position 16: N/A Positions 17-28: Left-justified, space filled Positions 29-40: Right-justified with leading zeros

Values

Position	Description
DE 106 subelement 005, subfield 012, positions 1-3	Fleet Product Code 12
DE 106 subelement 005, subfield 012, positions 17-28	Fleet Item Unit of Measure 12

Fleet Item Unit of Measure

Fleet Item Unit of Measure must contain a valid code followed by spaces as defined in the Fleet Item Unit of Measure table.

Measure Code	Name	Definition
ACRE	Acre	Unit of measure equal to 4840 square yards.
ARES	Are	Unit of measure equal to 100 square meters.
CELI	Centiliter	Unit of volume that is equal to one hundredth of a liter.
CMET	Centimeter	Unit of measure that is equal to one hundredth of a meter.
EACH	Each	One of two or more distinct items.
FOOT	Foot	Unit of length equal to 1/3 yard.
GBGA	GBGallon	Unit of volume that is equal to 8 pints.
GBOU	GBOunce	Unit of weight equal to one sixteenth of a pound.
GBPI	GBPint	Unit of volume that is equal to 568 cubic centimeters.
GBQA	GBQuart	Unit of volume that is equal to 2 pints.
GRAM	Gram	Unit of measure that is equal to one 1,000th of a kilo.
HECT	Hectare	Unit of measure that is equal to 10,000 square meters.
INCH	Inch	Measure of length equal to 2.54 cm.
KILO	Kilogram	Basic unit of mass in the International System of Units (SI) equal to 1000 grams.
KMET	Kilometer	Unit of measure that is equal to 1000 meters.
LITR	Liter	Unit of volume that is equal to one thousand cubic centimeters.
METR	Meter	Unit of length in the metric system equal to 39.37 inches.
MILE	Mile	Unit of length equal to 1760 yards.

Measure Code	Name	Definition
MILI	MilliLiter	Unit of volume that is equal to one thousandth of a liter.
MMET	Millimeter	Unit of measure that is equal to one thousandth of one meter.
PIEC	Piece	Standard length of cloth, wallpaper, as an item for sale or amount of a substance.
PUND	Pound	Unit of weight equal to 0.454 kilograms.
SCMT	SquareCentimeter	Measure of a surface one centimeter by one centimeter.
SMET	SquareMeter	Measure of a surface one meter by one meter.
SMIL	SquareMillimeter	Measure of a surface one millimeter by one millimeter.
SQFO	SquareFoot	Measure of a surface one foot by one foot.
SQIN	SquareInch	Measure of a surface one inch by one inch.
SQKI	SquareKilometer	Measure of a surface one kilometer by one kilometer.
SQMI	SquareMile	Measure of a surface one mile by one mile.
SQYA	SquareYard	Measure of a surface one yard by one yard.
TONS	Ton	Measure of weight, in Britain 2000lb (short ton).
USGA	USGallon	Unit of volume that is equal to 8 pints.
USOU	USOunce	Unit of weight equal to one sixteenth of a pound.
USPI	USPint	Unit of volume that is equal to 473 cubic centimeters.
USQA	USQuart	Unit of volume that is equal to 2 pints.
YARD	Yard	Unit of length equal to 3 feet or 0.9144 meter.

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 6794 Enhancing Mastercard Fleet Program Capabilities*, Release 23.Q2, 23.Q3, 23.Q4.

Reference manuals

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

Attachments

- m_an11497_en-us_specificationchanges

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 11497 Clarifying Fleet Service Data Specifications](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Updated the Customer impact section to notify customers that Mastercard will announce any future data integrity edits separately and will follow the normal processes for the Data Integrity Monitoring Program Added Other media to Related documentation
15 April 2025	Initial publication date



GLB 11509.2 Enhancing Visa Account Funding Transaction Processing

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network enablement partner

Region:
Global

Brand:
Visa®

Release:
25.Q4

Action indicator:
Mandated: Acquirer

System:
Dual Message Authorization System

Published:
17 June 2025

Effective:
4 November 2025

Executive overview

Mastercard is enhancing Visa Account Funding Transaction processing to provide foreign exchange fees.

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 processing Visa Account Funding Transactions through the Mastercard Network will be able to send a new amount type identifying Visa foreign exchange fees.

What Mastercard is doing

Mastercard is introducing a value for amount type to identify Visa Money Transfer Foreign Exchange Fees.

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	Visa-branded	Dual Message Authorization	DE definition	Mandated

Acquirer: Mandated

Acquirers that submit Visa Account Funding Transactions to the Mastercard Network must prepare to support a new value of 95 (Visa

Money Transfer Foreign Exchange Fee [Visa Only]) in DE 54 (Additional Amounts), subfield 2 (Amount Type) in Authorization Request/0100 and Reversal Request/0400 messages.

Refer to Visa publications for more information regarding Visa Account Funding Transactions.

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			

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 Authorization System specification changes

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

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information on up to three amount types and related account data.

Subfield 2 (Amount Type)

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Values

Value	Description
95	Visa Money Transfer Foreign Exchange Fee (Visa Only)

Application notes

Acquirers submitting Visa Account Funding Transactions may include a value of 95 (Visa Money Transfer Foreign Exchange Fee [Visa Only]) to identify foreign exchange fees associated with the money transfer transactions when processing an Authorization Request/0100 or a Reversal Request/0400 message by populating it in DE 54, subfield 2. Mastercard will remove any occurrence of the Visa Money Transfer Foreign Exchange Fee (Visa Only) from:

- Authorization Request Response/0110 messages
- Non-Visa-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.

Announcements

For more information refer to *AN 7568 Supporting Visa Account Funding Transaction Processing and Visa Assessment Data*, Release 24.Q1.

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.

[GLB 11509 Enhancing Visa Account Funding Transaction Processing](#), 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



GLB 11511.2 Switching Release 25.Q4 Related Bulletins

Type:

Switching Release Announcement

Audience:

Acquirer

Issuer

Processor

Network Enablement Partner

Region:

Global

Brand:

Mastercard®

Debit Mastercard

Maestro®

Cirrus®

Release:

25.Q4

Action indicator:

Informational: Acquirer, Issuer

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard publishes this document to give customers a convenient way to view all bulletin announcements that are related to the 25.Q4 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 25.Q4 Core Switching Release.

These bulletins have effective dates that coincide with the 25.Q4 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.

Technical Resource Center

Technical Resource Center

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Announcements

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[All Announcements](#)

- Click **Filters**, select **Bulletin Announcements** from the **Type** dropdown menu and click **Apply filter**.

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Action Indicator

Audience

Brand

Category

Countries by Region

Network

Product/Service

Region

Release

System

Type
 1

- Click **Date Range**, click the **Effective Date** button, enter the 25.Q4 implementation date ("10/17/2025"), and click **Apply dates**.

Effective date search

Date Range

☐ Publication Date ☒ Effective Date

From

To

Filters

Switching release 25.Q4 related bulletins: list

Global

- *GLB 8390 Revised Standards for Use of the Transaction Link Identifier*
- *GLB 11045 Modifying Interregional Interchange Rates*
- *GLB 11342 Revised Standards for Acceptor Business Codes*
- *GLB 11398 Introducing Interchange Rates for the Mastercard Wholesale Travel Program Globally and in the U.S. Region*

Asia/Pacific Region

- *AP 11042 Modifying Intraregional Interchange Rates for the Asia/Pacific Region*
- *AP 11053 Introducing High Volume Card-Present Debit Program Intracountry Interchange Structure in Australia*
- *AP 11567 Introducing World Select Consumer Credit Product Code in India*

Canada Region

- There are currently no Canada Region specific release-related bulletin announcements for Release 25.Q4.

Europe Region

- There are currently no Europe Region specific release-related bulletin announcements for Release 25.Q4.

Latin America and the Caribbean Region

- *LAC 11043 Modifying Intraregional Interchange Rates for the Latin America and the Caribbean Region*
- *LAC 11445 Introducing Intracountry Interchange Rates for the Micro Merchant Program in Ecuador*

Middle East and Africa Region

- *MEA 11044 Modifying Intraregional Interchange Rates for Middle East and Africa Region*
- *MEA 11601 Real-Time Clearing Message Specifications for South Africa*

U.S. Region

- There are currently no United States Region specific release-related bulletin announcements for Release 25.Q4.

Switching release 25.Q4 related bulletins: grid

Grid

Bulletin Announcement	Global	AP	CAN	EUR	LAC	MEA	U.S.
<i>GLB 8390 Revised Standards for Use of the Transaction Link Identifier</i>	√						
<i>AP 11042 Modifying Intraregional Interchange Rates for the Asia/Pacific Region</i>		√					

Bulletin Announcement	Global	AP	CAN	EUR	LAC	MEA	U.S.
<i>LAC 11043 Modifying Intraregional Interchange Rates for the Latin America and the Caribbean Region</i>					√		
<i>MEA 11044 Modifying Intraregional Interchange Rates for Middle East and Africa Region</i>						√	
<i>GLB 11045 Modifying Interregional Interchange Rates</i>	√						
<i>AP 11053 Introducing High Volume Card-Present Debit Program Intracountry Interchange Structure in Australia</i>		√					
<i>GLB 11342 Revised Standards for Acceptor Business Codes</i>	√						
<i>GLB 11398 Introducing Interchange Rates for the Mastercard Wholesale Travel Program Globally and in the U.S. Region</i>	√						
<i>LAC 11445 Introducing Intracountry Interchange Rates for the Micro Merchant Program in Ecuador</i>					√		
<i>AP 11567 Introducing World Select Consumer Credit Product Code in India</i>		√					
<i>MEA 11601 Real-Time Clearing Message Specifications for South Africa</i>						√	

Version history

Version history

Date	Description of change
17 June 2025	Added bulletins: <ul style="list-style-type: none"> • <i>MEA 11601 Real-Time Clearing Message Specifications for South Africa</i> • <i>AP 11567 Introducing World Select Consumer Credit Product Code in India</i>
15 April 2025	Initial publication date



GLB 11519.2 Introducing a Mastercard Fleet Prompt Code

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Authorization System
Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is introducing a Mastercard Fleet prompt code to allow customers to identify when the Fleet cards do not require entry of prompted data by the driver.

Effective date details

Date	Time	Details
17 October 2025	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Acquirers, issuers, and their customers may benefit from:

- Card program requirements aligned with industry standards
- Additional information about cardholder interaction
- Fleet card that does not require driver related prompted data

What Mastercard is doing

Mastercard is enhancing the Mastercard Fleet Program to help support enhanced management of corporate Fleet vehicles by creating a new valid value to indicate the Fleet card is programmed not to require driver related prompted data at the point-of-sale.

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: <ul style="list-style-type: none">Credit	Dual Message Authorization Dual Message Clearing	DE/Subelement/ Subfield/Value	Mandated
Issuer	Commercial: <ul style="list-style-type: none">Credit	Dual Message Authorization Dual Message Clearing	DE/Subelement/ Subfield/Value	Mandated

Acquirer, Issuer: Mandated

Acquirers and issuers globally must prepare to support prompt code value 999 (No prompts issued) in existing data elements (DE) and private data subelements (PDS):

- DE 106 (Fleet Service Data)
- PDS 0790 (Fleet Prompted Data 1)
- PDS 0791 (Fleet Prompted Data 2)
- PDS 0792 (Fleet Prompted Data 3)
- PDS 0793 (Fleet Prompted Data 4)
- PDS 0794 (Fleet Prompted Data 5)

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 the enhancements described in 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			

Dual Message Authorization System specification changes

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

DE 106 (Fleet Service Data)

DE 106 (Fleet Service Data) contains information pertaining to Fleet card transactions and the items being purchased.

Subelement 001 (Fleet Prompted Data)

DE 106, subelement 001 (Fleet Prompted Data) contains up to five occurrences of the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Subfield 001 (Fleet Prompt 1)

DE 106, subelement 001, subfield 001 (Fleet Prompt 1) contains the first occurrence of the Prompt Code and Driver Related Data.

Prompt codes

Prompt code	Prompt
999	No prompts issued

Application notes

If the Fleet card magnetic stripe or the chip Third Party Data (tag 9F6E) is encoded to indicate No Prompts Issued or chip data DF30 in tag BF0C is encoded following the International Forecourt Standards Forum (IFSF) with no prompt code values, then one of the Fleet prompt subfields 001 through 005 must contain Prompt code value 999 (No prompts issued) which will not require driver related prompted data at the point-of-sale. When this occurs, acquirers must populate the Driver Related Data field with a default value of 999.

Subfield 002 (Fleet Prompt 2)

DE 106, subelement 001, subfield 002 (Fleet Prompt 2) contains the second occurrence of the Prompt Code and Driver Related Data.

Prompt codes

Prompt code	Prompt
999	No prompts issued

Application notes

If the Fleet card magnetic stripe or the chip Third Party Data (tag 9F6E) is encoded to indicate No Prompts Issued or chip data DF30 in tag BF0C is encoded following the International Forecourt Standards Forum (IFSF) with no prompt code values, then one of the Fleet prompt subfields 001 through 005 must contain Prompt code value 999 (No prompts issued) which will not require driver related prompted data at the point-of-sale. When this occurs, acquirers must populate the Driver Related Data field with a default value of 999.

Subfield 003 (Fleet Prompt 3)

DE 106, subelement 001, subfield 003 (Fleet Prompt 3) contains the third occurrence of the Prompt Code and Driver Related Data.

Prompt codes

Prompt code	Prompt
999	No prompts issued

Application notes

If the Fleet card magnetic stripe or the chip Third Party Data (tag 9F6E) is encoded to indicate No Prompts Issued or chip data DF30 in tag BF0C is encoded following the International Forecourt Standards Forum (IFSF) with no prompt code values, then one of the Fleet prompt subfields 001 through 005 must contain Prompt code value 999 (No prompts issued) which will not require driver related prompted data at the point-of-sale. When this occurs, acquirers must populate the Driver Related Data field with a default value of 999.

Subfield 004 (Fleet Prompt 4)

DE 106, subelement 001, subfield 004 (Fleet Prompt 4) contains the fourth occurrence of the Prompt Code and Driver Related Data.

Prompt codes

Prompt code	Prompt
999	No prompts issued

Application notes

If the Fleet card magnetic stripe or the chip Third Party Data (tag 9F6E) is encoded to indicate No Prompts Issued or chip data DF30 in tag BF0C is encoded following the International Forecourt Standards Forum (IFSF) with no prompt code values, then one of the Fleet prompt subfields 001 through 005 must contain Prompt code value 999 (No prompts issued) which will not require driver related prompted data at the point-of-sale. When this occurs, acquirers must populate the Driver Related Data field with a default value of 999.

Subfield 005 (Fleet Prompt 5)

DE 106, subelement 001, subfield 005 (Fleet Prompt 5) contains the fifth occurrence of the Prompt Code and Driver Related Data.

Prompt codes

Prompt code	Prompt
999	No prompts issued

Application notes

If the Fleet card magnetic stripe or the chip Third Party Data (tag 9F6E) is encoded to indicate No Prompts Issued or chip data DF30 in tag BF0C is encoded following the International Forecourt Standards Forum (IFSF) with no prompt code values, then one of the Fleet prompt subfields 001 through 005 must contain Prompt

code value 999 (No prompts issued) which will not require driver related prompted data at the point-of-sale. When this occurs, acquirers must populate the Driver Related Data field with a default value of 999.

Dual Message Clearing System specification changes

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

PDS 0790 (Fleet Prompted Data 1)

PDS 0790 (Fleet Prompted Data 1) contains the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Subfield 1 (Prompt Code 1)

Prompt Code contains a code that specifies the information requested to be provided by the cardholder at the POI.

Values and descriptions

If present, PDS 0790 subfield 1 (Prompt Code 1) must contain one of the values listed in this table.

Value descriptions

Value	Description
999	No prompts issued

Subfield 2 (Driver Related Data 1)

Driver Related Data contains the data entered in response to the Prompt Code obtained at the POS.

If present, PDS 0790, subfield 2 (Driver Related Data 1) must be left justified and cannot contain all spaces.

Acquirers must populate the Driver Related Data 1 field with the value of 999 when the Prompt Code 1 field contains the value of 999.

PDS 0791 (Fleet Prompted Data 2)

PDS 0791 (Fleet Prompted Data 2) contains the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Subfield 1 (Prompt Code 2)

Prompt Code contains a code that specifies the information requested to be provided by the cardholder at the POI.

Values and descriptions

If present, PDS 0791 subfield 1 (Prompt Code 2) must contain one of the values listed in this table.

Value descriptions

Value	Description
999	No prompts issued

Subfield 2 (Driver Related Data 2)

Driver Related Data contains the data entered in response to the Prompt Code obtained at the POS.

If present, PDS 0791, subfield 2 (Driver Related Data 2) must be left justified and cannot contain all spaces.

Acquirers must populate the Driver Related Data 2 field with the value of 999 when the Prompt Code 2 field contains the value of 999.

PDS 0792 (Fleet Prompted Data 3)

PDS 0792 (Fleet Prompted Data 3) contains the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Subfield 1 (Prompt Code 3)

Prompt Code contains a code that specifies the information requested to be provided by the cardholder at the POI.

Values and descriptions

If present, PDS 0792 subfield 1 (Prompt Code 3) must contain one of the values listed in this table.

Value descriptions

Value	Description
999	No prompts issued

Subfield 2 (Driver Related Data 3)

Driver Related Data contains the data entered in response to the Prompt Code obtained at the POS.

If present, PDS 0792, subfield 2 (Driver Related Data 3) must be left justified and cannot contain all spaces.

Acquirers must populate the Driver Related Data 3 field with the value of 999 when the Prompt Code 3 field contains the value of 999.

PDS 0793 (Fleet Prompted Data 4)

PDS 0793 (Fleet Prompted Data 4) contains the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Subfield 1 (Prompt Code 4)

Prompt Code contains a code that specifies the information requested to be provided by the cardholder at the POI.

Values and descriptions

If present, PDS 0793 subfield 1 (Prompt Code 4) must contain one of the values listed in this table.

Value descriptions

Value	Description
999	No prompts issued

Subfield 2 (Driver Related Data 4)

Driver Related Data contains the data entered in response to the Prompt Code obtained at the POS.

If present, PDS 0793, subfield 2 (Driver Related Data 4) must be left justified and cannot contain all spaces.

Acquirers must populate the Driver Related Data 4 field with the value of 999 when the Prompt Code 4 field contains the value of 999.

PDS 0794 (Fleet Prompted Data 5)

PDS 0794 (Fleet Prompted Data 5) contains the Prompt Code read from a card chip that indicates prompts that occur at the point of interaction and the data entered in response by the cardholder into the point-of-sale device.

Subfield 1 (Prompt Code 5)

Prompt Code contains a code that specifies the information requested to be provided by the cardholder at the POI.

Values and descriptions

If present, PDS 0794 subfield 1 (Prompt Code 5) must contain one of the values listed in this table.

Value descriptions

Value	Description
999	No prompts issued

Subfield 2 (Driver Related Data 5)

Driver Related Data contains the data entered in response to the Prompt Code obtained at the POS.

If present, PDS 0794, subfield 2 (Driver Related Data 5) must be left justified and cannot contain all spaces.

Acquirers must populate the Driver Related Data 5 field with the value of 999 when the Prompt Code 5 field contains the value of 999.

IPM MPE

Mastercard will update the following compressed, non-compressed, and optimized versions of these IPM MPE tables. Prompt code value 999 (No prompts issued) will be a valid value in IPM MPE tables.

Valid values

Table ID	Value description
IP2239T1	PDS0790 Fleet Addendum Prompt Codes
	PDS0791 Fleet Addendum Prompt Codes
	PDS0792 Fleet Addendum Prompt Codes
	PDS0793 Fleet Addendum Prompt Codes
	PDS0794 Fleet Addendum Prompt Codes

Edits

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

Modified edit: PDS 0790 (Fleet Prompted Data 1)

Error number	Current requirement	Modification for this release
0333	If PDS0790S1 Fleet prompt code1 is present it must contain a valid value. Value/Range list table in OneDay file is IP2239T1.	Added valid value 999 (No prompts issued)

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

- Financial Detail Addendum/1644

Collection Only messages included.

Reversal messages included.

Modified edit: PDS 0791 (Fleet Prompted Data 2)

Error number	Current requirement	Modification for this release
0333	If PDS0791S1 Fleet prompt code2 is present it must contain a valid value. Value/Range list table in OneDay file is IP2239T1.	Added valid value 999 (No prompts issued)

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

- Financial Detail Addendum/1644

Collection Only messages included.

Reversal messages included.

Modified edit: PDS 0792 (Fleet Prompted Data 3)

Error number	Current requirement	Modification for this release
0333	If PDS0792S1 Fleet prompt code3 is present it must contain a valid value. Value/Range list table in OneDay file is IP2239T1.	Added valid value 999 (No prompts issued)

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

- Financial Detail Addendum/1644

Collection Only messages included.

Reversal messages included.

Modified edit: PDS 0793 (Fleet Prompted Data 4)

Error number	Current requirement	Modification for this release
0333	If PDS0793S1 Fleet prompt code4 is present it must contain a valid value. Value/Range list table in OneDay file is IP2239T1.	Added valid value 999 (No prompts issued)
The edit is performed in the Clearing Optimizer and the GCMS for the following message:		
• Financial Detail Addendum/1644		
Collection Only messages included.		
Reversal messages included.		

Modified edit: PDS 0794 (Fleet Prompted Data 5)

Error number	Current requirement	Modification for this release
0333	If PDS0794S1 Fleet prompt code5 is present it must contain a valid value. Value/Range list table in OneDay file is IP2239T1.	Added valid value 999 (No prompts issued)
The edit is performed in the Clearing Optimizer and the GCMS for the following message:		
• Financial Detail Addendum/1644		
Collection Only messages included.		
Reversal messages included.		

Error numbers

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

Error numbers

Field/subfield	Error number	Error message	Edit performed by
PDS 0790, s1	0333	PDS0790S1 PROMPT CODE 1 INVALID. MUST BE <RNGLIST>.	Both
PDS 0791, s1	0333	PDS0791S1 PROMPT CODE 2 INVALID. MUST BE <RNGLIST>.	Both
PDS 0792, s1	0333	PDS0792S1 PROMPT CODE 3 INVALID. MUST BE <RNGLIST>.	Both

Field/subfield	Error number	Error message	Edit performed by
PDS 0793, s1	0333	PDS0793S1 PROMPT CODE 4 INVALID. MUST BE <RNGLIST>.	Both
PDS 0794, s1	0333	PDS0794S1 PROMPT CODE 5 INVALID. MUST BE <RNGLIST>.	Both

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 6794 Enhancing Mastercard Fleet Program Capabilities*, Release 23.Q2, 23.Q3, 23.Q4
- *GLB 11362.1 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing System Guide*

Version history

Version history

Date	Description of change
17 June 2025	Updated: <ul style="list-style-type: none"> • Application notes in DE 106, subelement 001, subfields 001, 002, 003, 004, and 005 • Subfield 2 in PDSs 0790, 0791, 0792, 0793, and 0794 • Related documentation
15 April 2025	Initial publication date



GLB 11592.1 Product Code and BSA Cleanup

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:
17 October 2025

Executive overview

Mastercard is lifecycling product codes and member to member (M2M) business service arrangements (BSAs) by continuing to evaluate their relevancy in each market globally.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 to 14:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	
	02:00 to 5:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

Reducing the selection of product codes will simplify change management and reduce maintenance and operating costs for acquirers and issuers.

What Mastercard is doing

Mastercard is lifecycling select product codes and select M2M BSAs that are no longer in use. Mastercard periodically reviews the product code and member to member BSA offerings to evaluate their relevancy.

The list of product codes and BSAs documented throughout this release announcement will no longer be supported for First Presentment/1240-200 messages by the Mastercard Network.

Background

The product code (also referred to as the Product Identifier) is a three character alpha code assigned by Mastercard when licensing an issuing account range associated with a Card Program Identifier.

The business service arrangement (BSA) is an arrangement with Mastercard between two or more customers that defines, in a manner consistent with Mastercard standards (or the standards of the other applicable brand), the card program identifier, business rules, and interchange processing requirements for transactions occurring between the participating customers.

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: <ul style="list-style-type: none">CreditDebitPrepaid	Dual Message Authorization	IPM MPE Product Code	Mandated
	Commercial: <ul style="list-style-type: none">CreditDebitPrepaid	Single Message System		
Issuer	Consumer: <ul style="list-style-type: none">CreditDebitPrepaid	Dual Message Authorization	IPM MPE Product Code	Mandated
	Commercial: <ul style="list-style-type: none">CreditDebitPrepaid	Single Message System		

Acquirer, Issuer: Mandated

Acquirers and issuers must be aware that the listed product codes are no longer active and will be removed from the Mastercard Network. Acquirers and issuers may update their systems at their convenience.

Mastercard will completely delete the following product codes from the Mastercard Network. The product codes will be removed from all, but not limited to:

- Interchange Rate Designator (IRD) and Business Service Arrangement (BSA) combinations
- Card Program Identifier (CPI)
- DE 63 (Network Data) subfield 1 (Financial Network Code) in Dual Message Authorization System
- PDS 0002 (GCMS Product Identifier) and PDS 0003 (Licensed Product Identifier) in Dual Message Clearing System
- DE 110 (Additional Data 2), subelement 8 (Product ID) and DE 126 (Switch Private Data), subfield 5 (Product ID) in Single Message System
- Integrated Product Messages (IPM) Mastercard Parameter Extract (MPE) files
- Quarterly Mastercard Reporting
- Manuals
- 80 Byte FIT Files
- Customer forms

Lifecycled product codes

Product code	Name	Product code	Name
CBL	Carte Blanche	MLF	Mastercard Agro
MAV	Mastercard Activation Verification	MOC	Standard Maestro Social
MBC	Mastercard Prepaid Voucher	MPE	Mastercard Premium
MBF	Prepaid Mastercard Food	MRC	Mastercard Electronic Prepaid Consumer Non US
MBM	Prepaid Mastercard Meal	MXB	Debit Card X Code
MCI	Mastercard Debit Select	OLB	Maestro Small Business Delayed Debit
MKA	Nebula Consumer Debit Standard	TEB	Mastercard Executive Business Card Immediate Debit
MKD	Nebula Consumer Debit Ultra High Net Worth	TPB	Mastercard Preferred Business Card Immediate Debit

Mastercard will lifecycle 250 member-to-member BSAs. These BSAs will no longer appear in Dual Message Clearing System tables.

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.

NOTE: Applicable system impact is noted. Note that the aforementioned product codes and BSAs will be deleted from the Mastercard Network, but no further details regarding the noted affected systems are being provided in this release announcement. Please refer to the Related Documentation section for a list of all affected publications.

System impact

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

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

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:

- *GCMS Parameter Table Layouts*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Asia/Pacific Region Programs for Vendors*
- *Interchange Manual Canada Region*
- *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*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *Interchange Manual Interregional Programs for Vendors*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *IPM Clearing Formats*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mastercard Network Processing Single Message System Guide*
- *Quick Reference Booklet*
- *Testing Reference Information Center*
- *Card Design Standards*

Version history

Version history

Date	Description of change
17 June 2025	Initial publication date

Multiple region release announcements

This section contains the release announcements with multiple region impact.

- [AP/EUR/LAC/MEA 11242.3 Introducing Mastercard One Credential](#)
- [EUR/MEA 11791.1 Introducing Value Combinations to Support the Emerging Fraud Monitoring Service in Eastern Europe and the Middle/East Africa Region](#)



AP/EUR/LAC/MEA 11242.3 Introducing Mastercard One Credential

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Asia/Pacific
Europe
Latin America and the Caribbean
Middle East/Africa

Brand:

Mastercard®
Debit Mastercard
Maestro®

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:

17 October 2025
4 November 2025

Executive overview

Mastercard is introducing Mastercard One Credential, a new offering to provide cardholders control to set payment preferences from multiple payment methods.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
4 November 2025	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for Latin America and the Caribbean region.
	09:00 to 11:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	
	02:00 to 05:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	07:00 to 15:00 UTC	

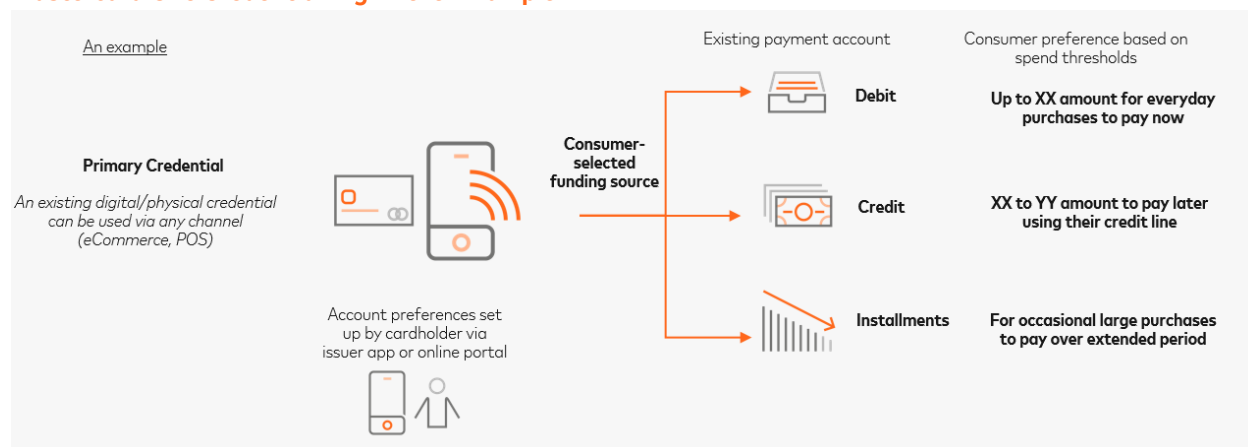
Customer benefit

Today's digitally connected consumers seek convenient and personalized payment experiences. They prefer innovative digital solutions over juggling multiple cards and payment methods, and they want to have control over their spending. As consumers seek more control over their day-to-day finances, they also expect choice, simplicity and personalization in managing their payment methods. These are some findings regarding consumer needs and behavior¹:

- 56% of consumers globally prefer the familiarity and consistency of using the same payment method for most of their purchases
- 62% of consumers globally say they avoid risks to make their financial situation more predictable

Mastercard One Credential is a single, digitally connected credential that offers cardholders a choice of multiple payment methods. It allows customers to choose the payment option (debit, credit, or prepaid, including installments) that best suits their needs through a seamless digital experience in their banking app or website. Mastercard One Credential connects multiple existing funding accounts and lets consumers set their payment preferences.

Mastercard One Credential High-Level Example



Consumer benefits:

- Mastercard One Credential addresses the consumer's need for flexibility and control, enabling consumers to personalize their spending preferences and access various payment methods. This results in greater choice and convenience.

Issuer benefits:

- Issuers can provide a differentiated offering, enhancing customer loyalty, stickiness and engagement, solidifying their status as the consumer's primary financial provider. Mastercard One Credential allows Issuers to offer new ways to access credit (subject to consumer being credit qualified) to existing customers and reach new customers.

Acquirer benefits:

- Acquirers may benefit from increased transaction volumes and incremental revenue with minimal development required as Mastercard One Credential adoption grows.

Merchant benefits:

- Availability of multiple funding methods may allow merchants to experience higher average transaction amounts and volumes, better conversion rates, and improved consumer retention through personalized mechanisms.

What Mastercard is doing

Mastercard is introducing Mastercard One Credential, a single, digitally connected credential that offers cardholders the ability to access multiple payment methods. Mastercard One Credential connects various Mastercard payment methods and allows consumers to set payment preferences.

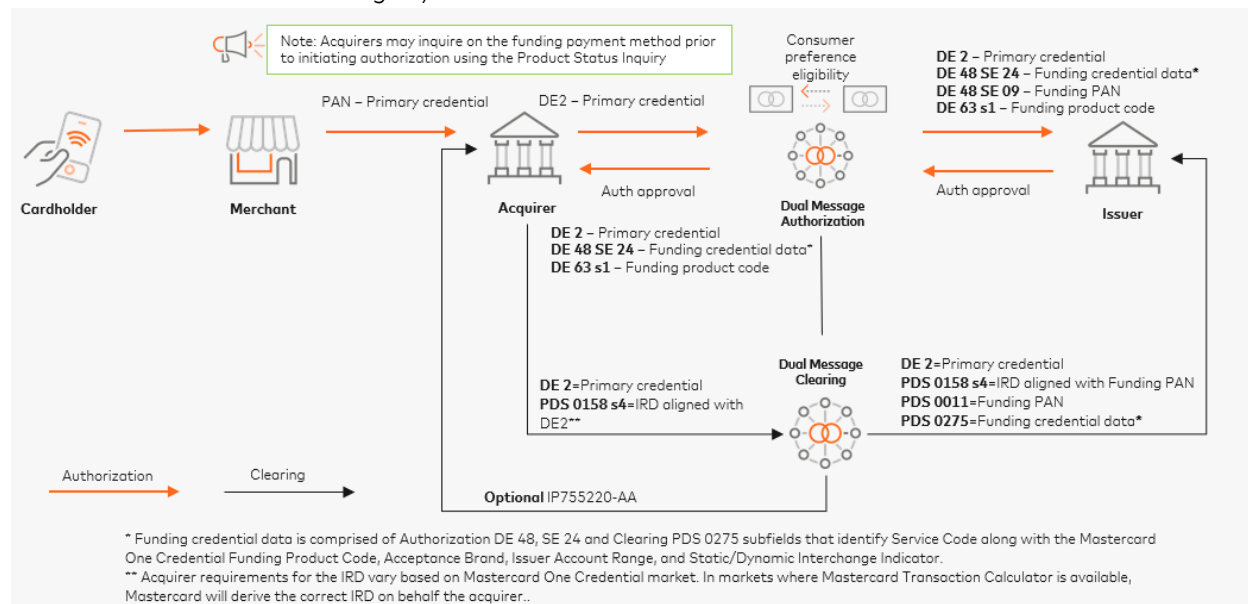
¹ Mastercard Global Mass and Affluent Research, 2024

Mastercard will publish a program guide for the Mastercard One Credential service. The program guide will provide additional information regarding the rights and obligations related to the Mastercard One Credential service; topics to be covered include, but are not limited to, the following:

- Mastercard will make a new Account Status Inquiry (ASI) message available that allows acquirers to identify a Mastercard One Credential Transaction before submitting an authorization request. This Product Status Inquiry (PSI) functionality allows a merchant or acquirer to determine the payment method selected by a consumer.
- Mastercard will provide a new data element to allow acquirers to identify transactions associated with limited acceptance merchants. When a transaction is acquired from a limited acceptance merchant, the acquirer is required to populate this new data element. The Mastercard One Credential service will use this information when determining whether to assign a funding PAN to the transaction.
- Mastercard will exclude Merchant-Initiated transactions (MITs) from the Mastercard One Credential service:
 - M102 (Merchant-Initiated Recurring Payment or Installment-Standing Order)
 - M103 (Merchant-Initiated Recurring Payment or Installment-Subscription)
 - M104 (Merchant-Initiated Recurring Payment or Installment-Installment)
- Mastercard will exclude transactions with specific acceptor business codes from the Mastercard One Credential service.
- Mastercard will exclude anonymous and non-reloadable Prepaid cards from the Mastercard One Credential service.

Mastercard One Credential Authorization and Clearing Example

The following is an example of a data flow if a transaction initiated on a Mastercard One Credential is routed over the Mastercard Dual Message System.



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 DE/PDS/Values	Mandated
	• Credit			
	• Debit	Dual Message Clearing	IPM MPE	
	• Prepaid		Enhanced Reconciliation Report	
	Commercial:	Single Message System	Enhanced T960 Airline Authorization Log File	
	• Credit			
	• Debit			
	• Prepaid		New Product Status Inquiry service	
Issuer	Consumer:	Dual Message Authorization	New DE/PDS/Values	Mandated
	• Credit			
	• Debit	Dual Message Clearing	IPM MPE	
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			

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.

Acquirer: Mandated, Optional

Acquirer impact

New Product Status Inquiry message: Optional	<p>Allows acquirers to Identify a Mastercard One Credential transaction before submitting an Authorization Request/0100 message or Financial Request/0200 message.</p> <p>Acquirers submit transaction data including the transaction amount, and receive the applicable DE 48, subelement 24 subfields in the response.</p> <p>Product Status Inquiry may be used alone or in conjunction with Account Status Inquiry messages.</p> <p>NOTE: Mastercard will communicate through a bulletin in markets where this service is mandated.</p>	<p>Identify this message using new values in two existing data elements.</p> <p>Dual Message Authorization:</p> <ul style="list-style-type: none">• DE 54 (Additional Amounts), subfield 2 (Amount Type), new value 06 = Product Inquiry Transaction Amount• DE 61 (Point-of-Service [POS] Data), subfield 9 (POS Transaction Status- Extended), new value 2 = Product Inquiry Service <p>Single Message System:</p> <ul style="list-style-type: none">• DE 54 (Additional Amounts), subfield 2 (Amount Type), new value 06 = Product Inquiry Transaction Amount• DE 61 (Point-of-Service [POS] Data), subfield 9 (POS Transaction Status- Extended), new value 2 = Product Inquiry Service
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Authorization Transaction Processing: Mandated	<p>Specification changes with new subfields.</p> <p>Enhancements to the Single Message System 250-byte Batch Data File, 80-byte Financial Institution Table File, and IPM MPE processing tables.</p>	<p>Dual Message Authorization:</p> <ul style="list-style-type: none"> • DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> – Subfield 01 (ALM Service Code) – Subfield 02 (ALM Product Graduation Plus or Registered Product Code) – Subfield 03 (ALM Product Class) – Subfield 04 (ALM Rate Type) – Subfield 05 (Mastercard One Credential Acceptance Brand) – Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) – Subfield 07 (Mastercard One Credential Issuer Account Range) • New values in DE 48, subelement 24, subfield 01 (ALM Service Code) • The addition of DE 48, subelement 24 to Dual Message Authorization Reversal Request Response/0410 messages <p>Single Message System:</p> <ul style="list-style-type: none"> • DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> – Subfield 01 (ALM Service Code) – Subfield 02 (ALM Product Graduation Plus or Registered Product Code) – Subfield 03 (ALM Product Class) – Subfield 04 (ALM Rate Type) – Subfield 05 (Mastercard One Credential Acceptance Brand) – Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) – Subfield 07 (Mastercard One Credential Issuer Account Range) • The addition of DE 48, subelement 24 to Financial Transaction Request Response/0210, Financial Transaction Advice Response/0230, Acquirer or System Initiated Reversal Advice Response/0430, Issuer or System Initiated Reversal Advice Exception/0422, and Issuer or System Initiated Reversal Advice Response/0432 messages.
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Authorization Transaction Processing: Optional	Specification changes with new subfields.	<p>Dual Message Authorization:</p> <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator) <p>Single Message System:</p> <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator)
Dual Message Clearing System: Mandated	Specification changes with new subfields.	<p>Dual Message Clearing:</p> <ul style="list-style-type: none"> PDS 0275 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> Subfield 6 (Mastercard One Credential Acceptance Brand) Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator) Subfield 8 (Mastercard One Credential Issuer Account Range) New values in PDS 0275, subfield 1 (ALM Service Code)
Dual Message Clearing System: Optional	Specification changes with new subfields.	<p>Dual Message Clearing:</p> <ul style="list-style-type: none"> PDS 0217 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator)
Reconciliation Report: Optional	Updated ALM Reconciliation Report	Dual Message Clearing System ALM Reconciliation Data Report (IP755220-AA)
Airline Authorization Log File: Optional	Updated Airline Authorization Log File	Mastercard One Credential fields will be included in the Detail record of the T960 Airline Authorization Log File

Issuer: Opt-in

The following table describes the impact for issuers who choose to participate in Mastercard One Credential.

Issuer impact

Authorization Transaction Processing: Mandated	<p>Specification changes with new subfields.</p> <p>Enhancements to the Single Message System 250-byte Batch Data File, 80-byte Financial Institution Table File, and IPM MPE processing tables.</p>	<p>Dual Message Authorization:</p> <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator) DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data): <ul style="list-style-type: none"> Subfield 11 (Mastercard One Credential Account Number Indicator) Subfield 12 (Mastercard One Credential Account Number) Subfield 13 (Mastercard One Credential Account Number Expiration Date) DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> Subfield 01 (ALM Service Code) Subfield 02 (ALM Product Graduation Plus or Registered Product Code) Subfield 03 (ALM Product Class) Subfield 04 (ALM Rate Type) Subfield 05 (Mastercard One Credential Acceptance Brand) Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) Subfield 07 (Mastercard One Credential Issuer Account Range) New values in DE 48, subelement 24, subfield 01 (ALM Service Code) The addition of DE 48, subelement 24 to Dual Message Authorization Reversal Request/0400, Reversal Advice/0420: system-generated, and Reversal Advice Response/0430 messages. <p>Single Message System:</p> <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator) DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data): <ul style="list-style-type: none"> Subfield 11 (Mastercard One Credential Account Number Indicator)
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- Subfield 12 (Mastercard One Credential Account Number)
- Subfield 13 (Mastercard One Credential Account Number Expiration Date)
- DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data):
 - Subfield 01 (ALM Service Code)
 - Subfield 02 (ALM Product Graduation Plus or Registered Product Code)
 - Subfield 03 (ALM Product Class)
 - Subfield 04 (ALM Rate Type)
 - Subfield 05 (Mastercard One Credential Acceptance Brand)
 - Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 07 (Mastercard One Credential Issuer Account Range)
- The addition of DE 48, subelement 24 to Financial Transaction/0200, Financial Transaction Advice/0220, Acquirer or System Initiated Reversal Advice/0420, Issuer or System Initiated Reversal Advice Response/0432 messages

Dual Message Clearing System: Mandated

Specification changes with new subfields.

Dual Message Clearing:

- PDS 0217 (Special Acceptance Conditions Data):
 - Subfield 01 (Mastercard One Credential Exclusion Indicator)
- PDS 0275 (Account Level Management [ALM] Service Data)
 - Subfield 06 (Mastercard One Credential Acceptance Brand)
 - Subfield 07 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 08 (Mastercard One Credential Issuer Account Range)
- New values in PDS 0275, subfield 1 (ALM Service Code)
- Restructuring of PDS 0011 (Additional PAN Data) to allow multiple occurrences of the two existing subfields

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			
Reports		√	
Bulk files	√		
Forms			
Quarterly Mastercard reporting			
Transaction Investigator	√	√	

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 Authorization System specification changes

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

Message layouts

Acquirers can submit PSI messages to determine the Mastercard One Credential Funding PAN's product code and consumer preference, and the Account Level Management [ALM] service data, before Authorization. This enhancement will provide the ability to submit a PSI request alone or in combination with other ASI services.

Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	.	Must contain 00
DE 4	Amount, Transaction	M	.	.	Must contain all zeroes
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 54, subfield 1	Account Type	M	.	.	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	.	.	Must contain 06
DE 54, subfield 3	Currency Code	M	.	.	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	.	.	Must contain D
DE 54, subfield 5	Amount	M	.	.	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 0
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 2

Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	•	X	M	Mastercard responds to the transaction with a DE 39 Response Code value of 85 = Not Declined If the issuer account range is not participating in this service, Mastercard will reject with DE 39 Response Code value of 12 = Invalid Transaction If the ALM/Mastercard One Credential Service is not available, Mastercard will decline with DE 39 Response Code value of 91 = Authorization System or Issuer System Inoperative
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 63, subfield 1	Financial Network Code	•	X	M	<p>Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service.</p> <p>For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.</p>

The Product Status Inquiry request can also be submitted as an Account Status Inquiry message.

Account Status Inquiry with Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00
DE 4	Amount, Transaction	M	•	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	•	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	•	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	•	X	C	Contains Mastercard One Credential account number expiration date

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Indicates the ALM program and Mastercard One Credential service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	C	Indicates the Product Class Override for the applicable ALM service or Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	C	Rate Type number for the applicable ALM service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	.	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	.	X	C	Possible values: <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 0 or 1
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 39	Response Code	M	.	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	.	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> D: Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S: Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 63, subfield 1	Financial Network Code	ME	•	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

The Product Status Inquiry request can also be submitted as an Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry service message.

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00

DE ID	DE Name	Org	Sys	Dst	Comments
DE 4	Amount, Transaction	M	.	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	.	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	.	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	.	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Indicates the ALM program and Mastercard One Credential service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	C	Indicates the Product Class Override for the applicable ALM service or Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	C	Rate Type number for the applicable ALM service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1, occurrence 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 1	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3, occurrence 1	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 1	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 1	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 54, subfield 1, occurrence 2	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 2	Amount Type	M	•	•	Must contain 05
DE 54, subfield 3, occurrence 2	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 2	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 2	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 0 or 1
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 39	Response Code	M	.	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully), 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX.
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	.	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> D: Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S: Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

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.

Attributes

Attribute	Description
Subelement	02 (Special Acceptance Conditions Data)

Subelement 02 (Special Acceptance Conditions Data)

DE 48, subelement 02 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Attributes

Attribute	Description
Subelement ID	02
Subelement length	2 positions
Data representation	ans...99; LLVAR
Data field	Contents of subfield 01
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of DE 48, subelement 02 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	X	C
Authorization Advice/ 0120:system-generated	•	X	C
Authorization Advice/ 0120: acquirer-generated	C	X	C
Reversal Request/0400	C	X	C
Reversal Advice/0420: system-generated	•	X	C

Application notes

Mastercard will introduce additional DE 48, subelement 02 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transaction, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

Subfield 01 (Mastercard One Credential Exclusion Indicator)
DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service will apply to qualified transactions.

Attributes

Attribute	Description
Subfield ID	01
Subfield data length	2 positions
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Edits

Mastercard will preform the following edits.

Edits

When the Authorization Request/0100 message contains...	Then the Authorization Platform...
DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) with an invalid value	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">DE 39 = 30 (Format Error)DE 44 = 04802

Application notes

The Dual Message Authorization System will remove DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the issuer does not participate in the Mastercard One Credential service.

Subelement 09 (Additional PAN Data)

DE 48, subelement 09 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Subfield 11 (Mastercard One Credential Account Number Indicator)

DE 48, subelement 09, subfield 11 (Mastercard One Credential Account Number Indicator) provides the Mastercard One Credential account number indicator to the issuer.

Attributes

Attribute	Description
Subfield ID	11
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 11
Justification	N/A

Values

Value	Description
1	Mastercard One Credential Funding PAN

Subfield 12 (Mastercard One Credential Account Number)

DE 48, subelement 09, subfield 12 (Mastercard One Credential Account Number) provides the Mastercard One Credential account number (funding PAN) to the issuer.

Attributes

Attribute	Description
Subfield ID	12
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 12
Justification	N/A

Subfield 13 (Mastercard One Credential Account Number Expiration Date)
DE 48, subelement 09, subfield 13 (Mastercard One Credential Account Number Expiration Date) provides the Mastercard One Credential account number expiration date to the issuer.

Attributes

Attribute	Description
Subfield ID	13
Subfield Data Length	2 positions
Data Representation	n-4, format YYMM
Data Field	Contents of subfield 13
Justification	N/A

Subelement 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Regional ALM processing and Mastercard One Credential processing.

Attributes

Attribute	Description
Subelement ID	24
Subelement Length	2 positions
Data Representation	an...65; LLVAR
Data Field	Contents of subfields 1-7
Subfields	7 subfields
Justification	See subfields

Usage

Message	Org	Sys	Dst
Reversal Request/0400	•	X	C
Reversal Request Response/0410	•	X	C
Reversal Advice/0420: system-generated	•	X	C
Reversal Advice Response/0430	O	•	•

Subfield 01 (ALM Service Code)

DE 48, subelement 24, subfield 1 (ALM Service Code) indicates the ALM program and the Mastercard One Credential Service.

ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
MASTERCARD ONE CREDENTIAL	50000
ACCOUNT RANGE PARTICIPATION BUT PAN IS NOT REGISTERED IN MASTERCARD ONE CREDENTIAL	50127
ENHANCED VALUE AND MASTERCARD ONE CREDENTIAL	50402
ENHANCED VALUE AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50513
PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50616
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50705
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50717
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50804
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50806
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50808

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50811
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50818
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50907
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50917
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51006
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51107

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51117
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51204
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51208
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51218
WORLD ELITE SHORTFALL AND MASTERCARD ONE CREDENTIAL	51323
WORLD ELITE SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51425
WORLD HIGH VALUE AND MASTERCARD ONE CREDENTIAL	51519
WORLD HIGH VALUE AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51620
WORLD SHORTFALL AND MASTERCARD ONE CREDENTIAL	51723
WORLD SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51825
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52205
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52207

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52210
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52217
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52424

Subfield 05 (Mastercard One Credential Acceptance Brand)

DE 48, subelement 24, subfield 05 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code).

Attributes

Attribute	Description
Subfield ID	05
Subfield Data Length	2 positions
Data Representation	an-3
Data Field	Contents of subfield 5
Justification	N/A

Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)

DE 48, subelement 24, subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 6
Justification	N/A

Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN
S	Static Interchange: the transaction's interchange will be based on the DE 2 primary PAN

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

Subfield 07 (Mastercard One Credential Issuer Account Range)
DE 48, subelement 24, subfield 07 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 6
Justification	N/A

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information on up to three amount types and related account data.

Subfield 2 (Amount Type)

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Values

Value	Description
06	Product Status Inquiry Transaction Amount

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 9 (POS Transaction Status - Extended)

DE 61, subfield 9 (POS Transaction Status - Extended) indicates the purpose of the request.

Values

Value	Description
2	Product Status Inquiry Service (Standalone)

Edits

Mastercard will perform the following edits.

Edits

When the Authorization Request/0100 message contains....	Then the Authorization Platform...
DE 61, subfield 7 (POS Transaction Status) contains values other than 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains value 2	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 061
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code) contains values other than 00	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 003
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and Issuer Account Range is not eligible for the Product Inquiry service	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 12 (Invalid Transaction)

When the Authorization Request/0100 message contains....	Then the Authorization Platform...
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3, subfield 1 contains 00 and DE 4 (Amount, Transaction) is not zero	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 30 (Format Error) • DE 44 = 004
DE 61, subfield 9 contains value 2 and The Message Type Identifier (MTI) is 0120 (Authorization Advice: acquirer-generated) or 400 (Reversal Request)	will reject the transaction and send a response message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 12 (Invalid Transaction)

Alternate processing

Issuer X-Code processing will use the DE 2 Point of Sale (POS) presented PAN for processing.

Issuer Stand-In will use the DE 2 Point of Sale (POS) presented PAN for processing.

T960 Airline Authorization Log File

Acquirers that process airline transactions are challenged by the variety of distribution channels used to sell airline services, including travel agencies and online travel integrators.

As such, the authorization for airline ticket payments is usually initiated by a third party (for example, a Global Distribution System [GDS]) and not the acquirer responsible for the airline's financial clearing and settlement. To process an airline transaction with the most favorable interchange, acquirers in some regions and countries must have access to data (for example, Trace ID) that is not directly available from third party processors, which submit the authorization. The optional T960 authorization log file provides airline acquirers with a copy of the authorization data necessary to complete this financial processing.

Detail record

Field name	Field description	From position	To	ISO DE No./ subfield	Attributes
ISO-DE48- SE24-SF5	Mastercard One Credential Acceptance Brand	875	877	DE48SE24SF5	an-3

Field name	Field description	From position	To	ISO DE No./ subfield	Attributes
ISO-DE48-SE24-SF6	Mastercard One Credential Static/Dynamic Interchange Indicator	878	878	DE48SE24SF6	an-1
ISO-DE48-SE24-SF7	Mastercard One Credential Issuer Account Range	879	897	DE48SE24SF7	n-19
ISO-DE48-SE2-SF1	Mastercard One Credential Exclusion Indicator	898	898	DE48SE2SF1	ans-1
FILLER	FUTURE-FILLER	899	900	Reserved for future use	ans-2

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool to support Mastercard One Credential with the following:

- For issuers only:
 - DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data)
 - Subfield 11 (Mastercard One Credential Account Number Indicator)
 - Subfield 12 (Mastercard One Credential Account Number)
 - Subfield 13 (Mastercard One Credential Account Number Expiration Date)
- For acquirers and issuers:
 - DE 48, subelement 02 (Special Acceptance Conditions Data)
 - Subfield 01 (Mastercard One Credential Exclusion Indicator)
 - DE 48, subelement 24 (Account Level Management [ALM] Service Data):
 - Subfield 5 (Mastercard One Credential Acceptance Brand)
 - Subfield 6 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 7 (Mastercard One Credential Issuer Account Range)

Dual Message Clearing System specification changes

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

PDS 0011 (Additional PAN Data)

PDS 0011 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Attributes

Attributes	Description
Data Representation	ans...989; TAGLLLVAR
Tag Field	0011
Length Field	3 positions, value = 008-989
Data Field	Variable length, 008-989 positions
Subfields	2 subfields
Occurrences	1-34
Justification	N/A

Subfield 1 (Additional Account Number Type)

PDS 0011, subfield 1 (Additional Account Number Type) describes the type of account number contained in PDS 0011, subfield 2 (Additional Account Number)

Attributes

Attribute	Description
Subfield ID	01
Subfield Data Length	2 positions
Data Representation	ans-2
Data Field	Contents of subfield 1
Justification	N/A

Values

Value	Description
M Space	Mastercard One Credential Funding PAN

Subfield 2 (Additional Account Number)

PDS 0011, subfield 2 (Additional Account Number) contains an account number related to the PAN in DE 2 (Primary Account Number [PAN]).

Attributes

Attribute	Description
Subfield ID	02
Subfield Data Length	2 positions, value 06-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 2
Justification	Left

PDS 0217 (Special Acceptance Conditions Data)

PDS 0217 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Attributes

Attribute	Description
Data representation	ans...099; TAGLLLLVAR
Tag field	0217
Length field	3 positions, value = 001-099
Data field	Variable length, 1-99 positions
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of PDS 0217 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Applicable messages

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C

Subfields

Mastercard will introduce additional PDS 0217 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transactions, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

Subfield 01 (Mastercard One Credential Exclusion Indicator)

PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service should apply to the transaction.

Attributes

Attribute	Description
Subfield ID	01
Subfield data length	01
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Values

If present, PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) must contain one of the values listed in the table.

Value	Description
C	Do not assign a Mastercard One Credential funding PAN contain the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Application notes

The Dual Message Clearing System will create or overlay PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) with the value from DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) of the matching Authorization message if the clearing to authorization matching process is successful.

The Dual Message Clearing System will remove PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the Issuer does not participate in the Mastercard One Credential service.

PDS 0275 (Account Level Management [ALM] Service Data)

PDS 0275 (Account Level Management [ALM] Service Data) supports Regional ALM processing and Mastercard One Credential processing.

Attributes

Attribute	Description
Data Representation	ans... 038; TAGLLLVAR
Tag Field	0275
Length Field	3 positions, value = 015-038
Data Field	Variable length, 015-038
Subfields	8 subfields
Justification	See subfields

Subfield 1 (ALM Service Code)

PDS 0275, subfield 1 (ALM Service Code) represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered.

ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
MASTERCARD ONE CREDENTIAL	50000
ACCOUNT RANGE PARTICIPATION BUT PAN IS NOT REGISTERED IN MASTERCARD ONE CREDENTIAL	50127
ENHANCED VALUE AND MASTERCARD ONE CREDENTIAL	50402
ENHANCED VALUE AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50513
PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50616
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50705

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50717
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50804
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50806
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50808
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50811
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50818
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50907
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50917
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51006

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51107
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51117
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51204
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51208
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51218
WORLD ELITE SHORTFALL AND MASTERCARD ONE CREDENTIAL	51323
WORLD ELITE SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51425

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
WORLD HIGH VALUE AND MASTERCARD ONE CREDENTIAL	51519
WORLD HIGH VALUE AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51620
WORLD SHORTFALL AND MASTERCARD ONE CREDENTIAL	51723
WORLD SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51825
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52205
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52207
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52210
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52217
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52424

Subfield 6 (Mastercard One Credential Acceptance Brand)

PDS 0275 (Account Level Management [ALM] Service Data), subfield 6 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in PDS 0275, subfield 2 (ALM Graduated or Registered Product Code).

Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	2 positions

Attribute	Description
Data Representation	an-3
Data Field	Contents of subfield 6
Justification	N/A

Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator)

PDS 0275 (Account Level Management [ALM] Service Data), subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 7
Justification	N/A

Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 Primary PAN.
S	Static Interchange: the transaction's interchange will be based on the DE 2 Primary PAN.

Subfield 8 (Mastercard One Credential Issuer Account Range)

PDS 0275 (Account Level Management [ALM] Service Data), subfield 8 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Attributes

Attribute	Description
Subfield ID	08
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 8
Justification	Left

IPM MPE

Mastercard will update the compressed, noncompressed, and optimized versions of these IPM MPE tables to support this release announcement.

IP0028T1: Country Codes (Non-compressed)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	90	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none">Y = Mastercard Transaction Calculator service is available in this countryN = Mastercard Transaction Calculator service is not available in this country
Filler	91-140	ans-50	Reserved for future use

IP0028T1: Country Codes (Optimized)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	93	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none"> Y = Mastercard Transaction Calculator service is available in this country N = Mastercard Transaction Calculator service is not available in this country
Filler	94-143	ans-50	Reserved for future use

IP0040T1: Issuer Account Range (Compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	177	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	178-194	ans-17	Reserved for future use

IP0040T1: Issuer Account Range (Non-compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	185	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	186-307	ans-122	Reserved for future use

IP0040T1: Issuer Account Range (Optimized)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	156	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	157-278	ans-122	Reserved for future use

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Minimum Length, PDS Subfield Maximum Length

Table	Modified fields
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Start, IPM Error Message Length, Number IPM Error Message Variable Fields, IPM Error Message Text

Edits

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

New edit: PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator)

Error number	Requirement
3132	If present, PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) must contain a valid value.
<p>The edit is performed in the Clearing Optimizer and in GCMS for First Presentment/1240-200 messages.</p> <ul style="list-style-type: none"> Original and Reversal messages included. Collection Only messages excluded. 	

Error numbers

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

Error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0217, s1	3132	PDS0217S1 MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR INVALID, MUST BE C, D OR M.	Both

Reports

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

ALM Reconciliation Data Report (IP755220-AA)

The Account Level Management (ALM) Reconciliation Data Report is offered to acquirers to use with the Interchange Detail Report (IP755020-AA) and Clearing Detail Report (IP755120-AA) to help facilitate acquirer reconciliation. This report is generated and sent after each clearing cycle. Customers can sign up for this report delivered through bulk file TN70 (Production) and TN72 (Test).

The report (in the form of a raw data file) includes PDS 0275 (Account Level Management Service Data) and PDS 0276 (Fee Amounts, Additional), along with other IPM clearing data, and enables acquirers to match transaction records within their existing back-end systems, or by matching the transaction records within the IP755020/IP755120 reports.

The IP755220-AA report will contain records for any account range that participates in ALM and/or Mastercard One Credential, as well as ALM program/Business Service combinations that have migrated to the new ALM service. Transactions that contain a PAN not registered for the ALM or Mastercard One Credential service are not included in the report. In addition, ALM or Mastercard One Credential transactions for which the ALM Service Code indicates an error are not included in the report. Some processing conditions may create a record for transactions that did not have ALM or Mastercard One Credential Funding PAN interchange applied. For example, purchase return and refund transactions within some countries that participate in ALM but do not apply to ALM interchange. Acquirers can determine if ALM interchange was applied to a transaction by referencing two PDS 0276 subfield values within the IP755220-AA records.

PDS 0276, subfield 2 (Override Hierarchy) will contain a non 00 value (01 through 11) if a product class override was applied for the ALM Product Graduation program.

PDS 0276, subfield 1 (Rate Type) will be populated with one of the 8nn Rate Type values directly associated with ALM when an adjustment is applied to the Base Rate amount (as shown in the PDS 0276 occurrence with subfield 1 (Rate Type) 001 for non-Product Graduation programs, for example, Enhanced Value.

The report includes header, detail, and trailer records (with the total number of records for detail records only). These records include the Global Clearing Management System Report ID, which will be IP755220-AA.

Per transaction, the new report will contain the following Detail Record. For the corresponding DE and PDS, refer to the *Mastercard Network Processing Dual Message Clearing System Guide*.

Header record

Field ID	Length	Comments
1	ans-17	Value HIP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	ans-664	Space Filler

Detail record

Field name	DE	PDS	Subfield	Length	Starting position
D (Detail record)	Static value			1	1
Distribution ICA				11	2
Message Type Indicator (MTI)				4	13
Primary Account Number (PAN)	2			19	17
Transaction Amount	4			12	36
Recon Amount	5			12	48

Field name	DE	PDS	Subfield	Length	Starting position
Function Code	24			3	60
Acquirer Reference Data	31			23	63
Transaction Currency	49			3	86
Recon Currency	50			3	89
Trace ID	63		2	15	92
GCMS Product ID		0002		3	107
Licensed Product ID		0003		3	110
Transaction Fee Amount		0146		36	113
Extended Precision Amount		0147		48	149
Central Site Busn Date		0158	5	6	197
ALM Service Data		0275	1-5	15	203
Additional Fee Amounts		0276		384	218
Processing Code	3		1	2	602
Acceptor Business Code (MCC)	26			4	604
Approval Code	38			6	608
Acceptor ID	42			15	614
Transaction Originator ICA	94			11	629
File ID		0105		25	640
Acquirer Submitted IRD				2	665
Mastercard Transaction Calculator Derived IRD				2	667
Reversal Indicator		0025	1	1	669
Mastercard Assigned ID (MAID)		0176		6	670
ALM Service Data Related to Mastercard One Credential		0275	6-8	23	676
Mastercard One Credential Exclusion Indicator		0217	1	1	699

NOTE: PDS 0276 (Fee Amounts, Additional) provides all fee amounts associated with transactions that have processed for ALM. This PDS may accommodate one to eight fee amount occurrences. GCMS will populate PDS 0276 in the IP755220-AA detail record with all eight fee amounts and any unused occurrences will be space filled.

NOTE: PDS 0275, subfield 8 is a variable length field. GCMS will populate PDS 0275, subfield 8 in the IP755220-AA detail record with 19 positions, space-filled at the end.

Trailer record

Field ID	Length	Comments
1	ans-17	Value of IP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	n-12	Total of detail records only
5	ans-652	Space filler

Mastercard sends the IP755220-AA Clearing Detail File at the end of each clearing cycle for all activity in that clearing cycle.

NOTE: If the Clearing Detail File Record does not contain data for the customer, then the customer receives only the header and trailer for the Clearing detail file.

Transaction Investigator

Mastercard will update the Clearing Transaction Investigator to support Mastercard One Credential with:

- PDS 0217 (Special Acceptance Conditions Data):
 - Subfield 01 (Mastercard One Credential Exclusion Indicator)
- The following PDS 0275 (Fee Amounts, Additional) subfields:
 - Subfield 6 (Mastercard One Credential Acceptance Brand)
 - Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 8 (Mastercard One Credential Issuer Account Range)
- Expanded number of occurrences of PDS 0011 (Additional PAN Data) subfields, which is only applicable for issuers

Single Message System specification changes

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

Message layouts

Acquirers can submit Product Status Inquiry messages to determine the Mastercard One Credential Funding PAN's product code and consumer preference before submitting the financial transaction. This enhancement

will provide the ability to submit a Product Status Inquiry request alone or in combination with other ASI services.

Product Status Inquiry Financial Transaction Request/0200 message

Data Element ID and Name	Org	Sys	Dst	Comments
DE 3, subfield 1 Cardholder Transaction Type Code	M	.	.	Must contain 00
DE 4 Amount, Transaction	M	.	.	Must contain all zeroes
DE 48, subelement 02, subfield 01 Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 22, subfield 5 Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 54, subfield 1 Account Type	M	.	.	Must match DE 3, subfield 2
DE 54, subfield 2 Amount Type	M	.	.	Must contain 06
DE 54, subfield 3 Currency Code	M	.	.	Must contain the numeric transaction currency code
DE 54, subfield 4 Debit or Credit Indicator	M	.	.	Must contain D
DE 54, subfield 5 Amount	M	.	.	Must contain the transaction amount
DE 61, subfield 7 POS Transaction Status	M	.	.	Must contain 0
DE 61, subfield 9 POS Transaction Status - Extended	M	.	.	Must contain 2

Product Status Inquiry Financial Transaction Request Response/0210 (Mastercard-Generated)

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	•	X	M	<p>Mastercard responds to the transaction with a DE 39 Response Code value of 85 = Not Declined</p> <p>If the Issuer Account Range is not participating for this service, Mastercard will reject with DE 39 Response Code value of 12 = Invalid Transaction</p> <p>If the ALM/ Mastercard One Credential Service is not available, Mastercard will decline with DE 39 Response Code value of 91 = Authorization System or Issuer System Inoperative</p>
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service

Data Element ID and Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 4	ALM Rate Type •	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand •	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator •	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range •	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 110, subelement 8	Product ID	.	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>
DE 126, subfield 5	Product ID	.	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>

The Product Status Inquiry request can also be submitted as part of an Account Status Inquiry message.

Account Status Inquiry with Product Status Inquiry Financial Transaction Request/0200 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	M	Must contain 00
DE 4	Amount, Transaction	M	.	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	.	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	.	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	.	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 5	Cardholder/ Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Mastercard One Credential service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains Mastercard One Credential product code

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	C	Indicates the Product Class Override for Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	C	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3	Currency Code	M	•	•	Must contain numeric transaction category code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 7	POS Transaction Status	M	•	M	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	M	Must contain 0 or 1

Account Status Inquiry with Product Status Inquiry Financial Transaction Response/0210

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	<p>Possible values:</p> <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 110, subelement 8	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>
DE 126, subfield 5	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>

The Product Status Inquiry request can also be submitted as an Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry service message.

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Request/0200 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	M	Must contain 00
DE 4	Amount, Transaction	M	.	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	.	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	.	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	.	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 5	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Mastercard One Credential service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	C	Indicates the Product Class Override for Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	C	Will contain value XXX

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1, occurrence 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 1	Amount Type	M	•	•	Must contain 05
DE 54, subfield 3, occurrence 1	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 1	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 1	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 54, subfield 1 occurrence 2	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3, occurrence 2	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 2	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 2	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	M	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	M	Must contain 0 or 1

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Response/0210

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code

Data Element ID and Name	Org	Sys	Dst	Comments	
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none">• D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN• S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 110, subelement 8	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>
DE 126, subfield 5	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>

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.

Attributes

Attribute	Description
Subelement	02 (Special Acceptance Conditions Data)

Subelement 02 (Special Acceptance Conditions Data)

DE 48, subelement 02 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Attributes

Attribute	Description
Subelement ID	02
Subelement length	2 positions
Data representation	ans...99; LLVAR
Data field	Contents of subfield 01
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of DE 48, subelement 02 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	X	C
Financial Transaction Advice/0220	•	X	C
Acquirer Reversal Advice/0420: acquirer-initiated or system-initiated	•	X	C

Application notes

Mastercard will introduce additional DE 48, subelement 02 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transactions, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

Subfield 01 (Mastercard One Credential Exclusion Indicator)
DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service will apply to qualified transactions.

Attributes

Attribute	Description
Subfield ID	01
Subfield data length	2 positions
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Edits

Mastercard will preform the following edits.

Edits

When the acquirer-generated Single Message System message contains...	Then the Single Message System...
DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) with an invalid value	will reject the transaction and send a response message to the acquirer with: <ul style="list-style-type: none">DE 39 = 30 (Format Error)DE 44 = 04802

Application notes

The Single Message System will remove DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the issuer does not participate in the Mastercard One Credential service.

Subelement 09 (Additional PAN Data)

DE 48, subelement 09 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Subfield 11 (Mastercard One Credential Account Number Indicator)

DE 48, subelement 09, subfield 11 (Mastercard One Credential Account Number Indicator) provides the Mastercard One Credential account number indicator to the issuer.

Attributes

Attribute	Description
Subfield ID	11
Subfield Data Length	01
Data Representation	an-1
Data Field	Contents of subfield 11
Justification	N/A

Values

Value	Description
1	Mastercard One Credential funding PAN

Subfield 12 (Mastercard One Credential Account Number)

DE 48, subelement 09, subfield 12 (Mastercard One Credential Account Number) provides the Mastercard One Credential account number to the issuer.

Attributes

Attribute	Description
Subfield ID	12
Subfield Data Length	12-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 12
Justification	N/A

Subfield 13 (Mastercard One Credential Account Number Expiration Date)

DE 48, subelement 09, subfield 13 (Mastercard One Credential Account Number Expiration Date) provides the Mastercard One Credential account number expiration date to the issuer.

Attributes

Attribute	Description
Subfield ID	13
Subfield Data Length	04
Data Representation	n-4, format YYMM
Data Field	Contents of subfield 13
Justification	N/A

Subelement 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Mastercard One Credential processing.

Attributes

Attributes	Description
Subelement ID	24
Subelement Length	02
Data Representation	an...65; LLVAR
Data Field	Contents of subfields 1-7
Subfields	7 subfields
Justification	See subfields

Usage

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request Response/0210	•	X	C
Financial Transaction Advice/0220	•	X	C
Financial Transaction Advice Response/0230	•	X	C

Message	Org	Sys	Dst
Acquirer Reversal Advice/ 0420: acquirer-initiated or system-initiated	•	X	C
Acquirer Reversal Advice Response/0430: issuer- initiated or system- initiated	•	X	C
Issuer Reversal Advice/ 0422: issuer-generated or system-initiated exception	•	X	C
Issuer Reversal Advice Response/0432: acquirer- generated or system- initiated exception	•	X	C

Application notes

In response messages for regular financial, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 1-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 1-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Financial Transaction Request Response/0210 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0210 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0210 message

Subfield 01 (ALM Service Code)

DE 48, subelement 24, subfield 01 (ALM Service Code) indicates the Mastercard One Credential service code.

Attributes

Attribute	Description
Subfield ID	01
Subfield Data Length	05
Data Representation	an-5
Data Field	Contents of subfield 1
Justification	N/A

Values

Value	Description
00000	SERVICE UNAVAILABLE
00126	PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE
50000	MASTERCARD ONE CREDENTIAL
50127	ACCOUNT RANGE PARTICIPATION BUT PAN IS NOT REGISTERED IN MASTERCARD ONE CREDENTIAL

Subfield 02 (ALM Product Graduation Plus or Registered Product Code)

DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code) contains the Mastercard One Credential product code.

Attributes

Attribute	Description
Subfield ID	02
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 2
Justification	N/A

Values

Value	Description
XXX	PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN.

Subfield 03 (ALM Product Class)

DE 48, subelement 24, subfield 03 (ALM Product Class) contains the Mastercard One Credential product class.

If the PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN, the field will be populated with XXX.

Attributes

Attribute	Description
Subfield ID	03

Attribute	Description
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 3
Justification	N/A

Values

Value	Description
XXX	PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN.

Subfield 04 (ALM Rate Type)

DE 48, subelement 24, subfield 04 (ALM Rate Type) contains the Mastercard One Credential Rate Type.

Attributes

Attribute	Description
Subfield ID	04
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 4
Justification	N/A

Values

Value	Description
XXX	Rate type does not apply

Subfield 05 (Mastercard One Credential Acceptance Brand)

DE 48, subelement 24, subfield 05 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code).

Attributes

Attribute	Description
Subfield ID	05
Subfield Data Length	03

Attribute	Description
Data Representation	an-3
Data Field	Contents of subfield 5
Justification	N/A

Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)
DE 48, subelement 24, subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	01
Data Representation	an-1
Data Field	Contents of subfield 6
Justification	N/A

Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN
S	Static Interchange: the transaction's interchange will be based on the DE 2 primary PAN

Subfield 07 (Mastercard One Credential Issuer Account Range)

DE 48, subelement 24, subfield 07 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	12-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 7
Justification	N/A

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information for a maximum of 12 amounts and related account data for which specific data elements have not been defined.

Subfield 2 (Amount Type)

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Values

Value	Description
06	Product Status Inquiry Transaction Amount

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 9 (POS Transaction Status - Extended)

DE 61, subfield 9 (POS Transaction Status - Extended).

Attributes

Attribute	Description
Data Representation	n-1
Data Field	Contents of position 9
Justification	N/A

Values

Value	Description
2	Product Status Inquiry Service (Standalone)

Edits

Mastercard will perform the following edits.

Edits

When the Financial Transaction Request/0200 message contains...	then the Single Message System...
DE 61, subfield 7 (POS Transaction Status) contains a value other than 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains a value of 2	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 061
DE 61, subfield 7 (POS Transaction Status) contains a value of 0 and DE 61, subfield 9 (POS Transaction - Extended) contains a value of 2 and DE 3, subfield 1 (Cardholder Transaction Type Code) contains a value other than 00	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 003
DE 61, subfield 7 (POS Transaction Status), contains a value of 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains a value of 2 and Issuer account range is not eligible for the Product Inquiry Service	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 12 (Invalid Transaction)

When the Financial Transaction Request/0200 message contains...	then the Single Message System...
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3, subfield 1 contains 00 and DE 4 (Amount, Transaction) is not zero	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 30 (Format Error) • DE 44 = 004
DE 61, subfield 9 contains value 2 and The Message Type Identifier is Financial Transaction Advice (0220) or Acquirer Reversal Advice/0420: acquirer-generated (0420)	will reject the transaction and send a response message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 12 (Invalid Transaction)

Alternate processing

Issuer Stand-In will use the DE 2 Point of Sale (POS) presented PAN for processing.

250-byte Batch Data File

Mastercard will modify 250-byte Batch Data File field descriptions to support this announcement.

Financial/Non-financial Additional Data Addendum Record (ADD2) – Optional Addendum

The Financial/Non-financial Additional Data Addendum Record (ADD2) follows the corresponding FREC, NREC, or EREC core records and any corresponding FPST, EPST, or ADDR addendum records, or both. This record is optional.

This addendum will only be created and supplied to the customer if the customer opts in for it and the transaction is a Merchant Presented QR transaction, a Mastercard One Credential transaction, or a tokenized transaction.

Financial/Non-financial Additional Data Addendum Record (ADD2) – Optional Addendum

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
Mastercard One Credential Account Number Indicator	145	DE 48, subelement 09, subfield 11	an-1	Contains Mastercard One Credential account number indicator. NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.
Mastercard One Credential Account Number	146-164	De 48, subelement 09, subfield 12	an-19	Contains Mastercard One Credential account number (Funding PAN). NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.
Mastercard One Credential Account Number Expiration Date	165-168	DE 48, subelement 09, subfield 13	an-4	Contains Mastercard One Credential account number expiration date. NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.
ALM Service Code	169-173	DE 48, subelement 24, subfield 01	an-5	Contains Mastercard One Credential service code.

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
ALM Product Graduation Plus or Registered Product Code	174-176	DE 48, subelement 24, subfield 02	an-3	Contains Mastercard One Credential product code.
ALM Product Class	177-179	DE 48, subelement 24, subfield 03	an-3	Indicates the Product Class Override for Mastercard One Credential service.
ALM Rate Type	180-182	DE 48, subelement 24, subfield 04	an-3	Contains value XXX
Mastercard One Credential Acceptance brand	183-185	DE 48, subelement 24, subfield 05	an-3	Acceptance brand of the Mastercard One Credential Funding PAN
Mastercard One Credential Static/ Dynamic Interchange Indicator	186	DE 48, subelement 24, subfield 06	an-1	Possible values: <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
Mastercard One Credential Issuer Account Range	187-205	DE 48, subelement 24, subfield 07	an-19	Issuer account range of the Mastercard One Credential Funding PAN

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
Mastercard One Credential Exclusion Indicator	206	DE 48, subelement 02, subfield 01	an-1	<p>Possible values:</p> <ul style="list-style-type: none"> • C = Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction • D = Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance brand for this transaction • M = Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

80-byte Batch Financial Institution Table File

Mastercard will modify 80-byte Batch Financial Institution Table File field descriptions to support this announcement.

FIT Optional Addendum Record (FIT1)

Field name	Field description	Position	ISO De No./ subelement or subfield	Attribute	Valid values
FIT1-MCO-FLAG	Mastercard One Credential Participation Indicator	047	N/A	an-1	Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential

Related documentation

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

Announcements

For more information refer to:

- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4
- *US 11423 Introducing Mastercard One Credential*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *Account Level Management Manual*
- *GCMS Parameter Table Layouts*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mastercard Network Processing Single Message System Guide*
- *Mastercard Transaction Calculator Product 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.

[AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	<p>Modified:</p> <ul style="list-style-type: none">• What Mastercard is Doing section• Dual Message Authorization Product Status Inquiry Authorization Request/0100 message• Dual Message Authorization Account Status Inquiry with Product Status Inquiry Authorization Request/0100 message• Dual Message Authorization Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Request/0100 message• Dual Message Authorization DE 48, subelement 24, subfield 01 (ALM Service Code)• Dual Message Clearing PDS 0275, subfield 01 (ALM Service Code)• IPM MPE tables IP0028T1: Country Codes and IP0040T1: Issuer Account Range• ALM Reconciliation Data Report (IP755220-AA)• Single Message Product Status Inquiry Financial Transaction Request/0200 message• Single Message Account Status Inquiry with Product Status Inquiry Financial Transaction Request/0200 message• Single Message Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Request/0200 message• Single Message System DE 48, subelement 24, subfield 01 (ALM Service Code) values• 250-byte Batch Data File• 80-byte Financial Institution Table File <p>Added:</p> <ul style="list-style-type: none">• Other media to Related documentation• Dual Message Authorization Reversal Advice/0420: system-generated, and Reversal Advice Response/0430 messages to DE 48, subelement 24• DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) throughout• T960 Airline Authorization Log File• PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator)• Edits and error numbers
15 April 2025	Modified ALM Reconciliation Data Report (IP755220-AA)
18 March 2025	Initial publication date



EUR/MEA 11791.1 Introducing Value Combinations to Support the Emerging Fraud Monitoring Service in Eastern Europe and the Middle/East Africa Region

Type:
Switching Release Announcement

Audience:
Issuer
Processor
Network Enablement Partner

Region:
Europe
Middle East/Africa

Brand:
Mastercard®
Debit Mastercard
Maestro®

Release:
25.Q4

Action indicator:
Opt-out: Issuer

System:
Dual Message Authorization System
Single Message System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is introducing new value combinations to support the Emerging Fraud Monitoring (EFM) service in Eastern Europe and in the Middle/East Africa Region.

Effective date details

Date	Time	Details
17 October 2025	01:00 to 09:00 U.S. Central Time	Dual Message Authorization
	06:00 to 14:00 UTC	
	02:00 to 5:00 U.S. Central Time	Single Message System
	07:00 to 10:00 UTC	

Customer benefit

Issuers can use the EFM alerts to augment their existing fraud prevention tools specifically to target emerging fraud.

What Mastercard is doing

Mastercard is introducing new value combinations to support the EFM service in Eastern Europe and in the Middle/East Africa Region. Eastern Europe issuers will have access as noted in the effective date details table. Middle East/Africa region issuers will be able to use this service in the future. Mastercard will provide implementation and participation details, including Fraud Rule Manager (FRM) integration and market-specific program information regarding whether EFM will be opt in or opt out, for the MEA region in a related bulletin announcement. As EFM is rolled out to other markets, Mastercard will provide implementation and participation details in related bulletin announcements.

Background

EFM is a newly launched service comprised of artificial intelligence (AI)-powered alerts intended to augment existing fraud prevention practices employed during authorization 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
Issuer	Consumer:	Dual Message	Data element definitions	Opt-out
	• Credit	Authorization		
	• Debit	Single Message		
	• Prepaid	System		
	Commercial:			
	• Credit			
	• Debit			
	• Prepaid			

Issuer: Opt-out

Issuers in Eastern Europe must be prepared to receive the new DE 48 (Additional Data: Private Use), subelement 56 (Security Services Additional Data for Issuers), subfield 1 (Security Services Indicator) and subfield 2 (Security Services Data) value combinations within Authorization Request/0100 messages for the Dual Message Authorization System and Single Message System.

The risk tier, reason code, and recommended action are merged as one string, with each component expressed in alphanumeric format. The first three letters, EFM, indicate an EFM alert (provided in subfield 1) followed by the three-digit output (provided in subfield 2). The output is only populated for transactions that match one of the emerging fraud patterns identified by the generative AI.

Issuers wanting to opt out or obtain more information regarding participation in the EFM service must contact Emerging.Fraud.Monitoring@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.

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 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 56 (Security Services Additional Data for Issuers)

DE 48, subelement 56 (Security Services Additional Data for Issuers) supports Mastercard embedded security services for issuers. Issuers can receive up to 16 instances of subelement 56. Each instance has the same format for each service. Issuers must code to receive the 16 instances that the service supports.

Subelement 56 (Valid Subfield 1 and Subfield 2 Value Combinations)

This is the valid DE 48, subelement 56, subfield 1 (Security Services Indicator), and subfield 2 (Security Services Data) value combinations.

Emerging Fraud Monitoring Service

Emerging Fraud Monitoring Service value combinations

Subfield 2			
Subfield 1	Position 1 Risk tier, where higher values indicate higher degrees of risk	Position 2 Risk Category	Position 3 Suggested Action to either Decline (D) or Review (R)
EFM	0 to 9	A to Z	D or R

Reason codes

Reason code	Category	Description
A	Emerging High risk	Terminal Parameter Manipulation
B	Emerging High risk	Benign MCC
C	Emerging High risk	Authentication Not Performed/ Unverified User Action
D	Emerging High risk	Recurring Merchant Misrepresentation
E	Emerging High risk	Address Verification Risk/AVS Bypass
F	Emerging High risk	Credential takeover
G	Emerging High risk	Untrusted MCC codes
H	Emerging High risk	Past Suspicion Fraud
I	Emerging High risk	State-Specific Fraudulent Activity
J	Emerging High risk	Cross border fraud
K	Emerging High risk	Tokenization Exploitation Fraud

Reason code	Category	Description
L	Undetected High risk	Terminal Parameter Manipulation
M	Undetected High risk	Benign MCC
N	Undetected High risk	Authentication Not Performed/ Unverified User Action
O	Undetected High risk	Recurring Merchant Misrepresentation
P	Undetected High risk	Address Verification Risk/AVS Bypass
Q	Undetected High risk	Credential takeover
R	Undetected High risk	Untrusted MCC codes
S	Undetected High risk	Past Suspicion Fraud
T	Undetected High risk	State-Specific Fraudulent Activity
U	Undetected High risk	Cross border fraud
V	Undetected High risk	Tokenization Exploitation Fraud
W	Evolved High risk	Terminal Parameter Manipulation
X	Evolved High risk	Benign MCC
Y	Evolved High risk	Authentication Not Performed/ Unverified User Action
Z	Evolved High risk	Recurring Merchant Misrepresentation
"0"	Evolved High risk	Address Verification Risk/AVS Bypass
1	Evolved High risk	Credential takeover
2	Evolved High risk	Untrusted MCC codes
3	Evolved High risk	Past Suspicion Fraud
4	Evolved High risk	State-Specific Fraudulent Activity
5	Evolved High risk	Cross border fraud
"6"	Evolved High risk	Tokenization Exploitation Fraud
7	Miscellaneous	--
8	Future use	--
9	Future use	--

Emerging Fraud Monitoring Service Example Output

Sample output: EFM9KD

Output	Identifier	Description
EFM	Identifier for Emerging Fraud Monitoring alert	Static Field
9	Model output for Risk Tier	High likelihood that this transaction presents a fraud risk
K	Model output for Fraud Category	Emerging High Risk Category, Tokenization Exploitation Fraud
D	Model output for Suggested Action	EFM recommends that this transaction be Declined

Single Message System specification changes

Mastercard will introduce changes to the Single Message 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 56 (Security Services Additional Data for Issuers)

DE 48, subelement 56 (Security Services Additional Data for Issuers) supports Mastercard embedded security services for issuers including the IQ series and Auth IQ. Mastercard enables issuers supporting subelement 56 for all services.

Subelement 56 (Valid Subfield 1 and Subfield 2 Value Combinations)

This is the valid DE 48, subelement 56, subfield 1 (Security Services Indicator), and subfield 2 (Security Services Data) value combinations.

Emerging Fraud Monitoring Service

Emerging Fraud Monitoring Service value combinations

Subfield 2			
Subfield 1	Position 1 Risk tier, where higher values indicate higher degrees of risk	Position 2 Risk Category	Position 3 Suggested Action to either Decline (D) or Review (R)
EFM	0 to 9	A to Z	D or R

Reason codes

Reason code	Category	Description
A	Emerging High risk	Terminal Parameter Manipulation
B	Emerging High risk	Benign MCC
C	Emerging High risk	Authentication Not Performed/ Unverified User Action
D	Emerging High risk	Recurring Merchant Misrepresentation
E	Emerging High risk	Address Verification Risk/AVS Bypass
F	Emerging High risk	Credential takeover
G	Emerging High risk	Untrusted MCC codes
H	Emerging High risk	Past Suspicion Fraud
I	Emerging High risk	State-Specific Fraudulent Activity
J	Emerging High risk	Cross border fraud
K	Emerging High risk	Tokenization Exploitation Fraud
L	Undetected High risk	Terminal Parameter Manipulation
M	Undetected High risk	Benign MCC
N	Undetected High risk	Authentication Not Performed/ Unverified User Action
O	Undetected High risk	Recurring Merchant Misrepresentation
P	Undetected High risk	Address Verification Risk/AVS Bypass
Q	Undetected High risk	Credential takeover
R	Undetected High risk	Untrusted MCC codes
S	Undetected High risk	Past Suspicion Fraud
T	Undetected High risk	State-Specific Fraudulent Activity
U	Undetected High risk	Cross border fraud
V	Undetected High risk	Tokenization Exploitation Fraud
W	Evolved High risk	Terminal Parameter Manipulation
X	Evolved High risk	Benign MCC
Y	Evolved High risk	Authentication Not Performed/ Unverified User Action

Reason code	Category	Description
Z	Evolved High risk	Recurring Merchant Misrepresentation
"0"	Evolved High risk	Address Verification Risk/AVS Bypass
1	Evolved High risk	Credential takeover
2	Evolved High risk	Untrusted MCC codes
3	Evolved High risk	Past Suspicion Fraud
4	Evolved High risk	State-Specific Fraudulent Activity
5	Evolved High risk	Cross border fraud
"6"	Evolved High risk	Tokenization Exploitation Fraud
7	Miscellaneous	--
8	Future use	--
9	Future use	--

Emerging Fraud Monitoring Service Example Output

Sample output: EFM9KD

Output	Identifier	Description
EFM	Identifier for Emerging Fraud Monitoring alert	Static Field
9	Model output for Risk Tier	High likelihood that this transaction presents a fraud risk
K	Model output for Fraud Category	Emerging High Risk Category, Tokenization Exploitation Fraud
D	Model output for Suggested Action	EFM recommends that this transaction be Declined

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
17 June 2025	Initial publication date

Asia/Pacific region release announcements

This section contains the release announcements with Asia/Pacific region impact.

- [AP 11374.2 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Malaysia](#)



AP 11374.2 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Malaysia

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Asia/Pacific

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer
Informational: Issuer

System:

Dual Message Authorization System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is enhancing authorization and clearing messages to include a Mastercard Assigned ID (MAID) for qualified installment transactions when the merchant is participating in the Mastercard Installments Program with Merchant Participation (Mastercard Installments Program) in Malaysia.

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	

Customer benefit

Mastercard will qualify transactions on behalf of acquirers for their merchants participating in the Mastercard Installments Program by inserting an installments MAID value in qualifying authorization messages. The Installments MAID value allows Mastercard to initiate billing for eligible installment transactions while ensuring transparency.

What Mastercard is doing

Mastercard is enhancing authorization messages with the installments MAID value for qualifying domestic transactions with product code GCS (Mastercard Installment Payments T) at merchants participating in the Mastercard Installments Program.

Background

The Mastercard Installments Program provides consumers with the flexibility to split the cost of purchases into equal installments, allowing them to enjoy greater control and transparency in how they pay, wherever and however they shop.

The Mastercard Installments Program is a market-wide program where qualified transactions at participating merchants will be converted into installment plans. For qualifying transactions at participating merchants, installment payment providers will split the purchase into a repayment plan with better financial terms. Participating merchants may benefit from new customer acquisition, increased average order

value, and reduced online cart abandonment, ultimately driving incremental sales growth.

For more details on the program, please refer to the country-specific chapter of the *Mastercard Installments Program Guide for Mastercard Installments Program with Merchant Participation*.

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: <ul style="list-style-type: none">Credit	Dual Message Authorization	DE/Subelement/Value	Mandated
Issuer	Consumer: <ul style="list-style-type: none">Credit	Dual Message Authorization	DE/Subelement/Value	Informational

Acquirer: Mandated

Acquirers in Malaysia must prepare to receive the installments MAID value in Data Element (DE) 48 (Additional Data: Private Use), subelement 32 (Mastercard Assigned ID) in Authorization Request Response/0110 messages for qualifying domestic transactions initiated with product code GCS for merchants who are participating in the Mastercard Installments Program.

Acquirers in Malaysia are not required to make any changes to the data elements they submit in authorization messages when processing transactions that are part of the Mastercard Installments Program. For clearing transactions, acquirers in Malaysia are not required to submit the MAID received from Authorization Request Response/0110 messages when processing transactions that are part of the Mastercard Installments Program. However, Mastercard will apply the installments MAID value from the Authorization Request Response/0110 message for the associated First Presentment/1240 message sent to the issuers.

Issuer: Informational

Issuers in Malaysia are not required to make any changes and may optionally echo the installments MAID value in DE 48, subelement 32 in Authorization Request Response/0110 messages. Mastercard will always populate DE 48, subelement 32 with the installments MAID in the Authorization Request Response/0110 messages for qualifying domestic transactions initiated with product code GCS for merchants who are participating in the Mastercard Installments Program.

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	

Acquirer to Mastercard	Mastercard to issuer	Impacted
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			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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.

Subelement 32 (Mastercard Assigned ID)

DE 48, subelement 32 (Mastercard Assigned ID) contains the merchant ID assigned by Mastercard.

Usage

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	X	C
Authorization Request Response/0110	OE	X	C

Application notes for the Mastercard Installments Program with Merchant Participation for qualifying domestic transactions with product code GCS

Optional Echo (OE) indicates that the message initiator may provide the data element in an Authorization Request Response/0110 message. If so, the data element must contain the same value echoed from the original Authorization Request/0100 message.

The Dual Message Authorization System inserts or modifies this subelement in Authorization Request/0100 messages for qualifying installments transactions.

Issuers receive DE 48, subelement 32 in Authorization Request/0100 messages when the acquirer includes the subelement, or when Mastercard has inserted or modified the subelement in the corresponding Authorization Request/0100 message.

Acquirers receive DE 48, subelement 32 in Authorization Request Response/0110 messages when Mastercard has inserted or modified the subelement in the corresponding Authorization Request/0100 message.

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 Installments Program Guide for Mastercard Installments Program with Merchant Participation*.

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.

[AP 11374 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Malaysia](#), 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



AP 11587.1 Introducing Interchange Rate Designator Criteria Alignment for Australia

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Asia/Pacific

Brand:

Debit Mastercard

Release:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is introducing edit enhancements for interchange programs to ensure alignment between qualifying interchange rate designator (IRD) criteria and the Dual Message Clearing System.

Effective date details

Date	Time	Details
17 October 2025	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Edit support for the respective interchange structures will help benefit transaction validation 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 introducing edits to ensure compliance with the interchange program criteria documented within the interchange manuals.

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: • Debit Commercial: • Debit	Dual Message Clearing	Modified edits	Mandated

Audience	Card type	System connections	Impact type	Action indicator
Issuer	Consumer: • Debit Commercial: • Debit	Dual Message Clearing	Modified edits	Mandated

Acquirer, Issuer: Mandated

Acquirers in Australia must support the modified clearing edits as described in this announcement.

Acquirers and issuers must prepare to send or receive transactions using the interchange programs as described in this 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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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.

Modified edits

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

Mastercard will modify this edit to include Australia intracountry interchange rate designator (IRD) H8 and H9 under business service arrangement (BSA) 4/036001.

Error number	Current requirement	Modification for this release
2636	DE 22, subfield 6 must be present and equal 1.	Modified to add entries for BSA 4/036001 for IRDs H8 and H9.

Error number	Current requirement	Modification for this release
This 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 for modified edits

Field/subfield	Error number	Error message	Edit performed by
DE 22, s6	2636	DE22SF6 MUST BE PRESENT AND EQUAL TO 1.	Both

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

- AP 11053 Introducing High Volume Card-Present Debit Program Intracountry Interchange Structure in Australia*

Reference manuals

For information about Mastercard processing refer to:

- Interchange Manual Asia/Pacific Region*
- Interchange Manual Asia/Pacific Region Programs for Vendors*
- IPM Clearing Format error numbers and messages manual*

Version history

Version history

Date	Description of change
17 June 2025	Initial publication date

Canada region release announcements

This section contains the release announcements with Canada region impact.

- [CAN 11794.1 Modifying Airline Authorization and ALM Reconciliation Data Files](#)



CAN 11794.1 Modifying Airline Authorization and ALM Reconciliation Data Files

Type:
Switching Release Announcement

Audience:
Acquirer
Processor
Network Enablement Partner

Region:
Canada

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer

System:
Dual Message Authorization System
Dual Message Clearing System

Published:
17 June 2025

Effective:
4 November 2025

Executive overview

Mastercard is modifying the Airline Authorization Log File and Account Level Management (ALM) Reconciliation Data Report.

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
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Acquirers in the Canada region receiving these files may understand all report fields contained in Airline Authorization Log files and ALM Reconciliation Data Reports.

What Mastercard is doing

Mastercard is modifying acquirer data files for the T960 Airline Authorization Log File and the IP755220-AA ALM Reconciliation Data Report to support additional data fields.

Background

The T960 Airline Authorization Log File and the IP755220-AA ALM Reconciliation Data Report are supported globally.

Third parties often initiate the authorization for airline ticket payments, not the acquirer responsible for the airlines financial clearing and settlement. To process airline transactions with the most favorable interchange, acquirers in some markets require access to data not directly available from third party processors whom submit the authorization. The optional T960 authorization log file provides acquirers with a copy for the authorization data necessary to complete this financial processing.

The Account Level Management (ALM) Reconciliation Data Report is offered to acquirers to use in reconciling ALM transactions.

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	Reports	Mandated
	• Credit		Bulk files	
	• Debit	Dual Message Clearing		
	• Prepaid			
	Commercial:			
	• Credit			
	• Debit			
	• Prepaid			

Mandated: Acquirer

Acquirers in the Canada region who receive the IP755220-AA ALM Reconciliation Data Report or T960 Airline Authorization Log File must support the updated record layouts as outlined 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 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 Authorization System specification changes

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

T960 Airline Authorization Log File

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

Mastercard is modifying T960 to support additional subfields for Mastercard One Credential service released in select markets.

Detail record

Field name	Field description	From position	To	ISO DE No./ subfield	Attribute
ISO-DE48- SE24-SF5	Mastercard One Credential Acceptance Brand	875	877	DE48SE24SF5	an-3
ISO-DE48- SE24-SF6	Mastercard One Credential Static/Dynamic Interchange Indicator	878	878	DE48SE24SF6	an-1
ISO-DE48- SE24-SF7	Mastercard One Credential Issuer Account Range	879	897	DE48SE24SF7	n-19
ISO-DE48-SE2- SF1	Mastercard One Credential Exclusion Indicator	898	898	DE48SE2DF1	ans-1
FILLER	FUTURE-FILLER	899	900	Reserved for future use	ans-2

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.

ALM Reconciliation Data Report (IP755220-AA)

The Account Level Management (ALM) Reconciliation Data Report is offered to acquirers to use in conjunction with the Interchange Detail Report (IP755020-AA) and Clearing Detail Report (IP755120-AA) to help facilitate acquirer reconciliation for ALM transactions. This report is being enhanced to also include data from Mastercard One Credential transactions.

The report includes header, detail, and trailer records (with the total number of records for detail records only). These records include the Global Clearing Management System Report ID, which will be IP755220-AA.

Per transaction, the report will contain the following Detail Record. For the corresponding DE and PDS, refer to the *Mastercard Network Processing Dual Message Clearing System Guide*.

Header record

Field ID	Length	Comments
1	ans-17	Value HIP755220-AA

Field ID	Length	Comments
2	n-11	ICA
3	n-07	Endpoint
4	ans-664	Space Filler

NOTE: PDS 0276 (Fee Amounts, Additional) provides all fee amounts associated with transactions that have processed for ALM. This PDS may accommodate one to eight fee amount occurrences. GCMS will populate PDS 0276 in the IP755220-AA detail record with all eight fee amounts and any unused occurrences will be space filled.

Detail record

Field name	DE	PDS	Subfield	Length	Starting position
D (Detail record)	Static value			1	1
Distribution ICA				11	2
Message Type Indicator (MTI)				4	13
Primary Account Number (PAN)	2			19	17
Transaction Amount	4			12	36
Recon Amount	5			12	48
Function Code	24			3	60
Acquirer Reference Data	31			23	63
Transaction Currency	49			3	86
Recon Currency	50			3	89
Trace ID	63		2	15	92
GCMS Product ID		0002		3	107
Licensed Product ID		0003		3	110
Transaction Fee Amount		0146		36	113
Extended Precision Amount		0147		48	149
Central Site Busn Date		0158	5	6	197
ALM Service Data		0275	1-5	15	203
Additional Fee Amounts		0276		384	218
Processing Code	3		1	2	602
Acceptor Business Code (MCC)	26			4	604

Field name	DE	PDS	Subfield	Length	Starting position
Approval Code	38			6	608
Acceptor ID	42			15	614
Transaction Originator ICA	94			11	629
File ID		0105		25	640
Acquirer Submitted IRD				2	665
Mastercard Transaction Calculator Derived IRD				2	667
Reversal Indicator		0025	1	1	669
Mastercard Assigned ID (MAID)		0176		6	670
ALM Service Data Related to Mastercard One Credential		0275	6-8	23	676
Mastercard One Credential Exclusion Indicator		0217	1	1	699

Trailer record

Field ID	Length	Comments
1	ans-17	Value of IP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	n-12	Total of detail records only
5	ans-652	Space filler

NOTE: PDS 0275, subfield 8 (Mastercard One Credential Issuer Account Range) is a variable length field. GCMS will populate PDS 0275, subfield 8 in the IP755220-AA detail record with 19 positions, space-filled at the end.

NOTE: If the Clearing Detail File Record does not contain data for the customer, then the customer receives only the header and trailer for the Clearing detail file.

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:

- *AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential*, Release 25.Q4
- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4
- *US 11423 Introducing Mastercard One Credential*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *Account Level Management Manual*
- *GCMS Parameter Table Layouts*
- *Global Clearing Management System Reference Manual*
- *Mastercard Network Dual Message Clearing System Guide*
- *Mastercard Network Processing Dual Message Authorization System Guide*

Version history

Version history

Date	Description of change
17 June 2025	Initial publication date

Europe region release announcements

This section contains the release announcements with Europe region impact.

- [EUR 11228.2 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy](#)
- [EUR 11328.2 Expanding Issuance of Mastercard Installments Card](#)



EUR 11228.2 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Europe

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is aligning the United Kingdom Channel Islands and Territories to the Intra-European Economic Area (EEA) plus United Kingdom and Gibraltar business service arrangement (BSA).

Effective date details

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

Customer benefit

Interchange in the United Kingdom Channel Island and Territories will be aligned with the interchange between the United Kingdom and the EEA.

What Mastercard is doing

Mastercard is adding the United Kingdom Channel Islands and Territories to the BSA hierarchy. The United Kingdom Channel Islands and Territories include:

- The Falkland Islands
- Guernsey
- Isle of Man
- Jersey
- Saint Helena
- South Georgia
- The South Sandwich Islands

Domestic messages in the United Kingdom Channel Islands and Territories and messages between the United Kingdom Channel Islands and Territories, United Kingdom, Gibraltar and the EEA will attract the United Kingdom to EEA BSA rates, instead of the Western Europe BSA rates that they attract today.

Background

Following the United Kingdom's departure from the EEA, the positioning of the United Kingdom and Gibraltar interchange regionality changed. To maintain similar conditions for merchants in the United Kingdom, a new BSA level was established for the United Kingdom and Gibraltar called Intra-EEA plus United Kingdom and Gibraltar. Currently, the United Kingdom Channel Islands are part of the Intra-Western BSA, which results in Intra-Western rates being applied between the United Kingdom Channel Islands and the EEA.

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 Clearing	Modified edits	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaidMaestro		IPM MPE IRDs	
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaidMaestro			
Issuer	Consumer:	Dual Message Clearing	Modified edits	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaidMaestro		IPM MPE IRDs	
	Commercial:			
	<ul style="list-style-type: none">CreditDebitPrepaidMaestro			

Acquirer, Issuer: Mandated

Acquirers and issuers must recognize the BSA 3/050041 for transactions between the United Kingdom Channel Islands and Territories, the United Kingdom, Gibraltar, and EEA countries. BSA 3/050021 will no longer be valid for transactions involving the United Kingdom Channel Islands and Territories.

EEA Card Present and Card Not Present (CNP) restricted interchange rates will be applicable on United Kingdom Channel Islands and Territories, United Kingdom, or Gibraltar accounts acquired by EEA merchants.

Acquirers and issuers should be aware of the 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	

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			

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 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.

IPM MPE tables

Table	Modified fields
IP0028T1: Country Codes	EEA Regulated Extension Country Indicator
IP0094T1: Geographic Restrictions for Card Program Identifier Business Service Arrangement, and IRD	Card Program Identifier, Business Service Arrangement Type, Business Service ID Code

Mastercard will add United Kingdom Channel Islands and Territories countries (238/FLK, 654/SHN, 239/SGS, 831/GGY, 832/JEY, and 833/IMN) to the following BSAs in IP0094T1: Geographic Restrictions for Card Program Identifier and Business Service Arrangement/IRD.

Business service arrangements

Card program identifier	Business service arrangement type	Business service ID code
CIR	3	050041
DMC	3	050041
MCC	3	050041
MSI	3	050041

Field Name EEA Regulated Extending Country Indicator in IP0028T1: Country Codes will be updated to Y: Country is not EEA but qualifies for EEA Regulations for United Kingdom Channel Islands and Territories.

Interchange

Mastercard will modify interchange programs as follows.

Modified interchange programs

Within BSA 3/050041 (BREXIT: UK and Gibraltar and EEA Countries), the following IRDs will be applied on consumer transactions performed with United Kingdom Channel Islands and Territories issued consumer cards at EEA merchants:

- IRD EB: EEA Card Present Debit Restricted Rates
- IRD EG: EEA Card Present Credit Restricted Rates
- IRD EV: EEA Card Not Present Credit Restricted Rates
- IRD EW: EEA Card Not Present Debit Restricted Rates

Edits

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

Modified edit: Data Element (DE) 12 (Date and Time, Local Transaction), subfield 1 (Date)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
2230	The Dual Message Clearing System must ensure that, if the transaction is an original (non-reversal) first presentment with a DE 3, subfield 1 processing code equal to 01 (ATM) and the business service ID for the message (submitted or system derived) dictates that the ATM late presentment calculation and fee is applicable, then the date in DE 12, subfield 1 cannot be more than 365 prior to the central site processing date. This edit is only performed on region D to region D transactions.	Include United Kingdom Channel Islands and Territories countries specific to transactions between either United Kingdom Channel Islands and Territories, the United Kingdom, or Gibraltar and EEA countries.
This edit is performed by the GCMS for the following messages: <ul style="list-style-type: none">• First Presentment/1240-200		

Modified edit: DE 25 (Message Reason Code)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
2286	The Dual Message Clearing System must ensure that if DE 25 equals 4802, then PDS 0023 (Terminal Type) cannot equal CT1, CT2, or CT3.	Include United Kingdom Channel Islands and Territories countries specific to transactions between either United Kingdom Channel Islands and Territories, the United Kingdom, or Gibraltar and EEA countries.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Chargeback (Full)/1442-450 • First Chargeback (Partial)/1442-453 <p>Collection Only messages are excluded from this edit.</p>		

Modified edit: DE 41 (Acceptor Terminal ID)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
0735	The Dual Message Clearing System must ensure that DE 41 is present for Intra European ATM Transactions	Include United Kingdom Channel Islands and Territories countries specific to transactions between either United Kingdom Channel Islands and Territories, the United Kingdom, or Gibraltar and EEA countries.
<p>This edit is performed by the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240-200 		

Modified edit: PDS 0043 (Transaction Type Identifier)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries in IRD 20: Consumer Mastercard Payment Transaction and IRD 21: Corporate Mastercard Payment Transaction.

Error number	Current requirement	Modification for this release
2274	If the processing code, IRD, and MCC group code all indicate payment transaction, then PDS 0043 Program Registration ID must equal C01 Person-to-Person Payment or C02 Rewards Payment.	Include United Kingdom Channel Islands and Territories countries specific to transactions between either United Kingdom Channel Islands and Territories, the United Kingdom, or Gibraltar and EEA countries.
<p>This edit is performed by the GCMS for the following messages:</p> <ul style="list-style-type: none"> First Presentment/1240-200 <p>Collection Only messages are excluded from this edit.</p> <p>Reversals are allowed.</p>		

Modified edit: PDS 0043 (Transaction Type Identifier)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries in IRD MR: Maestro Merchant Rate.

Error number	Current requirement	Modification for this release
2327	All transactions where PDS 0158, subfield 4 is equal to MR (Region D to Region D Transactions), must contain the value of C02 on PDS 0043.	Include United Kingdom Channel Islands and Territories countries specific to transactions between either United Kingdom Channel Islands and Territories, the United Kingdom, or Gibraltar and EEA countries.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> First Presentment/1240-200 <p>Collection Only messages are excluded from this edit.</p>		

Modified edit: PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 (UCAF Collection Indicator)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries in IRD 24: Merchant UCAF.

Error number	Current requirement	Modification for this release
0008	PDS 0052, subfield 3 must be present and must be a value of 1.	Include United Kingdom Channel Islands and Territories countries specific to transactions between either United Kingdom Channel Islands and Territories, the United Kingdom, or Gibraltar and EEA countries.

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

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

Collection Only messages are excluded from this edit.

Modified edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
2815	<p>PDS 158, subfield 4 must not be equal to EB or EG when the transaction does not qualify for the EEA restricted rates and DE 22, subfield 6 has a value of 1. IRD EB or EG must not be submitted when the merchant country is not an EEA country, or the merchant country is an EEA country and the issuer country is an EEA country when it does not qualify for card present, when any of the following is true:</p> <ul style="list-style-type: none"> • DE 22, subfield 5 with a value other than 0 • DE 22, subfield 6 with a value other than 1 • DE 22, subfield 7 with a value other than 2, A, B, C, F, or M 	This edit applies to United Kingdom Channel Islands and Territories.

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

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

Collection Only messages are excluded from this edit.

Modified edit: PDS 0158, subfield 4

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
2821	<p>IRD EB or EG must be submitted when the merchant country is an EEA country and the issuer country is not an EEA country and qualifies for card present, when all of the following is true:</p> <ul style="list-style-type: none">• DE 22, subfield 5 with a value of 0• DE 22, subfield 6 with a value of 1• DE 22, subfield 7 with a value of 2, A, B, C, F, or M	<p>This edit applies to United Kingdom Channel Islands and Territories.</p>
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none">• First Presentment/1240• Second Presentment/1240• First Chargeback/1442• Arbitration Chargebacks/1442 <p>Collection Only messages are excluded from this edit.</p>		

Modified edit: PDS 0158, subfield 4

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
2891	<p>IRD EV or EW must be submitted for CNP transactions, when the merchant country is an EEA country and the issuer country is not an EEA country, when any of the following is true:</p> <ul style="list-style-type: none"> • DE 22, subfield 5 with a value other than 0 • DE 22, subfield 6 with a value other than 1 • DE 22, subfield 7 with a value other than 2, A, B, C, F, or M 	This edit applies to United Kingdom Channel Islands and Territories.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 • Arbitration Chargebacks/1442 <p>Collection Only messages are excluded from this edit.</p>		

Modified edit: PDS 0158, subfield 4

Mastercard will modify this edit to include United Kingdom Channel Islands and Territories countries.

Error number	Current requirement	Modification for this release
2892	<p>PDS 158, subfield 4 must not be equal to EV or EW when the transaction does not qualify for the EEA restricted rates and DE 22, subfield 6 has a value of 1. IRD EV or EW must not be submitted when the merchant country is not an EEA country, or the merchant country is an EEA country, including UK and Gibraltar, and the issuer country is an EEA country when it does not qualify for card present, when any of the following is true:</p> <ul style="list-style-type: none"> • DE 22, subfield 5 with a value other than 0 • DE 22, subfield 6 with a value other than 1 • DE 22, subfield 7 with a value other than 2, A, B, C, F, or M 	This edit applies to United Kingdom Channel Islands and Territories.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 • Arbitration Chargebacks/1442 <p>Collection Only messages are excluded from this edit.</p>		

Error numbers

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

Error numbers in modified edits

Field/subfield	Error number	Error message	Edit performed by...
PDS 0023	2286	ISSUER CANNOT CHARGEBACK CAT LEVEL 1, 2, OR 3 TRANSACTIONS.	Both
PDS 0043	2274	PDS0043 TRANSACTION TYPE ID MUST BE PRESENT AND MUST CONTAIN C01 OR C02.	GCMS

Field/subfield	Error number	Error message	Edit performed by...
PDS 0043	2327	PDS0043 TRANSACTION TYPE ID INVALID FOR PROCESSING CODE, IRD, AND MCC COMBINATION.	Both
PDS 0052, s3	0008	PDS0052S3 UCAF COLLECTION INDICATOR INVALID, MUST BE 1.	Both
PDS 0158, s4	2815	PDS0158S4 AND DE22S5, DE22S6, AND DE22S7 IRD MUST NOT BE EQUAL TO EB OR EG WHEN THE TRANSACTION DOES NOT QUALIFY FOR THE CARD PRESENT EEA RESTRICTED RATES.	Both
PDS 0158, s4	2821	PDS0158S4 AND DE22S5, DE22S6, AND DE22S7 IRD MUST BE EQUAL TO EB OR EG WHEN THE TRANSACTION QUALIFIES FOR THE CARD PRESENT EEA RESTRICTED RATES.	Both
PDS 0158, s4	2891	PDS0158S4 AND DE22S5, DE22S6, AND DE22S7 IRD MUST BE EQUAL TO EV OR EW WHEN THE TRANSACTION QUALIFIES FOR CARD NOT PRESENT EEA RESTRICTED RATES.	Both
PDS 0158, s4	2892	PDS0158S4 AND DE22S5, DE22S6, AND DE22S7 IRD MUST NOT BE EQUAL TO EV OR EW WHEN THE TRANSACTION DOES NOT QUALIFY FOR THE CARD NOT PRESENT EEA RESTRICTED RATES.	Both

Field/subfield	Error number	Error message	Edit performed by...
DE 12, s1	2230	DE12 DATE AND TIME, LOCAL TRANSACTION IS MORE THAN 365 DAYS OLD. (Applies only to Europe region ATM transactions.)	GCMS
DE 41	0735	DE41 ACCEPTOR TERMINAL ID MUST BE PRESENT.	Both

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 4745 New Business Service Arrangement: Exit of the United Kingdom and Gibraltar from the European Union*, Release 21.Q4
- *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*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *Interchange and Service Fees Manual: Europe Region*
- *IPM Clearing Format error numbers and messages manual*

Other media

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

[EUR 11228 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other media to Related documentation

Date	Description of change
15 April 2025	Initial publication date



EUR 11328.2 Expanding Issuance of Mastercard Installments Card

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Europe

Brand:
Mastercard®

Release:
25.Q4

Action indicator:
Mandated: Acquirer
Optional: Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

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

Effective date details

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

Customer benefit

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

What Mastercard is doing

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

Background

Mastercard offers product code GCP where:

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

Audience by region

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

Customer impact

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

Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Acquirer	Consumer: <ul style="list-style-type: none">Credit	Dual Message Authorization	Product Code	Mandated
		Dual Message Clearing	IRDs	
		Single Message System	IPM MPE	
Issuer	Consumer: <ul style="list-style-type: none">Credit	Dual Message Authorization	Product Code	Optional
		Dual Message Clearing	IRDs	
			IPM MPE	

Acquirer: Mandated

Acquirers must continue to:

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

Issuer: Optional

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

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

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

Impacted switch transactions

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

Impacted switch transactions

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

Testing

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

System impact

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

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 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.

IPM MPE tables

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

Interchange programs

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

Modified interchange programs

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

IRD details

Criteria	Requirement
GCMS product ID	Consumer credit: GCP

Intracountry interchange programs

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

Quarterly Mastercard Reporting

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

Related documentation

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

Announcements

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

Reference manuals

For information about Mastercard processing refer to:

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

Other media

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

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

Version history

Version history

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

Date	Description of change
15 April 2025	Initial publication date

Latin America and the Caribbean region release announcements

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

- [LAC 11225.2 Enhancing Mexico Intracountry Processing](#)
- [LAC 11244.2 Introducing Micro Merchant Interchange Programs in Ecuador](#)
- [LAC 11317.2 Enhancing Tip Transaction Processing in Argentina](#)



LAC 11225.2 Enhancing Mexico Intracountry Processing

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is enhancing the Dual Message Clearing System processing for Mexico intracountry to support Annex 29 regulation and future changes to Value Added Tax (VAT) settlement and reporting.

Effective date details

Date	Time	Details
17 October 2025	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for Latin America and the Caribbean region
	09:00 to 11:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Mexico issuers participating in Mastercard clearing house for Mexico's Domestic Network (RedMX) scheme processing will have additional data to help identify acquiring institutions associated with local clearing houses.

Mastercard issuers and acquirers participating in Mexico intracountry processing who use the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) will have the details of the new private data subelements (PDSs) for upcoming VAT jurisprudence regulation.

What Mastercard is doing

Mastercard is introducing:

- PDSs for Dual Message Clearing System transaction and reconciliation messages for the Mexico Domestic Transaction Fee, VAT, and Settlement Data
- PDSs as part of the Dual Message Clearing System messages for RedMX scheme to allow acquirers and issuers to exchange the acquirer and issuer ID to support Annex 29 of the Contrato De Intercambio Domestico (CID)

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 Clearing	New PDS	Mandated
	<ul style="list-style-type: none">• Credit• Debit		IPM MPE	
	Commercial:			
	<ul style="list-style-type: none">• Credit• Debit			
Issuer	Consumer:	Dual Message Clearing	New PDS	Mandated
	<ul style="list-style-type: none">• Credit• Debit		IPM MPE	
	Commercial:			
	<ul style="list-style-type: none">• Credit• Debit			

Acquirer, Issuer: Mandated

Acquirers and issuers should be aware of the following new PDSs in the IPM MPE tables:

- PDS 0297 (Amount, Mexico Domestic VAT: Reserved for Future Use)
- PDS 0298 (Amount, Mexico Domestic Transaction Fee: Reserved for Future Use)
- PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT: Reserved for Future Use)
- PDS 0385 (Debits, Mexico Domestic VAT Amount in Reconciliation Currency: Reserved for Future Use)
- PDS 0386 (Credits, Mexico Domestic VAT Amount in Reconciliation Currency: Reserved for Future Use)
- PDS 0387 (Amount, Net Mexico Domestic VAT in Reconciliation Currency: Reserved for Future Use)

Issuers in Mexico connected to Mastercard for RedMX scheme processing must be able to recognize and receive:

- PDS 1048 (Member-to-Member Proprietary Data) for the Acquirer ID/Originator ID in Dual Message Clearing System messages from the Mastercard Network
- PDS 1049 (Member-to-Member Proprietary Data) for the Issuer ID/Destination ID in Dual Message Clearing System messages from the Mastercard Network

Acquirers and issuers should be aware of the IPM 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	

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			

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.

PDS 0297 (Amount, Mexico Domestic Tax [VAT]: Reserved for Future Use)

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

Attributes

Attribute	Description
Data Representation	ans...060; TAGLLLLVAR
Tag Field	0297
Length Field	3 positions, value = 020-060 in increments of 20
Data Field	Variable length, 020-060 positions
Subfields	5
Justification	N/A

Usage

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

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	•	X	C
First Chargeback/1442	•	X	C
Arbitration Chargeback/1442	•	X	C
Second Presentment/1240	•	X	C

Message Type Identifier	Org	Sys	Dst
Fee Collection/1740	.	X	C

Values

If present, PDS 0297 must be alphanumeric and represents the value added tax amount calculated by the Mastercard Dual Message Clearing System from DE 4 (Transaction, Amount) on Fee Collection/1740 messages, or the value added tax amount calculated from PDS 0298 (Amount, Mexico Domestic Transaction Fee) on First Presentment/1240 messages, Second Presentment/1240 messages, and Chargeback/1442 messages.

For Mexico Domestic RedMX Scheme, transactions with PDS 0191 (Originating Message Format) equal to 0 will not have PDS 0297 present on Chargeback/1442 messages and Second Presentment/1240 messages. PDS 0297 will only be present for First Presentment/1240 messages, including reversals and syntax error return messages.

For Mexico Domestic Mastercard Scheme, transactions with PDS 0191 equal to 2 will have PDS 0297 present on First Presentment/1240 messages, Second Presentment/1240 messages, and Chargeback/1442 messages.

For Mexico Domestic Mastercard Scheme and RedMX Scheme Fee Collection/1740 messages, PDS 0297 will only be present if DE 4 (Transaction, Amount) represents an actual fee.

PDS 0297 does not apply to Mexico Domestic First Presentment/1240 ATM Activity.

The Mastercard Dual Message Clearing System supplies the value added tax amount in PDS 0297, when applicable.

In each occurrence of the value added tax amount of PDS 0297, the settlement data is assigned to PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT) for reconciliation.

PDS 0297 subfields

PDS 0297 contains five subfields.

PDS 0297 subfields

Number	Position(s)	Name	Attribute	Justification
1	1-3	Rate Type Code	n-3	N/A
2	4-15	Amount, Value Added Tax	n-12	N/A
3	16-18	Currency Code	n-3	N/A
4	19	Currency Exponent	n-1	N/A
5	20	Debit/Credit Indicator	a-1	N/A

Subfield 1 (Rate Type Code)

Customer processing systems must be able to accommodate new rate types that may be added at any time.

Subfield 1 (Rate Type Code)

Attributes	Description
Data Representation:	n-3
Data Field:	Contents of positions 1-3
Justification:	N/A
Values:	010 = Value Added Tax (VAT)

Subfield 2 (Amount, Tax)

Subfield 2 indicates the tax amount that applies to the purchased goods and services or fees accrued from the purchased goods and services. This subfield must be numeric.

Subfield 2 for rate type code value 010 = VAT indicates the tax amount that applies to fees accrued from the purchased good and services.

Subfield 2 (Amount, Tax)

Attributes	Description
Data Representation:	n-12
Data Field:	Contents of positions 4-15
Justification:	N/A

Subfield 3 (Currency Code)

ISO-standard currency code that identifies the currency type.

Subfield 3 (Currency Code)

Attributes	Description
Data Representation:	n-3
Data Field:	Contents of positions 16-18
Justification:	N/A

Subfield 4 (Currency Exponent)

Subfield 4 identifies the implied decimal position applicable to the ISO standard currency code.

Subfield 4 (Currency Exponent)

Attributes	Description
Data Representation:	n-1
Data Field:	Contents of position 19
Justification:	N/A
Values:	<p>A zero indicates that the decimal point immediately follows the least significant digit of the related amount data</p> <p>Values in the range 1 to 5 indicate that the decimal point is located 1 to 5 positions to the left of the least significant digit of the related amount data</p> <p>Values in the range A to E indicate that the decimal point is located 1 to 5 positions to the left of the least significant digit of the related amount data (Values A to E are currently not supported)</p> <p>NOTE: Only numeric currency exponents (values 1 to 5) are supported. ISO defined values (A to E) are for future use.</p>

Subfield 5 (Debit/Credit Indicator)

Subfield 5 identifies if subfield 2 is a debit or credit position for the message receiver.

Subfield 5 (Debit/Credit Indicator)

Attributes	Description
Data Representation:	a-1
Data Field:	Contents of position 20
Justification:	N/A

PDS 0298 (Amount, Mexico Domestic Transaction Fee: Reserved for Future Use)

PDS 0298 (Amounts, Mexico Domestic Transaction Fee: Reserved for Future Use) presents all fee amounts associated with a Mexico domestic transaction. This PDS may accommodate 1 to 12 different fee types.

Attributes

Attribute	Description
Data Representation	n...432; TAGLLLLVAR
Tag Field	0298
Length Field	3 positions, value = 036-432 in increments of 36
Data Field	Variable length, 36-432 positions

Attribute	Description
Subfields	7
Occurrences	1-12
Justification	N/A

Usage

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	.	X	C
First Chargeback/1442	O	X	C
Arbitration Chargeback/1442	O	X	C
Second Presentment/1240	O	X	C

Fees are assessed in the domestic currency according to card program identifier, program, or service rules.

The Dual Message Clearing System calculates the fees and provides them to the receiving customer in PDS 0298.

For Mexico Domestic RedMX Scheme, transactions with PDS 0191 (Originating Message Format) equal to 0, the Dual Message Clearing System will insert PDS 0298 transaction fee amount equal to zero on Chargebacks/1442 messages and Second Presentments/1240 messages. PDS 0298 can have an amount greater than zero on First Presentments/1240 messages including reversals and syntax error return messages.

For Mexico Domestic Mastercard Scheme, transactions with PDS 0191 equal to 2, the Dual Message Clearing System will calculate and insert PDS 0298 on First Presentments/1240 messages, Second Presentment/1240 messages, and Chargebacks/1442 messages.

Related Required PDS

PDS 0148 (Currency Exponents) must be present with PDS 0298 to identify the transaction's exponent.

Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of MXN 212.50 is expressed as 000000021250.

NOTE: This field remains unchanged from the original message when processing a reversal of a previous message.

PDS 0298 subfields

PDS 0298 contains three subfields. This PDS may contain one to 12 occurrences of transaction fees.

PDS 0298 subfields

Each transaction fee consists of seven subfields. Each fee requires 36 positions; the length of this PDS must be a multiple of 36, with a maximum length of 432 positions. All subfields are present for each fee occurrence. If the fee reconciliation (payment) currency is the same as the fee calculation currency, fee subfields 6 and 7 contain the same values as subfields 4 and 5.

Number	Position(s)	Name	Attribute	Justification
1	1-2	Fee Type Code A: code in the range 00-99 to indicate the fee type	n-2	N/A
2	3-4	Fee Processing Code A: code that indicates the entity to be debited and the entity to be credited for this fee amount	n-2	N/A
3	5-6	Fee Settlement Indicator: identifies the PDS location of the settlement service information applicable to this fee	n-2	N/A
4	7-9	Currency Code, Fee: the ISO numeric currency code for the Amount, Fee (subfield 5)	n-3	N/A
5	10-21	Amount, Fee: the transaction fee amount in the calculated currency of the fee	n-12	N/A
6	22-24	Currency Code, Fee, Reconciliation: the ISO numeric currency code for the Amount, Fee, Reconciliation (subfield 7)	n-3	N/A
7	25-36	Amount, Fee, Reconciliation: fee amount in the reconciliation currency (payment currency)	n-12	N/A

Subfield 1 (Fee Type Code)

Customer processing systems must be able to accommodate new fee types that may be added at any time.

Subfield 1 (Fee Type Code)

Attributes	Description
Data Representation:	n-2
Data Field:	Contents of positions 1-2
Justification:	N/A

Attributes	Description
Values:	00 = Transaction interchange fee (fixed plus variable fee amount)

Subfield 2 (Fee Processing Code)

Subfield 2 identifies the entity to be debited and the entity to be credited for the fee amount.

Subfield 2 (Fee Processing Code)

Attributes	Description
Data Representation:	n-2
Data Field:	Contents of positions 3-4
Justification:	N/A
Values:	19 = Debit transaction destination 29 = Credit transaction destination

Subfield 3 (Fee Settlement Indicator)

Subfield 3 identifies the settlement service PDS to which the fee is associated for the purpose of financial reconciliation and settlement.

Subfield 3 (Fee Settlement Indicator)

Attributes	Description
Data Representation:	n-2
Data Field:	Contents of positions 5-6
Justification:	N/A
Values:	00 = Settlement services do not apply to this fee. Fee settlement or fee billing occurs as a separate activity and is not included in this transaction's reconciliation and settlement. 01 = This settlement service is identified in PDS 0299 (Mexico Domestic Settlement Data for Fee and VAT).

Subfield 4 (Currency Code, Fee)

Subfield 4 identifies the currency of the fee amount. This is the currency in which the Dual Message Clearing System calculates the fee. For example, if the fee is listed in Mastercard publications as a MXN Peso fee, subfields 4 and 5 will contain the fee in MXN Peso. The fee is defined in the calculated fee currency and may include a fixed amount, a percentage of the transaction amount, or both. This subfield must contain a valid ISO numeric currency code.

Subfield 4 (Currency Code, Fee)

Attributes	Description
Data Representation:	n-3
Data Field:	Contents of positions 7-9
Justification:	N/A

Subfield 5 (Amount, Fee)

Subfield 5 is the fee amount in the currency in which the fee is calculated by the Dual Message Clearing System. In First Presentment/1240 messages, the total interchange fees assessed must not be greater than the transaction amount.

Subfield 5 (Amount, Fee)

Attributes	Description
Data Representation:	n-12
Data Field:	Contents of positions 10-21
Justification:	N/A

Subfield 6 (Currency Code, Fee, Reconciliation)

Subfield 6 identifies this fee's reconciliation (payment) currency. Standard ISO numeric currency codes are used.

Subfield 6 (Currency Code, Fee, Reconciliation)

Attributes	Description
Data Representation:	n-3
Data Field:	Contents of positions 22-24
Justification:	N/A

Subfield 7 (Amount, Fee, Reconciliation)

Subfield 7 is the fee amount converted to the reconciliation (payment) currency for the message recipient.

Subfield 7 (Amount, Fee, Reconciliation)

Attributes	Description
Data Representation:	n-12
Data Field:	Contents of positions 25-36

Attributes	Description
Justification:	N/A

PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT: Reserved for Future Use)

PDS 0299 (Mexico Domestic Settlement Data for Fees and VAT: Reserved for Future Use) provides 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.

Attributes

Attribute	Description
Data Representation	ans...67; TAGLLLLVAR
Tag Field	0299
Length Field	3 positions, value = 001-067
Data Field	Variable length, 1-67 positions
Subfields	9
Justification	See subfields

Usage

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	.	X	C
First Chargeback/1442	C	X	C
Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Fee Collection/1740 (VAT Eligible)	.	X	C

For Mexico Domestic Mastercard and RedMX Scheme Fee collection/1740s, the PDS 0299 will only be present if the DE 4 (Transaction, Amount) represents a VAT Eligible fee. For example, PDS 0299 will not be present on a good faith Fee Collection/1740 message because the amount in DE 4 represents a cardholder transaction amount and the settlement data will be present in PDS 0159.

The Dual Message Clearing System inserts PDS 0299 into all transactions with VAT eligible settlement impact for which the Dual Message Clearing System is responsible for managing funds settlement.

A transaction has settlement impact if it causes funds to be moved between customers or between the customer and Mastercard when the transaction is successfully completed.

In PDS 0298 (Amount, Mexico Domestic Transaction Fee), each occurrence of a transaction fee (subfield 7 [Amount, Fee, Reconciliation]), the settlement data is assigned to PDS 0299 for reconciliation, as indicated by the Fee Settlement Indicator subfield associated with each fee.

PDS 0299 subfields

PDS 0299 consists of nine subfields.

PDS 0299 subfields

Number	Position(s)	Name	Attribute	Justification
1	1-11	Settlement Service Transfer Agent ID Code	ans-11	Right
2	12-39	Settlement Service Transfer Agent Account	ans-28	Left
3	40	Settlement Service Level Code	n-1	N/A
4	41-50	Settlement Service ID Code	ans-10	Left
5	51	Settlement Foreign Exchange Rate Class Code	an-1	N/A
6	52-57	Reconciliation Date	n-6; YYMMDD	N/A
7	58-59	Reconciliation Cycle	n-2	N/A
8	60-65	Settlement Date	n-6; YYMMDD	N/A
9	66-67	Settlement Cycle	n-2	N/A

Subfield 1 (Settlement Service Transfer Agent ID Code)

Subfield 1 is space-filled. The Settlement Service Transfer Agent ID Code identifies the transfer agent ID selected for the receiving customer. The agent established one or more accounts with at least one bank approved to effect settlement with Mastercard. The agent's accounts are used for settling activity with Mastercard for itself, a customer or group of customers, or both. The Dual Message Clearing System always determines this subfield's data value.

Subfield 1 (Settlement Service Transfer Agent ID Code)

Attributes	Description
Data Representation:	ans-11
Data Field:	Contents of positions 1-11
Justification:	Right

Subfield 2 (Settlement Service Transfer Agent Account)

Subfield 2 contains the agent's bank account number for the receiving customer associated with the settlement service identified in subfield 4. The Dual Message Clearing System always determines this subfield's value.

Subfield 2 (Settlement Service Transfer Agent Account)

Attributes	Description
Data Representation:	ans-28
Data Field:	Contents of positions 12-39
Justification:	Left

Subfield 3 (Settlement Service Level Code)

Subfield 3 is a one-digit code that identifies the settlement level of the settlement service. The Dual Message Clearing System always determines this subfield's data value.

Subfield 3 (Settlement Service Level Code)

Attributes	Description
Data Representation:	n-1
Data Field:	Contents of position 40
Justification:	N/A
Values:	3 = Intracurrency

Subfield 4 (Settlement Service ID Code)

Subfield 4 contains a 10-position value that uniquely identifies the settlement service. This subfield is populated according to the settlement service ID selected for the receiving customer. The Dual Message Clearing System always determines this subfield's data value.

Subfield 4 (Settlement Service ID Code)

Attributes	Description
Data Representation:	ans-10
Data Field:	Contents of positions 41-50
Justification:	Left

Subfield 5 (Settlement Foreign Exchange Rate Class Code)

Subfield 5 identifies the classification of foreign exchange rates used to compute payment amounts for this settlement service. The Dual Message Clearing System always determines this subfield's data value.

Subfield 5 (Settlement Foreign Exchange Rate Class Code)

Attributes	Description
Data Representation:	an-1
Data Field:	Contents of position 51
Justification:	N/A
Values:	F = Fixed; indicates that a fixed rate class was used to convert from transaction currency to receiver's payment currency M = Market; indicates that a market rate was used to convert from base currency to the receiver's payment currency N = Not applicable; no conversion occurred

Subfield 6 (Reconciliation Data)

Subfield 6 is a six-digit subfield in the format YYMMDD that identifies the Dual Message Clearing System's processing date expressed in the local time zone of the clearing system's processing center.

Clearing reconciliation cutoffs may occur every day. The Dual Message Clearing System may process a transaction on a Sunday, but the transaction may not be settled until Monday if the settlement bank is not open on Sundays. If this occurs, the Dual Message Clearing System assigns the Sunday date to subfield 6 and assigns the Monday date to subfield 8.

The Dual Message Clearing System always determines this subfield's data value. The Dual Message Clearing System inserts the reconciliation date into any transaction to which it has assigned a Settlement Service Level Code and Settlement Service ID Code. This subfield contains the same value as PDS 0158 (Business Activity), subfield 5 (Central Site Business Date).

Subfield 6 (Reconciliation Date)

Attributes	Description
Data Representation:	n-6; YYMMDD
Data Field:	Contents of positions 42-57
Justification:	N/A

Subfield 7 (Reconciliation Cycle)

Subfield 7 is a two-digit subfield that identifies a reconciliation period in a reconciliation date.

The reconciliation cycle is adjusted at each clearing reconciliation cutoff. At cutoff, the reconciliation cycle is incremented by one unless the last cycle in the reconciliation date is being cutoff. In this case, the reconciliation date is incremented to the next available business day for the settlement service, and the reconciliation cycle is 01. The reconciliation cycles are assigned.

The Dual Message Clearing System always determines this subfield's data value. The Dual Message Clearing System inserts the reconciliation cycle into any transaction to which it assigned a settlement service level code

and settlement service ID code. This subfield contains the same value as PDS 0158 (Business Activity), subfield 6 (Business Cycle).

Subfield 7 (Reconciliation Cycle)

Attributes	Description
Data Representation:	n-2
Data Field:	Contents of positions 58-59
Justification:	N/A
Values:	01 = Cycle 1 02 = Cycle 2 03 = Cycle 3 04 = Cycle 4 05 = Cycle 5 06 = Cycle 6

Subfield 8 (Settlement Date)

Subfield 8 is a six-digit subfield in the format YYMMDD that identifies the date that the settlement service initiates settlement for the message, such as the settlement advisement date, which is based on the clearing date, settlement service cutoff cycle, and calendar for the settlement service. Settlement service cutoffs occur only on banking business days the settlement service specifically identifies.

The Dual Message Clearing System may process a transaction on a Sunday but may not settle it until Monday if the settlement bank is not open on Sundays. If this occurs, the Dual Message Clearing System assigns the Sunday date to subfield 6 and assigns the Monday date to subfield 8.

The Dual Message Clearing System always determines this subfield's data value. The Dual Message Clearing System inserts the settlement date in any transaction to which it assigned a settlement service level code and settlement service ID code.

The settlement date is adjusted for each settlement service level and settlement service ID.

Subfield 8 (Settlement Date)

Attributes	Description
Data Representation:	n-6; YYMMDD
Data Field:	Contents of positions 60-65
Justification:	N/A

Subfield 9 (Settlement Cycle)

Subfield 9 is a two-digit subfield that identifies a settlement period in a settlement date. The settlement cycle is adjusted at each settlement service reconciliation cutoff. The settlement cycle is assigned.

Clearing file activity senders and receivers should anticipate that additional settlement cycle cutoffs will be added over time to support regional and local needs. All customers and processors should be prepared to receive and reconcile against multiple settlement cycles.

Subfield 9 (Settlement Cycle)

Attributes	Description
Data Representation:	n-2
Data Field:	Contents of positions 66-67
Justification:	N/A
Values:	01 = Cycle 1

PDS 0385 (Debits, Mexico Domestic VAT Amount in Reconciliation Currency: Reserved for Future Use)

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

Attributes

Attribute	Description
Data Representation	an...57; TAGLLL
Tag Field	0385
Length Field	3 positions; Value = 019 - 057 positions in increments of 19
Data Field	Variable length, 019 - 057
Subfields	3
Occurrences	1-3
Justification	See subfields

Usage

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
Financial Position Detail/1644-685	•	X	C
Settlement Position Detail/1644-688	•	X	C

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of VAT amounts with a debit impact to processing. The Dual Message Clearing System accumulates all occurrences of PDS 0297 (Amounts, Mexico Domestic Amount VAT), subfield 2 (Amount, Tax) for each message in which PDS 0297, subfield 5 (Debit/Credit Indicator) indicates a debit impact on processing to the appropriate customer.

Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact. The Financial Position Detail/1644 and the Settlement Position Detail/1644 messages both will contain totals in the receiving customer's reconciliation currency.

Values

This element contains the sum of PDS 0297 by currency identified in DE 50 (Currency Code, Reconciliation).

PDS 0385 subfields

PDS 0385 consists of three subfields.

PDS 0385 subfields

Number	Position(s)	Name	Attribute	Justification
1	1-3	Rate Type Code	n-3	N/A
2	4	Debit/Credit Indicator	a-1; Constant - D	N/A
3	5-19	Amount, Value Added Tax	n-15	Right

PDS 0386 (Credits, Mexico Domestic VAT Amount in Reconciliation Currency: Reserved for Future Use)

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

Attributes

Attribute	Description
Data Representation	an...57; TAGLLL
Tag Field	0386
Length Field	3 positions, Value = 019 - 057 positions in increments of 19
Data Field	Variable length, 019 - 057
Subfields	3
Occurrences	1-3
Justification	See subfields

Usage

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
Financial Position Detail/1644-685	.	X	C
Settlement Position Detail/1644-688	.	X	C

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of VAT amounts with a credit impact to processing. The Dual Message Clearing System accumulates all occurrences of PDS 0297 (Amounts, Mexico Domestic Amount VAT), subfield 2 (Amount, Tax) for each message in which PDS 0297, subfield 5 (Debit/Credit Indicator) of PDS 0297 indicates a credit impact on processing to the appropriate customer.

Refer to Reconciliation messages for additional information on classifying activity as debit impact versus credit impact. The Financial Position Detail/1644 and the Settlement Position Detail/1644 messages both will contain totals in the receiving customer's reconciliation currency.

Values

This element contains the sum of PDS 0297 by currency identified in DE 50 (Currency Code, Reconciliation).

PDS 0386 subfields

PDS 0386 contains three subfields.

PDS 0386 subfields

Number	Position(s)	Name	Attribute	Justification
1	1-3	Rate Type Code	n-3	N/A
2	4	Debit/Credit Indicator	a-1; Constant - C	N/A
3	5-19	Amount, Value Added Tax	n-15	Right

PDS 0387 (Amount, Net Mexico Domestic VAT in Reconciliation Currency: Reserved for Future Use)

PDS 0387 (Amount, Net VAT in Reconciliation Currency: Reserved for Future Use) 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.

Attributes

Attribute	Description
Data Representation	an-16; TAGLLL

Attribute	Description
Tag Field	0387
Length Field	3 positions, Value = 016
Data Field	Fixed length, 016 positions
Subfields	2
Justification	See subfields

Usage

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
Financial Position Detail/1644-685	.	X	C
Settlement Position/1644-688	.	X	C

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of VAT amounts with a debit impact to processing and those with a credit impact to processing.

If the sum of all amounts in PDS 0385 (Debits, VAT Amounts in Reconciliation Currency) is greater than the sum of all amounts in PDS 0386 (Credits, VAT Amounts in Reconciliation Currency), the Dual Message Clearing System inserts a D in PDS 0387, subfield 1 (Debit/Credit Indicator) and inserts the excess amount in PDS 0387, subfield 2 (Amount, Net Value Added Tax).

If the sum of all amounts in PDS 0386 is greater than the sum of all amounts in PDS 0385, the Dual Message Clearing System inserts a C in PDS 0387, subfield 1 and inserts the excess amount in PDS 0387, subfield 2.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

Values

This element contains the sum of PDS 0297 by currency identified in DE 50 (Currency Code, Reconciliation).

PDS 0387 subfields

PDS 0387 consists of two subfields.

PDS 0387 subfields

Number	Position(s)	Name	Attribute	Justification
1	1	Debit/Credit Indicator	a-1; Value D or C	N/A
2	2-16	Amount, Net Value Added Tax	n-15	Right

PDS 1048 (Member-to-Member Proprietary Data)

PDS 1048 (Member-to-Member Proprietary Data) consists of the Mexico Domestic Acquirer ID from Annex 29 Contrato De Intercambio Domestico (CID) when present as part of the Mexico Domestic RedMX Scheme Presentments, Chargebacks, and Retrieval messages. PDS 1048 (Member-to-Member Proprietary Data) also consists of the Sender/Originator ID when present as part of the Mexico Domestic RedMX Scheme Fee collection messages.

Attributes for Mexico Domestic Usage

Attribute	Description
Data Representation	n-6; TAGLLL
Tag Field	1048
Length Field	3 positions, value = 006
Data Field	Fixed length
Subfields	None
Justification	N/A

Usage

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

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
First Chargeback/1442	C	X	C
Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Retrievals/1644	C	X	C
Fee Collection/1740	C	X	C

Application notes

PDS 1048 (Member-to-Member Proprietary Data) will be available for Mexico intracountry transactions with PDS 0191 (Originating Message Format) equal to 0.

The usage conditions are based on translation between Mexico Domestic Format (RedMX) and Integrated Product Message (IPM) messages.

Issuers directly connected with Mastercard for Mexico Domestic RedMX Scheme Processing must not echo back the Acquirer ID/Sender/Originator ID in Chargebacks, Fee collections, Retrieval Requests and Syntax Error rejection messages. The Mastercard Dual Message Clearing System will populate this field on these messages.

PDS 1049 (Member-to-Member Proprietary Data)

PDS 1049 (Member-to-Member Proprietary Data) consists of the Mexico Domestic Issuer ID from Annex 29 Contrato De Intercambio Domestico (CID) when present as part of the Mexico Domestic RedMX Scheme Presentments, Chargebacks, and Retrievals. PDS 1049 (Member-to-Member Proprietary Data) also consists of the Receiver/Destination ID when present as part of the Mexico Domestic RedMX Scheme Fee collection messages.

Attributes for Mexico Domestic Usage

Attribute	Description
Data Representation	n-6; TAGLLL
Tag Field	1049
Length Field	3 positions, value = 006
Data Field	Fixed length
Subfields	None
Justification	N/A

Usage

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

Usage

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C
First Chargeback/1442	C	X	C
Arbitration Chargeback/1442	C	X	C
Second Presentment/1240	C	X	C
Retrievals/1644	C	X	C
Fee Collection/1740	C	X	C

Application notes

PDS 1049 (Member-to-Member Proprietary Data) will be available for Mexico intracountry transactions with PDS 0191 (Originating Message Format) equal to 0.

The usage conditions are based on translation between Mexico Domestic Format (RedMX) and Integrated Product Message (IPM) messages.

Issuers directly connected with Mastercard for Mexico Domestic RedMX Scheme Processing must not echo back the Issuer ID/Receiver/Destination ID in Chargebacks, Fee collections, Retrieval Requests, and Syntax Error rejection messages. The Mastercard Dual Message Clearing System will populate this field on these messages.

IPM MPE

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

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields, PDS First Subfield
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Minimum Length, PDS Subfield Maximum Length

Related documentation

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

Announcements

For more information, refer to *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4.

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mexico Domestic Switching Acquirer Implementation 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.

[LAC 11225 Enhancing Mexico Intracountry Processing](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added Other media to Related documentation

Date	Description of change
15 April 2025	Initial publication date



LAC 11244.2 Introducing Micro Merchant Interchange Programs in Ecuador

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

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

Effective date details

Date	Time	Details
17 October 2025	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

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

What Mastercard is doing

Mastercard is introducing micro merchant interchange programs and a new Acceptor Business (AB) program in support of micro merchant transactions in Ecuador.

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 Clearing	New IRDs	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaid		New/modified edits	
	Commercial:		New AB program	
	<ul style="list-style-type: none">CreditDebitPrepaid		IPM MPE	
Issuer	Consumer:	Dual Message Clearing	New IRDs	Mandated
	<ul style="list-style-type: none">CreditDebitPrepaid		New/modified edits	
	Commercial:		New AB program	
	<ul style="list-style-type: none">CreditDebitPrepaid		IPM MPE	

Acquirer, Issuer: Mandated

Acquirers and issuers in Ecuador must prepare to support:

- New Interchange Rate Designators (IRDs) in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in Dual Message Clearing System messages for qualifying transactions.
- New and modified edits
- New AB program OTEC Other-Ecuador
- New interchange rate types that will apply to qualifying installment transactions submitted for applicable IRDs

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.

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			
Reports			
Bulk files			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			

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.

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) will remove PDS 0221 before sending it to the issuers.

Usage

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

Special use for BSA 4/218001

PDS 0158 (Business Activity) refers to Business Service Arrangements (BSA) 4/218001, where PDS 0221 will have the special use.

Business Service Type Code (PDS 0158), subfield 2)	Business Service ID (PDS 0158, subfield 3)	Description
4	218001	Ecuador intracountry

If present, PDS 0221 will vary in length of 10 or 13 characters for Ecuador, based on the ID type.

PDS 0221 must be numeric, right justified, and must not contain all spaces.

For cross-border, nondomestic transactions, PDS 0221 must not be present. If PDS 0221 is present, the GCMS will remove this PDS before sending the message to the issuers.

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
IP0095T1: Card 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.

Mastercard is adding new intracountry interchange programs to Ecuador Business Service Arrangement (BSA) 4/218001:

- IRD 0K: Ecuador Intracountry Micro Merchants Card Present, Not Contactless, No installments
- IRD 1K: Ecuador Intracountry Micro Merchants Card Present, Not Contactless, Installments with interest
- IRD 2K: Ecuador Intracountry Micro Merchants Card Present, Not Contactless, Installments without interest
- IRD 0L: Ecuador Intracountry Micro Merchants Card Present, Contactless, No installments
- IRD 1L: Ecuador Intracountry Micro Merchants Card Present, Contactless, Installments with interest
- IRD 2L: Ecuador Intracountry Micro Merchants Card Present, Contactless, Installments without interest
- IRD 0M: Ecuador Intracountry Micro Merchants Card Not Present, Non-Authenticated or Not Frictionless Authentication, No installments
- IRD 1M: Ecuador Intracountry Micro Merchants Card Not Present, Non-Authenticated or Not Frictionless Authentication, Installments with interest
- IRD 2M: Ecuador Intracountry Micro Merchants Card Not Present, Non-Authenticated or Not Frictionless Authentication, Installments without interest
- IRD 0N: Ecuador Intracountry Micro Merchants Card Not Present, Frictionless Authentication, No installments
- IRD 1N: Ecuador Intracountry Micro Merchants Card Not Present, Frictionless Authentication, Installments with interest
- IRD 2N: Ecuador Intracountry Micro Merchants Card Not Present, Frictionless Authentication, Installments without interest

New Interchange programs

IRD 0K: Ecuador Intracountry Micro Merchants Card Present, Not Contactless, No installments
Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC

Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present.</p> <p>DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode), must contain one of the following values:</p> <ul style="list-style-type: none"> • 2: PAN auto-entry through magnetic strip, track data not required within transaction • B: PAN auto-entry through magnetic strip or chip, track data provided unaltered within the transaction. Magnetic stripe entry can be a chip fallback transaction • C: PAN auto-entry through chip online authorized transaction • F: PAN auto-entry through chip, offline chip-approved transaction <p>PDS 0049, subfield 2 must be present and equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 1K: Ecuador Intracountry Micro Merchants Card Present, Not Contactless, Installments with interest Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC

Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present.</p> <p>DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode), must contain one of the following values:</p> <ul style="list-style-type: none"> • 2: PAN auto-entry through magnetic strip, track data not required within transaction • B: PAN auto-entry through magnetic strip or chip, track data provided unaltered within the transaction. Magnetic stripe entry can be a chip fallback transaction • C: PAN auto-entry through chip online authorized transaction • F: PAN auto-entry through chip, offline chip-approved transaction <p>PDS 0049, subfield 1 must be present and equal to values 20, 21, or 30</p> <p>PDS 0049, subfield 2 must be present and not equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax id for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax id</p>

IRD 2K: Ecuador Intracountry Micro Merchants Card Present, Not Contactless, Installments without interest Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

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	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present.</p> <p>DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode), must contain one of the following values:</p> <ul style="list-style-type: none"> • 2: PAN auto-entry through magnetic strip, track data not required within transaction • B: PAN auto-entry through magnetic strip or chip, track data provided unaltered within the transaction. Magnetic stripe entry can be a chip fallback transaction • C: PAN auto-entry through chip online authorized transaction • F: PAN auto-entry through chip, offline chip-approved transaction <p>PDS 0049, subfield 1 must be present and equal to values 23 or 25.</p> <p>PDS 0049, subfield 2 must be present and not equal to value 00.</p> <p>PDS 0221 must be present and it must be of length between 10 and 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 0L: Ecuador Intracountry Micro Merchants Card Present, Contactless, No installments
Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MDG, MDP, MDS, MDW, MIU Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MES, MLA, MLL, MNF, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> First Presentment/1240 First Chargeback/1442 Second Presentment/1240
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (Requires Unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> B001: Cruise/Steamship F001: Restaurant M001: Mail Order/Telephone Order OTEC Other-Ecuador P001: Beauty Salons R001: Railways S001: Supermarkets V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
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	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present.</p> <p>DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode), must contain one of the following values:</p> <ul style="list-style-type: none"> • A: PAN auto-entry through Contactless-magnetic strip, track data provided unaltered within transaction • M: PAN auto-entry through Contactless M/Chip <p>PDS 0049, subfield 2 must be equal to value 00.</p> <p>PDS 0221 must be present and it must be of length between 10 and 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 1L: Ecuador Intracountry Micro Merchants Card Present, Contactless, Installments with interest Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC

Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present.</p> <p>DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode), must contain one of the following values:</p> <ul style="list-style-type: none"> A: PAN auto-entry through Contactless-magnetic strip, track data provided unaltered within transaction M: PAN auto-entry through Contactless M/Chip <p>PDS 0049, subfield 1 must be present and equal to values 20, 21, or 30</p> <p>PDS 0049, subfield 2 must be not equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 2L: Ecuador Intracountry Micro Merchants Card Present, Contactless, Installments without interest Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC

Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain value 0: Cardholder present.</p> <p>DE 22, subfield 6 (Card Present Data), must contain a value 1: Card present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode), must contain one of the following values:</p> <ul style="list-style-type: none"> A: PAN auto-entry through Contactless-magnetic strip, track data provided unaltered within transaction M: PAN auto-entry through Contactless M/Chip <p>PDS 0049, subfield 1 must be present and equal to values 23 or 25.</p> <p>PDS 0049, subfield 2 must be not equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 0M: Ecuador Intracountry Micro Merchants Card Not Present, Non-Authenticated or Not Frictionless Authentication, No installments

Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC

Criteria	Requirement
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Acceptor country code	Required
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value:</p> <ol style="list-style-type: none"> 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]) <p>DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication.</p> <p>If PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value) are present, these value combinations are not valid:</p> <ul style="list-style-type: none"> • 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 <p>PDS 0049, subfield 2 must be equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 1M: Ecuador Intracountry Micro Merchants Card Not Present, Non-Authenticated or Not Frictionless Authentication, Installments with interest
Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> First Presentment/1240 First Chargeback/1442 Second Presentment/1240
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (Requires Unique MCC) 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> B001: Cruise/Steamship F001: Restaurant M001: Mail Order/Telephone Order OTEC Other-Ecuador P001: Beauty Salons R001: Railways S001: Supermarkets V001: Automobile/Vehicle Rental W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
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

Criteria	Requirement
Notes	<p>DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value:</p> <ol style="list-style-type: none"> 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]) <p>DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present.</p> <p>DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication.</p> <p>If PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value) are present, these value combinations are not valid:</p> <ul style="list-style-type: none"> • 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 <p>PDS 0049, subfield 1 must be present and equal to values 20, 21, or 30</p> <p>PDS 0049, subfield 2 must be not equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p>DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p>PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p>PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD 2M: Ecuador Intracountry Micro Merchants Card Not Present, Non-Authenticated or Not Frictionless Authentication, Installments without interest
Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
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

Criteria	Requirement
Notes	<p data-bbox="818 247 1414 310">DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data), must contain a value:</p> <ol data-bbox="818 327 1414 632" style="list-style-type: none"> 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]) <p data-bbox="818 648 1414 711">DE 22, subfield 6 (Card Present Data), must contain a value 0: Card not present.</p> <p data-bbox="818 728 1414 823">DE 22, subfield 7 (Card Data: Input Mode) must contain a value of Card Not Present cannot indicate full authentication.</p> <p data-bbox="818 840 1414 961">If PDS 0052 (Electronic Commerce Security Level Indicator) and PDS 0185 (Accountholder Authentication Value) are present, these value combinations are not valid:</p> <ul data-bbox="818 978 1414 1178" style="list-style-type: none"> • 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 <p data-bbox="818 1194 1414 1257">PDS 0049, subfield 1 must be present and equal to values 23 or 25.</p> <p data-bbox="818 1274 1414 1306">PDS 0049, subfield 2 must be not equal to value 00.</p> <p data-bbox="818 1323 1414 1417">PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p> <p data-bbox="818 1434 1414 1528">DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs</p> <p data-bbox="818 1545 1414 1608">PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants</p> <p data-bbox="818 1625 1414 1719">PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID</p>

IRD ON: Ecuador Intracountry Micro Merchants Card Not Present, Frictionless Authentication, No installments
Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> • First Presentment/1240 • First Chargeback/1442 • Second Presentment/1240
Processing code	<ul style="list-style-type: none"> • 00: Purchase (Goods and Services) • 18: Unique Transaction (Requires Unique MCC) • 20: Credit (Purchase Return)
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

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

Criteria	Requirement
Notes	<p>DE 22, subfield 5 (Cardholder Present Data) must contain a value:</p> <ul style="list-style-type: none"> • Cardholder not present (unspecified) • Cardholder not present (mail/facsimile transaction) • Cardholder not present (phone order or from automated response unit [ARU]) • Cardholder not present (standing order/recurring transactions) • Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) <p>DE 22, subfield 6 (card Present Data) must contain a value:</p> <ul style="list-style-type: none"> • 0: Card not present <p>DE 22, subfield 7 (Card Data: Input Mode) must contain a value:</p> <ul style="list-style-type: none"> • 6: PAN manual entry using a terminal, or through voice transaction after chip card read error or chip fallback transaction failure • 7: Credential on File • R: PAN entry through electronic commerce containing Digital Secure Remote Payment (DSRP) cryptogram within DE 55 (Integrated Circuit Card [ICC]) • S: PAN entry through electronic commerce • T: PAN auto-entry through server from issuer, acquirer, or third-party vendor system <p>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):</p> <ul style="list-style-type: none"> • 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 <p>PDS 0049, subfield 2 must be equal to value 00.</p> <p>PDS 0221 must be present and it must be of a length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces are not allowed.</p>

Criteria	Requirement
	DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micro merchant IRDs
	PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants
	PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID

IRD 1N: Ecuador Intracountry Micro Merchants Card Not Present, Frictionless Authentication, Installments with interest

Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	<p>Consumer credit: MBK, MCC, MCG, MCS, MPL</p> <p>Consumer debit: MBW, MDP, MDS, MDW, MIU</p> <p>Consumer prepaid: MRG</p> <p>Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB</p> <p>Commercial debit: BPD, MBD, MDB, MDT</p>
Message type ID	<ul style="list-style-type: none"> First Presentment/1240 First Chargeback/1442 Second Presentment/1240
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (Requires Unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Notes	<p>DE 22, subfield 5 (Cardholder Present Data) must contain a value:</p> <ul style="list-style-type: none"> • Cardholder not present (unspecified) • Cardholder not present (mail/facsimile transaction) • Cardholder not present (phone order or from automated response unit [ARU]) • Cardholder not present (standing order/recurring transactions) • Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) <p>DE 22, subfield 6 (card Present Data) must contain a value:</p> <ul style="list-style-type: none"> • 0: Card not present <p>DE 22, subfield 7 (Card Data: Input Mode) must contain a value:</p> <ul style="list-style-type: none"> • 6: PAN manual entry using a terminal, or through voice transaction after chip card read error or chip fallback transaction failure • 7: Credential on File • R: PAN entry through electronic commerce containing Digital Secure Remote Payment (DSRP) cryptogram within DE 55 (Integrated Circuit Card [ICC]) • S: PAN entry through electronic commerce • T: PAN auto-entry through server from issuer, acquirer, or third-party vendor system <p>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):</p> <ul style="list-style-type: none"> • 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 <p>PDS 0049, subfield 1 must be present and equal to values 20, 21, or 30</p> <p>PDS 0049, subfield 2 must be not equal to value 00.</p>

Criteria	Requirement
	PDS 0221 must be present and it must be of a length of 10 or 13 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 nonqualification file for micro merchant IRDs
	PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants
	PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID

IRD 2N: Ecuador Intracountry Micro Merchants Card Not Present, Frictionless Authentication, Installments without interest

Transactions must meet requirements to qualify for this interchange program.

Criteria details

Criteria	Requirement
Card program ID	DMC, MCC
GCMS product ID	Consumer credit: MBK, MCC, MCG, MCS, MPL Consumer debit: MBW, MDP, MDS, MDW, MIU Consumer prepaid: MRG Commercial credit: MAB, MCB, MCF, MCO, MCP, MEB, MEO, MLA, MLC, MLD, MLL, MWB Commercial debit: BPD, MBD, MDB, MDT
Message type ID	<ul style="list-style-type: none"> First Presentment/1240 First Chargeback/1442 Second Presentment/1240
Processing code	<ul style="list-style-type: none"> 00: Purchase (Goods and Services) 18: Unique Transaction (Requires Unique MCC) 20: Credit (Purchase Return)

Criteria	Requirement
Acceptor business (AB) program	<ul style="list-style-type: none"> • B001: Cruise/Steamship • F001: Restaurant • M001: Mail Order/Telephone Order • OTEC Other-Ecuador • P001: Beauty Salons • R001: Railways • S001: Supermarkets • V001: Automobile/Vehicle Rental • W001: Warehouse Club <p>For acceptor business codes (MCCs) associated with AB programs, refer to Chapter 3 in the <i>Quick Reference Booklet</i>.</p>
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

Criteria	Requirement
Notes	<p>DE 22, subfield 5 (Cardholder Present Data) must contain a value:</p> <ul style="list-style-type: none"> • Cardholder not present (unspecified) • Cardholder not present (mail/facsimile transaction) • Cardholder not present (phone order or from automated response unit [ARU]) • Cardholder not present (standing order/recurring transactions) • Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) <p>DE 22, subfield 6 (card Present Data) must contain a value:</p> <ul style="list-style-type: none"> • 0: Card not present <p>DE 22, subfield 7 (Card Data: Input Mode) must contain a value:</p> <ul style="list-style-type: none"> • 6: PAN manual entry using a terminal, or through voice transaction after chip card read error or chip fallback transaction failure • 7: Credential on File • R: PAN entry through electronic commerce containing Digital Secure Remote Payment (DSRP) cryptogram within DE 55 (Integrated Circuit Card [ICC]) • S: PAN entry through electronic commerce • T: PAN auto-entry through server from issuer, acquirer, or third-party vendor system <p>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):</p> <ul style="list-style-type: none"> • 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 <p>PDS 0049, subfield 1 must be present and equal to values 23 or 25.</p> <p>PDS 0049, subfield 2 must be not equal to value 00.</p>

Criteria	Requirement
	PDS 0221 must be present and it must be of a length of 10 or 13 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 nonqualification file for micro merchant IRDs
	PDS 0221 domestic merchant tax ID verification digit incorrect for micro merchants
	PDS 0221 domestic merchant tax ID for micro merchants has to start with 01-24 or 30 and cannot be a corporate tax ID

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 card 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.

OTEC Other-Ecuador

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, Plster, Stonewrk, Tile set Cntrctr	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

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	Freight Carrier, Trucking-Lcl/Lng Dist, Mvg/Storage	5983	Fuel Dealers-Coal, Fuel Oil, Liq Petroleum, Wood
4225	Public Warehousing-Farm, Refrig Goods, Hhg 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, Other Pay Television, Radio Svcs	6540	Poi 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
5044	Office Photographic Photocopy & Microfilm Equipmt.	7210	Cleaning, Garment, and Laundry Services

MCC	Description	MCC	Description
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 Hosp Equip & 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 & Writing Pap.	7295	Housekeeping Service
5122	Drugs, Drug Proprietaries, and Druggist'S Supplies	7296	Clothing Rental-Costumes, Uniforms, Formal Wear
5131	Piece Goods, Notions, and Other Dry Goods	7297	Massage Parlors
5137	Men'S/Women'S/Children'S Uniforms/ Commercial Cloth	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
5211	Building Materials, Lumber Stores	7349	Cleaning and Maintenance, Janitorial Services

MCC	Description	MCC	Description
5231	Glass, Paint, Wallpaper Stores	7361	Employment Agencies, Temporary Help Services
5251	Hardware Stores	7372	Comp Programing, Data Prcsng, Intgrtd Sys Dsgn Srvs
5261	Lawn and Garden Supply Stores	7375	Information Retrieval Services
5262	Online Marketplace	7379	Computer Main./Repair/Services Not Elsewhere Class
5271	Mobile Home Dealers	7392	Consulting, Management, and Public Relations Svcs
5309	Duty Free Stores	7393	Detective/Protective Agency, Security Srvs, Armor Cars
5310	Discount Stores	7394	Equipment Rental&Leasing Svs, Furniture/ 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	Misc Food Store- Convenience,Mrkt,Splty,Vending Macs	7623	Air Conditioning and Refrigeration Repair Shops
5511	Auto & Truck Dlrs-Sales, Svc, Reprs, Prts, & 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
5533	Automotive Parts, Accessories Stores	7699	Miscellaneous Repair Shops and Related Services
5543	Service Stations (Campsa)	7800	Government Owned Lottery

MCC	Description	MCC	Description
5544	Tier 2 Convenience - Mds	7829	Motion Picture/Video Tape Production/ 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(Excl Motion Pix), Ticket Agency
5592	Motor Home Dealers	7929	Bands, Orchestras, & Misc Entrtnrs-Not Elswhr Clas
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, Commrc'l Sprt,Sprt Clbs,Sprt Promotr
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-Cntry, Mbrship(Athlete,Rec,Sprts,Private Golf
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
5699	Accessory and Apparel Stores- Miscellaneous	8031	Osteopathic Physicians
5712	Equip, Furniture, Home Furnishings Strs (Except Appl)	8041	Chiropractors
5713	Floor Covering Stores	8042	Optometrists, Ophthalmologists
5714	Drapery, Upholstery, and Window Coverings Stores	8043	Opticians, Optical Goods & Eyeglasses

MCC	Description	MCC	Description
5718	Fireplace, Fireplace Screens & Accessories Stores	8049	Chiropractors, 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 Svcs-Not Elsewhere
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)
5941	Sporting Goods Stores	9702	Gcas Emergency Services
5942	Book Stores	9753	Germany Acceptance Projects - Domestic Use Only
5943	Office, School Supply, and Stationery Stores	9950	Intracompany Purchases

Interchange rate type

Mastercard will apply the following interchange rate types to IRDs: 2K, 2L, 2M, and 2N for qualifying transactions based on the number of installments in PDS 0049, subfield 2 (Total Number of Installments).

Rate type

Rate type	Qualifying criteria:
	Number of installments in PDS 0049 subfield 2
040 (ICHG Fee 1-3 installments)	1-3
041 (ICHG Fee 4-6 installments)	4-6
042 (ICHG Fee 7-9 installments)	7-9
043 (ICHG Fee 10-12 installments)	10-12
044 (ICHG Fee 13-18 installments)	13-18
045 (ICHG Fee 19-24 installments)	19-24
046 (ICHG Fee 25-99 installments)	25-99

Edits

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

New edits: 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 micromerchant IRDs: 0K, 1K, 2K, 0L, 1L, 2L, 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Requirement
3113	DE 94 acquirer ICA and PDS 0221 merchant tax ID must not be listed on the merchant GDV nonqualification file for micromerchant IRDs.

The edit is performed in the GCMS for the following message:

- First Presentment/1240

Collection Only messages are excluded.

New edits: PDS 0221 (Domestic Merchant Tax ID)

This new edit to ensure that PDS 0221 is present with a length of 10 or 13 for IRDs 0K, 1K, 2K, 0L, 1L, 2L, 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Requirement
3114	PDS 0221 must be present and it must be of length of 10 or 13 and it must be numeric and must be right justified and all zeroes or spaces not allowed. When 13 digits the last three must be 001.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • First Presentment/1240 Reversal Messages <p>Collection Only messages are excluded.</p>	

New edits: PDS 0221 (Domestic Merchant Tax ID)

This new edit ensures that the verification digits for PDS 0221 are valid for IRDs 0K, 1K, 2K, 0L, 1L, 2L, 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Requirement
3115	Check of verification digits in PDS 0221 for Ecuador Micro Merchants IRDs.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following message:</p> <ul style="list-style-type: none"> • First Presentment/1240 <p>Collection Only messages are excluded.</p>	

New edits: PDS 0221 (Domestic Merchant Tax ID)

This new edit ensures that PDS 0221 has the right format and is not a corporate tax ID for IRDs 0K, 1K, 2K, 0L, 1L, 2L, 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Requirement
3116	The first two positions must be between 01-24 or 30. The third position must not be a 6 or 9.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following message:</p> <ul style="list-style-type: none"> • First Presentment/1240 <p>Collection Only messages are excluded.</p>	

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0K, 1K, 2K, 0L, 1L and 2L.

Error number	Current requirement	Modification this release
2635	DE 22, subfield 5 must be present and equal to 0.	Add entries for BSA 4/218001 for IRDs 0K, 1K, 2K, 0L, 1L, 2L.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 <p>Collection Only messages are excluded.</p>		

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Current requirement	Modification this release
2911	DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data) must contain the value 1, 2, 3, 4, OR 5 for the IRD submitted.	Add entries for BSA 4/218001 for IRDs 0M, 1M, 2M, 0N, 1N, and 2N.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 <p>Collection Only messages are excluded.</p>		

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0K, 1K, 2K, 0L, 1L, and 2L.

Error number	Current requirement	Modification this release
2636	DE 22, subfield 6 must be present and equal to 1.	Add entries for BSA 4/218001 for IRDs 0K, 1K, 2K, 0L, 1L, 2L.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 <p>Collection Only messages are excluded.</p>		

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Current requirement	Modification this release
2912	DE 22 (Point of Service Data Code), subfield 6 (Card Present Data), must contain the value of 0 for the IRD submitted.	Add entries for BSA 4/218001 for IRDs 0M, 1M, 2M, 0N, 1N, and 2N.

The edit is performed in the Clearing Optimizer and in the GCMS 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 for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0L, 1L, and 2L.

Error number	Current requirement	Modification this release
2467	DE 22, subfield 7 (Card Data: Input Mode), must be present and be equal to a value of A or M.	Add entries for BSA 4/218001 for IRDs 0L, 1L, 2L.

The edit is performed in the Clearing Optimizer and in the GCMS 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 for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0K, 1K, and 2K.

Error number	Current requirement	Modification this release
2662	DE 22, subfield 7 (Point of Service Data Code), subfield 7 (Card Data: Input Mode), must contain a value of '2', 'B', 'C', or 'F'.	Add entries for BSA 4/218001 for IRDs 0K, 1K, 2K.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 <p>Collection Only messages are excluded.</p>		

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry interchange IRDs: 0M, 1M, 2M, 0N, 1N, and 2N.

Error number	Current requirement	Modification this release
2913	DE 22, subfield 7 (Card Data: Input Mode), must contain a value of 6, 7, R, S, or T.	Add entries for BSA 4/218001 for IRDs 0M, 1M, 2M, 0N, 1N, 2N.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 <p>Collection Only messages are excluded.</p>		

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry IRDs:

Mastercard will modify this edit to ensure that messages include 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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry IRDs: 0N, 1N, and 2N.

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).	Add entries for BSA 4/218001 for IRDs 0N, 1N, 2N.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 <p>Collection Only messages are excluded.</p>		

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

This edit will be modified for BSA 4/218001 to include the Ecuador intracountry IRDs: 0M, 1M, and 2M.

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.	Add entries for BSA 4/218001 for IRDs 0M, 1M, 2M.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • First Presentment/1240 Reversal Messages <p>Collection Only messages are excluded.</p>		

Modified edit: PDS 0049 (Installment Payment Data - Ecuador) subfield 1 (Sales plan [Deferred Type Code])

This edit will check for valid values in PDS 0049, subfield 1 when transactions are submitted with IRDs: 1K, 1L, 1M, and 1N for BSA 4/218001.

Error number	Current requirement	Modification this release
3096	PDS 0049, subfield 1, must be equal to values 20, 30 or 21.	Add entries for BSA 4/218001 for IRDs 1K, 1L, 1M, 1N.
<p>The edit is performed in the Clearing Optimizer and in the GCMS for the following message:</p> <ul style="list-style-type: none"> • First Presentment/1240 <p>Collection Only messages are excluded.</p>		

Modified edit: PDS 0049 (Installment Payment Data - Ecuador) subfield 1 (Sales plan [Deferred Type Code])

This edit will check for valid values in PDS 0049, subfield 1 when transactions are submitted with IRDs: 2K, 2L, 2M, and 2N for BSA 4/218001.

Error number	Current requirement	Modification this release
3098	PDS 0049, subfield 1 must be equal to values 23 or 25.	Add entries for BSA 4/218001 for IRDs 2K, 2L, 2M, 2N.

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

- First Presentment/1240

Collection Only messages are excluded.

Modified edit: PDS 0049 (Installment Payment Data - Ecuador) subfield 2 (Total Number of Installments)

This edit will check for valid vales in PDS 0049, subfield 2 when transactions are submitted with IRDs: 0K, 0L, 0M, and 0N for BSA 4/218001.

Error number	Current requirement	Modification this release
3095	PDS 0049, subfield 2 must be 00.	Add entries for BSA 4/218001 for IRDs 0K, 0L, 0M, 0N.

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

- First Presentment/1240

Collection Only messages are excluded.

Modified edit: PDS 0049 (Installment Payment Data - Ecuador) subfield 2 (Total Number of Installments)

This edit will check for valid vales in PDS 0049, subfield 2 when transactions are submitted with IRDs: 1K, 1L, 1M, 1N, 2K, 2L, 2M, and 2N for BSA 4/218001.

Error number	Current requirement	Modification this release
3097	PDS 0049, subfield 2 must not be 00.	Add entries for BSA 4/218001 for IRDs 1K, 1L, 1M, 1N, 2K, 2L, 2M, 2N.

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

- First Presentment/1240

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 new edits

Field/subfield	Error number	Error message	Edit performed by...
DE 94	3113	INVALID DE 94 ACQUIRER ICA AND PDS 0221 DOMESTIC MERCHANT TAX ID FOR MICROMERCHANT IRDS	GCMS
PDS 0221	3114	PDS0221 MUST BE PRESENT, NUMERIC, NONZERO AND LENGTH MUST BE 10 or 13. WHEN 13 DIGITS THE LAST THREE MUST BE 001.	Both
PDS 0221	3115	PDS 0221 DOMESTIC MERCHANT TAX ID VERIFICATION DIGIT INCORRECT FOR MICRO-MERCHANTS	Both
PDS 0221	3116	PDS 0221 DOMESTIC MERCHANT TAX ID FOR MICRO-MERCHANTS HAS TO START WITH 01-24 OR 30 AND CANNOT BE A CORPORATE TAX ID	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	2467	DE22S7 MUST BE PRESENT AND EQUAL TO A OR M.	Both
DE 22, s7	2662	DE22S7 INVALID. MUST BE EQUAL TO 2, B, C OR F.	Both
DE 22, s7	2913	DE22S7 MUST BE PRESENT AND CONTAIN THE VALUE OF 6, 7, R, S OR T	Both

Field/subfield	Error number	Error message	Edit performed by...
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
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 0049, s1	3096	PDS 0049 SF1 MUST BE PRESENT AND EQUAL 20, 30 OR 21 FOR THE SUBMITTED IRD.	Both
PDS 0049, s1	3098	PDS 0049 SF1 MUST BE PRESENT AND EQUAL 23 or 25 FOR THE SUBMITTED IRD.	Both
PDS 0049, s2	3095	PDS 0049 SF2 MUST BE PRESENT AND EQUAL 00 FOR THE SUBMITTED IRD.	Both
PDS 0049, s2	3097	PDS 0049 SF2 MUST BE PRESENT AND NOT EQUAL 00 FOR THE SUBMITTED IRD.	Both

Related documentation

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

Announcements

For more information, refer to:

- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates, Release 25.Q4*
- *LAC 11445 Introducing Intracountry Interchange Rates for Micro Merchants in Ecuador*

Reference manuals

For information about Mastercard processing refer to:

- *Ecuador Domestic Processing Guide*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *IPM Clearing Format Error Numbers and Messages*
- *IPM Clearing Formats*
- *Quick Reference Booklet*

Version history

Version history

Date	Description of change
17 June 2025	Added interchange rate table
15 April 2025	Initial publication date



LAC 11317.2 Enhancing Tip Transaction Processing in Argentina

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Latin America and the Caribbean

Brand:

Mastercard®
Debit Mastercard

Release:

25.Q4

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is enhancing tip transaction processing for existing interchange programs in Argentina in support of Argentina Central Bank requirements.

Effective date details

Date	Time	Details
17 October 2025	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

This modification will allow customers and Mastercard to comply with regulatory requirements in Argentina.

What Mastercard is doing

To align with regulatory requirements in Argentina when acquirers submit the tip amount separately from the transaction amount, Mastercard will:

- Ensure that interchange is not applied to the tip amount
- Settle the tip amount on the next available banking settlement day
- Provide new reconciliation reports

Background

Mastercard is supporting the regulatory requirements mandated by decree 731/2034 (Decreto 731/2024) from the Argentina Central Bank as announced on 14 August 2024 and implemented on 14 November 2024.

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 Clearing	Modified PDSs	Mandated
	<ul style="list-style-type: none">• Credit• Debit• Prepaid		New/Update/ Deleted Edit	
	Commercial:		IPM MPE	
	<ul style="list-style-type: none">• Credit• Debit• Prepaid		Reports	
Issuer	Consumer:	Dual Message Clearing	Modified PDSs	Mandated
	<ul style="list-style-type: none">• Credit• Prepaid• Debit		New/Update/ Deleted Edit	
	Commercial:		IPM MPE	
	<ul style="list-style-type: none">• Credit• Prepaid• Debit		Reports	

Acquirer, Issuer: Mandated

Acquirers and issuers must support:

- Private Data Subelement (PDS) 0634 (Tax Amount 1) and PDS 0635 (Tax Amount 2) variable length of six (6) to 12 bytes
- The modified clearing system edits when submitting Argentina intracountry transactions within the following business service arrangements (BSAs):
 - 4/032001 (intracountry)
 - 8/000797 (member-to-member)

Acquirers and issuers in Argentina must be aware that the:

- Transaction amount without tip will be settled on the settlement day provided by the acquirer in the transaction
- Tip amount will be settled on the next available banking settlement day

Acquirers and issuers in Argentina that would like to receive the new settlement reports must contact Global Customer Service to have them enabled on their applicable file transfer or eService endpoints. Mastercard will provide information about fees for these reports in a future pricing announcement.

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	

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 0634 (Tax Amount 1)

PDS 0634 (Tax Amount 1) contains the tax amount for tax-exempt transactions.

Attributes

Attribute	Value
Data Representation	n...12; TAGLLLVAR
Length Field	3 positions, value = 006-012
Data Field	Variable length, 006-012 positions

Usage

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	O	.	C

Application notes

For Argentina intracountry transactions, PDS 0634 is used for tip amount.

PDS 0635 (Tax Amount 2)

PDS 0635 (Tax Amount 2) contains the tax amount for tax-exempt transactions.

Attributes

Attribute	Value
Data Representation	n...12; TAGLLLVAR
Length Field	3 positions, value = 006-012
Data Field	Variable length, 006-012 positions

Usage

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	O	.	C

IPM MPE

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

IPM MPE tables

Table	Modified fields
Table IP0008T1: PDS Attributes	PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields

Edits

Mastercard will modify edits to support this release announcement.

Modified edit: PDS 0634 (Tax Amount 1)

Error number	Current requirement	Modification for this release
0905	The Dual Message Clearing System will ensure that PDS 0634 is a fixed length of six (006) bytes.	The Dual Message Clearing System will ensure that PDS 0634 is a variable length of 006 to 012 bytes.
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• Financial Detail Addendum (Corporate Fleet Transaction Information)/1644• Financial Detail Addendum (Private Label Common Data)/ 1644• Financial Detail Addendum (Private Label Line Item Detail)/1644		

Modified edit: PDS 0634 (Tax Amount 1)

Error number	Current requirement	Modification for this release
2266	The value in PDS 0634 must not be greater than or equal to the value in DE 04 (Amount, Transaction).	The value in PDS 0634 must not be greater than the value in DE 04 (Amount, Transaction).
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• Chargeback/1442		

Modified edit: PDS 0635 (Tax Amount 2)

Error number	Current requirement	Modification for this release
0906	The Dual Message Clearing System must ensure that PDS 0635 is a fixed length of six (006) bytes.	The Dual Message Clearing System will ensure that PDS 0634 is a variable length of 006 to 012 bytes.
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• Financial Detail Addendum (Corporate Fleet Transaction Information)/1644• Financial Detail Addendum (Private Label Common Data)/ 1644• Financial Detail Addendum (Private Label Line Item Detail)/1644		

Modified edit: PDS 0635 (Tax Amount 2)

Error number	Current requirement	Modification for this release
2266	The value in PDS 0635 must not be greater than or equal to the value in DE 04 (Amount, Transaction).	The value in PDS 0635 must not be greater than the value in DE 04 (Amount, Transaction).
The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:		
<ul style="list-style-type: none">First Presentment/1240Second Presentment/1240Chargeback/1442		

Modified edit: PDS 0634 (Tax Amount 1) and PDS 0635 (Tax Amount 2)

Error number	Current requirement	Modification for this release
2266	The sum of the value in PDS 0634 and PDS 0635 must not be greater than or equal to the value in DE 04 (Amount, Transaction).	The sum of the value in PDS 0634 and PDS 0635 must not be greater than the value in DE 04 (Amount, Transaction).
The edit is performed in the Clearing Optimizer and in the GCMS for the following messages:		
<ul style="list-style-type: none">First Presentment/1240Second Presentment/1240Chargeback/1442		

Error numbers

The error numbers and messages listed represent the modified edits to support this release announcement.

Error numbers for modified edits

Field/subfield	Error number	Error message	Edit performed by...
PDS 0634	0905	PDS0634 MUST BE A VARIABLE LENGTH OF 006-012.	Both
PDS 0635	0906	PDS0635 MUST BE A VARIABLE LENGTH OF 006-012.	Both
PDS 0634	2266	PDS0634 IS GREATER THAN DE4 AMOUNT, TRANSACTION.	Both
PDS 0635	2266	PDS0635 TAX AMOUNT 2 IS GREATER THAN DE4 AMOUNT, TRANSACTION.	Both

Field/subfield	Error number	Error message	Edit performed by...
PDS 0634 and PDS 0635	2266	THE SUM OF PDS 0634 AND PDS 0635 IS GREATER THAN OR EQUAL TO DE 04 AMOUNT, TRANSACTION.	Both

Reports

Mastercard will provide new settlement reports to support this release announcement.

Acquirers in Argentina can choose to receive the new daily settlement reports with the following settlement details:

- Argentina Supplemental Clearing Cycle 001 - Acknowledgment (IP727015-AA)
- Argentina Supplemental Clearing Cycle 001 - Notification (IP727025-AA)

Argentina Supplemental Clearing – Acknowledgment Report (IP727015-AA)

The Argentina Supplemental Clearing – Acknowledgment Report (IP727015-AA) captures the transactions sent from the customer's processing site to Mastercard.

IP727015-AA field details

Field	Description
Run Date	The date on which this report was produced.
Page	The page number within the report.
Acceptance Brand (Card Program Identifier)	The code for the Mastercard or proprietary service marks under whose umbrella transactions are processed. As an example, MCC (Mastercard Credit) is a card program.
Business Service Level	Identifies the interchange relationship for the business arrangement. Examples are intracountry, intraregional, and interregional.
Business Service ID	A unique code that identifies the specific interchange agreement assigned to the transaction.
File ID	The logical file ID to which the data in this report pertains.
Member ID	The identifier that the association assigns to a customer (also referred to as ICA number).
Settlement Indicator	Identifies the settlement disposition of the reported transactions. Valid value is Mastercard Settled.
Trans. Func. (Transaction Function)	The IPM Message Type Identifier and Function Code combination that defines the transaction. Examples of transaction functions are first presentment, first chargeback, and second presentment.
Proc. Code (Processing Code)	Describes the effect of a transaction on a customer account and the type of account affected. Examples are purchase, credit, and ATM cash withdrawal. All transactions are defined as either an original or a reversal.

Field	Description
Txn/Tip (Transaction or Tip)	Indicates if the Recon amount represents the Transaction amount (without tip) or the Tip amount.
Counts	The number of Transaction amounts or Tip amounts being accumulated.
Recon Amount (Reconciliation Amount)	The total net Transaction amount (with fees applied) or the total Tip amount (fees not applicable) in reconciliation currency for the applicable processing code.
Recon Currency Code	The numeric and alpha ISO currency code associated with the reconciliation currency.
Trans Fee (Transaction Fee)	The total of the transaction fees applicable to the Transaction amount (without tip). Shows as 0.00 for the Tip Recon amount, as fees are not applicable.
Fee Curr. Code (Fee Currency Code)	The numeric and alpha ISO currency code associated with the fee currency.
Settlement Date	The Mastercard Settlement Date for the Recon amount reported (in MM/DD/YY format).
Total	The total count and net recon amount (with fees applied) of the Transaction recon amount and Tip recon amount reported for the applicable transaction function.
Subtotal	The subtotal of the Mastercard settled amounts for the specified business service level.
* (Asterisk with info at the bottom of the page)	Note explaining the Tip count is not included in the Total count, as it is already included in the Transaction count.

Argentina Supplemental Clearing – Acknowledgment Report (IP727015-AA)

IP727015-AA
 ACCEPTANCE BRAND: MCC
 BUSINESS SERVICE LEVEL: INTRACOUNTRY
 BUSINESS SERVICE ID: 032001
 FILE ID: 002/250203/00000999999/10129
 MEMBER ID: 00000999999

MASTERCARD WORLDWIDE
 ARGENTINA SUPPLEMENTAL CLEARING CYCLE 001 - ACKNOWLEDGEMENT
 2025-02-04

RUN DATE: 02/03/25
 PAGE NO: 1

MASTERCARD SETTLED			TXN/		RECON		FEE		SETTLEMENT DATE
TRANS. FUNC.	PROC.CODE	TIP	COUNTS		CURR	TRANS FEE	CURR		(MM/DD/YY)
FIRST PRES.	PURCHASE	TIP	1502*	4,127,852.16	CR 32-ARS	0.00	DR 32-ARS		02/04/25
	PURCHASE	TXN	4641	64,914,753.25	CR 32-ARS	958,064.97	DR 32-ARS		02/13/25
	PURCHASE	TXN	2285	32,449,682.78	CR 32-ARS	323,847.83	DR 32-ARS		02/17/25
	PURCHASE	TXN	3010	41,719,961.46	CR 32-ARS	634,217.14	DR 32-ARS		02/27/25
FIRST PRES. TOTAL			9936	143,212,249.65	CR 32-ARS	1,750,696.01	DR 32-ARS		
FEE COLL-CSG	FEE COL DR	TXN	82	164,536.71	DR 32-ARS	0	CR -		02/13/25
FEE COLL-CSG	FEE COL DR	TXN	39	82,268.35	DR 32-ARS	0	CR -		02/17/25
FEE COLL-CSG	FEE COL DR	TXN	58	110,883.46	DR 32-ARS	0	CR -		02/27/25
FEE COLL-CSG TOTAL			179	357,688.52	DR 32-ARS	0.00	DR -		
INTRACOUNTRY									
MASTERCARD SETTLED									
BUSINESS SERVICE ID SUBTOTAL			10,115	142,854,561.13	CR 32-ARS	1,750,696.01	DR 32-ARS		

* THE "TIP" COUNT IS NOT INCLUDED IN THE TOTAL COUNT; IT IS ALREADY INCLUDED IN THE "TXN" COUNT

Argentina Supplemental Clearing – Notification Report (IP727025-AA)

The Argentina Supplemental Clearing – Notification Report (IP727025-AA) is a reconciliation report for transactions sent to the customer's processing site.

IP727025-AA field details

Field	Description
Run Date	The date on which this report was produced.
Page	The page number within the report.
Acceptance Brand (Card Program Identifier)	The code for the Mastercard or proprietary service marks under whose umbrella transactions are processed. As an example, MCC (Mastercard Credit) is a card program.
Business Service Level	Identifies the interchange relationship for the business arrangement. Examples are intracountry, intraregional, and interregional.
Business Service ID	A unique code that identifies the specific interchange agreement assigned to the transaction.
File ID	The logical file ID to which the data in this report pertains.
Member ID	The identifier that the association assigns to a customer (also referred to as ICA number).
Settlement Indicator	Identifies the settlement disposition of the reported transactions. Valid value is Mastercard Settled.

Field	Description
Trans. Func. (Transaction Function)	The IPM Message Type Identifier and Function Code combination that defines the transaction. Examples of transaction functions are first presentment, first chargeback, and second presentment.
Proc. Code (Processing Code)	Describes the effect of a transaction on a customer account and the type of account affected. Examples are purchase, credit, and ATM cash withdrawal. All transactions are defined as either an original or a reversal.
Txn/Tip (Transaction or Tip)	Indicates if the Recon amount represents the Transaction amount (without tip) or the Tip amount.
Counts	The number of Transaction amounts or Tip amounts being accumulated.
Recon Amount (Reconciliation Amount)	The total net Transaction amount (with fees applied) or the total Tip amount (fees not applicable) in reconciliation currency for the applicable processing code.
Recon Currency Code	The numeric and alpha ISO currency code associated with the reconciliation currency.
Trans Fee (Transaction Fee)	The total of the transaction fees applicable to the Transaction amount (without tip). Shows as 0.00 for the Tip Recon amount, as fees are not applicable.
Fee Curr. Code (Fee Currency Code)	The numeric and alpha ISO currency code associated with the fee currency.
Settlement Date	The Mastercard Settlement Date for the Recon amount reported (in MM/DD/YY format).
Total	The total count and net recon amount (with fees applied) of the Transaction recon amount and Tip recon amount reported for the applicable transaction function.
Subtotal	The subtotal of the Mastercard settled amounts for the specified business service level.
* (Asterisk with info at the bottom of the page)	Note explaining the Tip count is not included in the Total count, as it is already included in the Transaction count.

Argentina Supplemental Clearing – Notification Report (IP727025-AA)

IP727025-AA
ACCEPTANCE BRAND: MCC
BUSINESS SERVICE LEVEL: INTRACOUNTRY
BUSINESS SERVICE ID: 032001
FILE ID: 001/250204/00000888888/01101
MEMBER ID: 00000888888

MASTERCARD WORLDWIDE
ARGENTINA SUPPLEMENTAL CLEARING CYCLE 001 - NOTIFICATION
2025-02-04

RUN DATE: 02/03/25
PAGE NO: 1

MASTERCARD SETTLED			RECON		FEE		SETTLEMENT DATE (MM/DD/YY)
TRANS. FUNC.	PROC.CODE	TXN/ TIP	COUNTS	RECON AMOUNT	CURR CODE	TRANS FEE	
FIRST PRES.	PURCHASE	TIP	2137*	9,032,467.88 DR	32-ARS	0.00 CR	02/04/25
	PURCHASE	TXN	934	27,637,851.93 DR	32-ARS	377,133.45 CR	02/13/25
	PURCHASE	TXN	1487	43,197,372.54 DR	32-ARS	604,719.17 CR	02/17/25
	PURCHASE	TXN	2804	81,060,237.13 DR	32-ARS	927,428.79 CR	02/27/25
	UNIQUE TXN	TXN	1	1,480.50 DR	32-ARS	19.50 CR	02/27/25
	CREDIT	TXN	28	102,387.49 CR	32-ARS	0.00 CR	02/13/25
	CREDIT	TXN	65	175,438.22 CR	32-ARS	0.00 CR	02/17/25
	CREDIT	TXN	32	112,341.73 CR	32-ARS	0.00 CR	02/27/25
FIRST PRES. TOTAL			5351	160,539,242.54 DR	32-ARS	1,909,300.91 CR	32-ARS
FEE COLL-CSG FEE COL DR			TXN 354	271,688.92 CR	32-ARS	0 CR -	02/13/25
FEE COLL-CSG FEE COL DR			TXN 354	394,277.04 CR	32-ARS	0 CR -	02/17/25
FEE COLL-CSG FEE COL DR			TXN 354	507,129.56 CR	32-ARS	0 CR -	02/27/25
FEE COLL-CSG TOTAL			354	1,173,095.52 CR	32-ARS	0.00 DR -	
INTRACOUNTRY							
MASTERCARD SETTLED							
BUSINESS SERVICE ID SUBTOTAL			5,705	159,366,147.02 DR	32-ARS	1,909,300.91 CR	32-ARS

* THE "TIP" COUNT IS NOT INCLUDED IN THE TOTAL COUNT; IT IS ALREADY INCLUDED IN THE "TXN" COUNT

Related documentation

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

Announcements

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

Reference manuals

For information about Mastercard processing refer to the:

- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *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 11317 Enhancing Tip Transaction Processing in Argentina](#), 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



LAC 11705.1 Expanding Mastercard Debit Financial Inclusion in Select Countries in the Latin America and the Caribbean Region

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Latin America and the Caribbean

Brand:
Debit Mastercard

Release:
25.Q4

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
17 June 2025

Effective:
17 October 2025

Executive overview

Mastercard is expanding the availability of the MFI: Mastercard Debit Financial Inclusion product code in select countries in the Latin America and the Caribbean region.

Effective date details

Date	Time	Details
17 October 2025	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Product code MFI can help expand the product options available to issuers.

What Mastercard is doing

Mastercard is expanding globally accepted consumer debit product code MFI for issuance in the Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, and Peru.

Audience by region

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

NOTE: For issuance in the Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, and Peru only.

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: <ul style="list-style-type: none">Debit	Dual Message Authorization	IPM MPE	Mandated
		Dual Message Clearing	IRDs	
		Single Message System	Product code	
Issuer	Consumer: <ul style="list-style-type: none">Debit	Dual Message Authorization	IPM MPE	Mandated
		Dual Message Clearing	IRDs	
		Single Message System	Product code	

Acquirer, Issuer: Mandated

Acquirers globally must prepare to:

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

Issuers in the Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, and Peru that choose to issue cards with product code MFI must prepare to receive it in:

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

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

Impacted switch transactions

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

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			

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 following compressed, non-compressed, and optimized versions of these IPM MPE tables.

IPM MPE table

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

Interchange programs

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

Modified interchange programs

Mastercard will modify existing interchange programs by adding consumer debit product code MFI to existing IRDs within the following BSAs.

IRD details

Criteria	Requirement
GCMS product ID	Consumer debit: MFI

Latin America and the Caribbean intracountry interchange programs

Mastercard will modify interchange programs to add product code MFI.

BSA	Country	IRDs to which product code MFI will be added
4/214001	Dominican Republic	71, 72, 73, 75, 81, 82, 83, 85
4/218001	Ecuador	0F, 0G, 0H, 0I, 0J, 0K, 0L, 0M, 0N

BSA	Country	IRDs to which product code MFI will be added
4/222001	El Salvador	01, 02, 03, 04, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 22, 23, 24, 25
4/320001	Guatemala	01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 22, 23, 24, 25, 26, 27
4/340001	Honduras	01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59
4/604001	Peru	CN, NM, NN, P1, VQ, VR

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 7725 Introducing Mastercard Debit Financial Inclusion*, Release 24.Q2.

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*

Version history

Version history

Date	Description of change
17 June 2025	Initial publication date

Middle East/Africa region release announcements

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

- [MEA 11401.2 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Saudi Arabia and the United Arab Emirates](#)



MEA 11401.2 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Saudi Arabia and the United Arab Emirates

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Middle East/Africa

Brand:

Mastercard®

Release:

25.Q4

Action indicator:

Mandated: Acquirer
Informational: Issuer

System:

Dual Message Authorization System

Published:

17 June 2025

Effective:

4 November 2025

Executive overview

Mastercard is enhancing authorization and clearing messages to include a Mastercard Assigned ID (MAID) for qualified installment transactions when the merchant is participating in the Mastercard Installments Program with Merchant Participation (Mastercard Installments Program) in Saudi Arabia and the United Arab Emirates.

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	

Customer benefit

Mastercard will qualify transactions on behalf of acquirers for their merchants participating in the Mastercard Installments Program by inserting an installments MAID value in qualifying authorization messages. The Installments MAID value allows Mastercard to initiate billing for eligible installment transactions while ensuring transparency.

What Mastercard is doing

Mastercard is enhancing authorization messages with the installments MAID value for qualifying domestic transactions with product code GCS (Mastercard Installment Payments T) at merchants participating in the Mastercard Installments Program.

Background

The Mastercard Installments Program provides consumers with the flexibility to split the cost of purchases into equal installments, allowing them to enjoy greater control and transparency in how they pay, wherever and however they shop.

The Mastercard Installments Program is a market-wide program where qualified transactions at participating merchants will be converted into installment plans. For qualifying transactions at participating merchants, installment payment providers will split the purchase into a repayment plan with better financial terms. Participating merchants may benefit from new customer acquisition, increased average order

value, and reduced online cart abandonment, ultimately driving incremental sales growth.

For more details on the program, please refer to the country-specific chapter of the *Mastercard Installments Program Guide for Mastercard Installments Program with Merchant Participation*.

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: <ul style="list-style-type: none">Credit	Dual Message Authorization	DE/Subelement/Value	Mandated
Issuer	Consumer: <ul style="list-style-type: none">Credit	Dual Message Authorization	DE/Subelement/Value	Informational

Acquirer: Mandated

Acquirers in Saudi Arabia and the United Arab Emirates must prepare to receive the installments MAID value in Data Element (DE) 48 (Additional Data: Private Use), subelement 32 (Mastercard Assigned ID) in Authorization Request Response/0110 messages for qualifying domestic transactions initiated with product code GCS for merchants who are participating in the Mastercard Installments Program.

Acquirers in Saudi Arabia and the United Arab Emirates are not required to make any changes to the data elements they submit in authorization messages when processing transactions that are part of the Mastercard Installments Program. For clearing transactions, acquirers in Saudi Arabia and the United Arab Emirates are not required to submit the MAID received from Authorization Request Response/0110 messages when processing transactions that are part of the Mastercard Installments Program. However, Mastercard will apply the installments MAID value from the Authorization Request Response/0110 message for the associated First Presentment/1240 message sent to the issuers

Issuer: Informational

Issuers in Saudi Arabia and the United Arab Emirates are not required to make any changes and may optionally echo the installments MAID value in DE 48, subelement 32 in Authorization Request Response/0110 messages. Mastercard will always populate DE 48, subelement 32 with the installments MAID in the Authorization Request Response/0110 messages for qualifying domestic transactions initiated with product code GCS for merchants who are participating in the Mastercard Installments Program.

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			
Reports			
Bulk files			
Forms			
Quarterly Mastercard reporting			
Transaction Investigator			

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 Authorization System specification changes

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

Subelement 32 (Mastercard Assigned ID)

DE 48, subelement 32 (Mastercard Assigned ID) contains the merchant ID assigned by Mastercard.

Usage

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	X	C
Authorization Request Response/0110	OE	X	C

Application notes for the Mastercard Installments Program with Merchant Participation for qualifying domestic transactions with product code GCS

Optional Echo (OE) indicates that the message initiator may provide the data element in an Authorization Request Response/0110 message. If so, the data element must contain the same value echoed from the original Authorization Request/0100 message.

The Dual Message Authorization System inserts or modifies this subelement in Authorization Request/0100 messages for qualifying installments transactions.

Issuers receive DE 48, subelement 32 in Authorization Request/0100 messages when the acquirer includes the subelement, or when Mastercard has inserted or modified the subelement in the corresponding Authorization Request/0100 message.

Acquirers receive DE 48, subelement 32 in Authorization Request Response/0110 messages when Mastercard has inserted or modified the subelement in the corresponding Authorization Request/0100 message.

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 Installments Program Guide for Mastercard Installments Program with Merchant Participation*.

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.

[MEA 11401 Enhancing Processing for Mastercard Installments Program with Merchant Participation in Saudi Arabia and the United Arab Emirates](#), 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

United States region release announcements

This section contains the release announcements with Unites States region impact.

- [US 11423.3 Introducing Mastercard One Credential](#)



US 11423.3 Introducing Mastercard One Credential

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
United States

Brand:
Mastercard®
Debit Mastercard
Maestro®

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:
17 October 2025
4 November 2025

Executive overview

Mastercard is introducing Mastercard One Credential, a new offering to provide cardholders control to set payment preferences from multiple payment methods.

Effective date details

Date	Time	Details
17 October 2025	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S. region.
	09:00 to 11:00 UTC	
4 November 2025	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	
	02:00 to 05:00 U.S. Central Time	Single Message System
	08:00 to 11:00 UTC	
	01:00 to 09:00 U.S. Central Time	Dual Message Authorization System
	07:00 to 15:00 UTC	

Customer benefit

Today's digitally connected consumers seek convenient and personalized payment experiences. They prefer innovative digital solutions over juggling multiple cards and payment methods, and they want to have control over their spending. As consumers seek more control over their day-to-day finances, they also expect choice, simplicity and personalization in managing their payment methods. These are some findings regarding consumer needs and behavior²:

- 56% of consumers globally prefer the familiarity and consistency of using the same payment method for most of their purchases
- 62% of consumers globally say they “avoid risks” to make their financial situation more predictable

² Mastercard Global Mass and Affluent Research, 2024

Mastercard One Credential is a single, digitally connected credential that offers cardholders a choice of multiple payment methods. It allows consumers to choose the best payment option (debit, credit, or prepaid, including installments) that suits their needs through a seamless digital experience in their banking app or website. Mastercard One Credential connects multiple existing funding accounts and lets consumers set their payment preferences.

Mastercard One Credential High-Level Example



Consumer benefits:

- Mastercard One Credential addresses the consumer's need for flexibility and control, enabling consumers to personalize their spending preferences and access various payment methods. This results in greater choice and convenience.

Issuer benefits:

- Issuers can provide a differentiated offering, enhancing customer loyalty, stickiness and engagement, solidifying their status as the consumer's primary financial provider. Mastercard One Credential allows Issuers to offer new ways to access credit (subject to consumer being credit qualified) to existing customers and reach new customers.

Acquirer benefits:

- Acquirers may benefit from increased transaction volumes and incremental revenue with minimal development required as Mastercard One Credential adoption grows.

Merchant benefits:

- Availability of multiple funding methods may allow merchants to experience higher average transaction amounts and volumes, better conversion rates, and improved consumer retention through personalized mechanisms.

What Mastercard is doing

Mastercard is introducing Mastercard One Credential, a single, digitally connected credential that offers cardholders the ability to access multiple payment methods. Mastercard One Credential connects various Mastercard payment methods and allows consumers to set payment preferences.

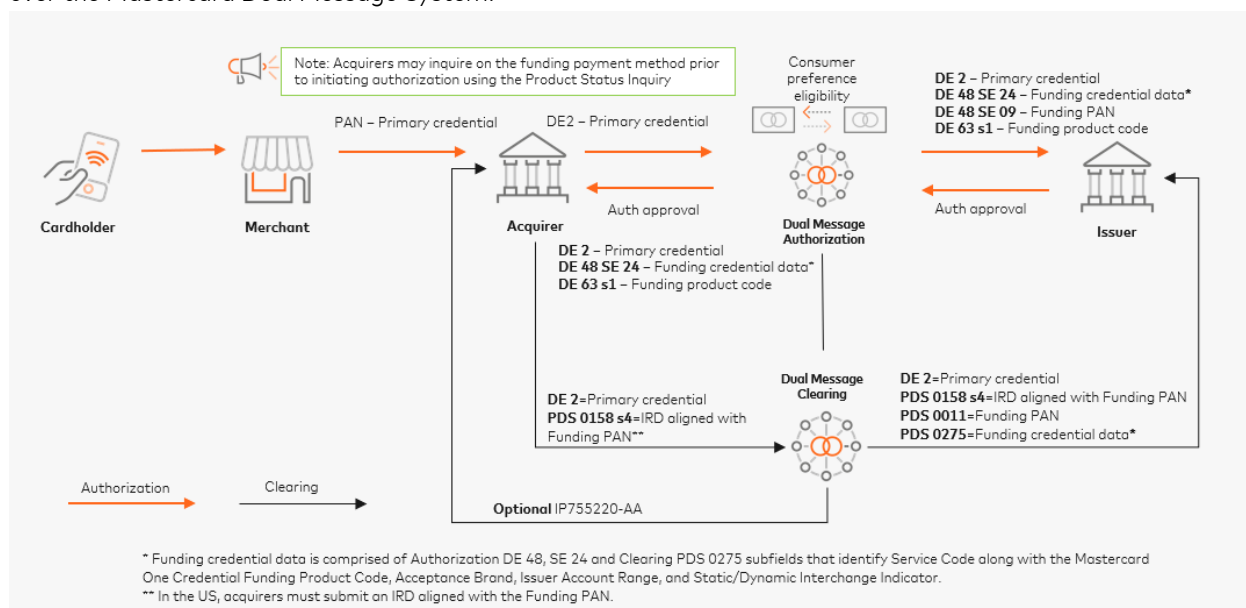
This functionality is supported on the Mastercard Network across both Dual Message and Single Message Systems.

Mastercard will publish a program guide for the Mastercard One Credential service. The program guide will provide additional information regarding the rights and obligations related to the Mastercard One Credential service; topics to be covered include, but are not limited to, the following:

- Mastercard will make a new Account Status Inquiry (ASI) message available that allows acquirers to identify a Mastercard One Credential Transaction before submitting an authorization request. This Product Status Inquiry (PSI) functionality allows a merchant or acquirer to determine the payment method selected by a consumer.
- Mastercard will provide a new data element to allow acquirers to identify transactions associated with limited acceptance merchants. When a transaction is acquired from a limited acceptance merchant, the acquirer is required to populate this new data element. The Mastercard One Credential service will use this information when determining whether to assign a funding PAN to the transaction.
- Mastercard will exclude Merchant-Initiated transactions (MITs) from the Mastercard One Credential service:
 - M102 (Merchant-Initiated Recurring Payment or Installment-Standing Order)
 - M103 (Merchant-Initiated Recurring Payment or Installment-Subscription)
 - M104 (Merchant-Initiated Recurring Payment or Installment-Installment)
- Mastercard will exclude transactions with specific acceptor business codes from the Mastercard One Credential service.
- Mastercard will exclude anonymous and non-reloadable Prepaid cards from the Mastercard One Credential service.

Mastercard One Credential Authorization and Clearing Example

The following is an example of a data flow if a transaction initiated on a Mastercard One Credential is routed over the Mastercard Dual Message System.



NOTE: If the payment method chosen by the consumer is debit and the transaction is routed over an alternative network, the data elements will follow standard debit data requirements of the alternative network.

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 DE/PDS/Values	Mandated
	• Credit			
	• Debit	Dual Message Clearing	IPM MPE	
	• Prepaid		Edits/Error numbers	
	Commercial:	Single Message System	Enhanced Reconciliation Report	
Issuer	• Credit		Enhanced T960 Airline Authorization Log File	Mandated
	• Debit			
	• Prepaid			
	Commercial:	Single Message System	New Product Status Inquiry service	
	• Credit			
	• Debit			
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			
	Commercial:	Single Message System		
	• Credit			
	• Debit			
	• Prepaid			

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.

Acquirer: Mandated

Acquirer impact

New Product Status Inquiry message: Mandated	<p>Allows acquirers to Identify a Mastercard One Credential transaction before submitting an Authorization Request/0100 message or Financial Request/0200 message.</p> <p>Acquirers submit transaction data including the transaction amount, and receive the applicable DE 48, subelement 24 subfields in the response.</p> <p>Product Status Inquiry may be used alone or in conjunction with Account Status Inquiry messages.</p>	<p>Identify this message using new values in two existing data elements.</p> <p>Dual Message Authorization:</p> <ul style="list-style-type: none">• DE 54 (Additional Amounts), subfield 2 (Amount Type), new value 06 = Product Inquiry Transaction Amount• DE 61 (Point-of-Service [POS] Data), subfield 9 (POS Transaction Status- Extended), new value 2 = Product Inquiry Service <p>Single Message System:</p> <ul style="list-style-type: none">• DE 54 (Additional Amounts), subfield 2 (Amount Type), new value 06 = Product Inquiry Transaction Amount• DE 61 (Point-of-Service [POS] Data), subfield 9 (POS Transaction Status- Extended), new value 2 = Product Inquiry Service
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Authorization Transaction Processing: Mandated	<p>Specification changes with new subfields.</p> <p>Enhancements to the Single Message System 250-byte Batch Data File, 80-byte Financial Institution Table File, and IPM MPE processing tables.</p>	<p>Dual Message Authorization:</p> <ul style="list-style-type: none"> • DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> – Subfield 01 (ALM Service Code) – Subfield 02 (ALM Product Graduation Plus or Registered Product Code) – Subfield 03 (ALM Product Class) – Subfield 04 (ALM Rate Type) – Subfield 05 (Mastercard One Credential Acceptance Brand) – Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) – Subfield 07 (Mastercard One Credential Issuer Account Range) • New values in DE 48, subelement 24, subfield 01 (ALM Service Code) • The addition of DE 48, subelement 24 to Dual Message Authorization Reversal Request Response/0410 messages <p>Single Message System:</p> <ul style="list-style-type: none"> • DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> – Subfield 01 (ALM Service Code) – Subfield 02 (ALM Product Graduation Plus or Registered Product Code) – Subfield 03 (ALM Product Class) – Subfield 04 (ALM Rate Type) – Subfield 05 (Mastercard One Credential Acceptance Brand) – Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) – Subfield 07 (Mastercard One Credential Issuer Account Range) • The addition of DE 48, subelement 24 to Financial Transaction Request Response/0210, Financial Transaction Advice Response/0230, Acquirer or System Initiated Reversal Advice Response/0430, Issuer or System Initiated Reversal Advice Exception/0422, and Issuer or System Initiated Reversal Advice Response/0432 messages.
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Authorization Transaction Processing: Optional	Specification changes with new subfields.	Dual Message Authorization: <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator) Single Message System: <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator)
Dual Message Clearing System: Mandated	Specification changes with new subfields.	Dual Message Clearing: <ul style="list-style-type: none"> PDS 0275 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> Subfield 6 (Mastercard One Credential Acceptance Brand) Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator) Subfield 8 (Mastercard One Credential Issuer Account Range) New values in PDS 0275, subfield 1 (ALM Service Code) PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in First Presentment/1240 messages for United States intracountry Mastercard One Credential transactions
Dual Message Clearing System: Optional	Specification changes with new subfields.	Dual Message Clearing: <ul style="list-style-type: none"> PDS 0217 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator)
Reconciliation Report: Optional	Updated ALM Reconciliation Report	Dual Message Clearing System ALM Reconciliation Data Report (IP755220-AA)
Airline Authorization Log File: Optional	Updated Airline Authorization Log File	Mastercard One Credential fields will be included in the Detail record of the T960 Airline Authorization Log File

Acquirer: Mandated

Acquirers must derive the Interchange Rate Designator (IRD) based on authorization response data as with the existing Account Level Management processing, leveraging DE 63 (Network Data), subfield 1 (Financial Network Code) along with DE 38 (Approval Code).

The submitted IRD in First Presentment/1240 messages must align with the Mastercard One Credential brand and product code in clearing DE 63, subfield 2 (Trace ID), instead of an IRD that aligns with the DE 2 (Primary Account Number [PAN]) PAN brand and product code.

Acquirers will:

- Determine the Business Service Arrangement (BSA)
- Populate PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) in First Presentment/1240 messages with an IRD that aligns with the product code of the Mastercard One Credential Funding PAN's product code DE 63, subfield 2 (Trace ID), and if applicable the associated Account Level Management account category code in DE 38 (Approval Code), position 6

The Mastercard One Credential and Account Level Management transactions process is as follows:

- Account Level Management uses DE 63, subfield 2 (Trace ID) along with DE 38 (Approval Code) to determine how Account Level Management transactions should be processed
- Mastercard One Credential uses DE 63, subfield 2 (Trace ID) to determine how Mastercard One transactions should be processed
- Mastercard One Credential and Account Level Management use DE 63, subfield 2 (Trace ID) and if applicable, DE 38 (Approval Code) to determine how Account Level Management transactions should be processed

To qualify transactions:

- For Account Level Management services, a clearing message must contain a valid Banknet Reference number in DE 63 (Network Data), subfield 2 (Trace ID) and a valid account category code in DE 38 (Approval Code), position 6
- For Mastercard One Credential, a clearing message must contain a valid Banknet Reference number in DE 63 (Network Data), subfield 2 (Trace ID)
- For Mastercard One Credential and Account Level Management, a clearing message must contain a valid Banknet Reference number in DE 63 (Network Data), subfield 2 (Trace ID) and a valid account category code in DE 38 (Approval Code), position 6

The combination of the two elements helps determine the appropriate interchange program and product code for the transaction either being Mastercard One Credential, Account Level Management, or both. Acquirers must ensure the information submitted in DE 63 and DE 38 in the clearing message for Mastercard One Credential, Account Level Management, or both, reflect the data from the corresponding authorization message. The transaction must be submitted for the interchange rate program associated with the product code provided in the authorization message in DE 63 (Network Data), subfield 1 (Financial Network Code). As a reminder, acquirers are required to provide from the authorization message DE 63 (Network Data), subfield 1 (Financial Network Code) along with DE 38 (Approval Code).

Refer to the *Account Level Management Manual* for more information regarding existing processing requirements for Account Level Management.

Use Cases

Use Case	Current State	Modification with Mastercard One Credential
Non Mastercard One Credential and Non Account Level Management	Based on transaction criteria and IPM MPE table IP0040T1: Account Range Parameters, Product Code, acquirer determines the qualifying IRD	No change

Use Case	Current State	Modification with Mastercard One Credential
Account Level Management Product Graduation Plus	IPM MPE table IP0040T1: Account Range Parameters, ALM Service and Activation Date eligibility, DE 63 product code and Account Category Code DE 38 position 6 must be valid on IPM MPE table 1P0018T1, determine the qualifying IRD	No change
Account Level Management- other services	IPM MPE table IP0040T1: Account Range Parameters, ALM Service and Activation Date eligibility, Account Category Code DE 38, position 6 leveraging IPM MPE table 1P0019T1, determine the qualifying IRD	No change
Mastercard One Credential	Not applicable	Based on transaction criteria and DE 63, determine the qualifying IRD
Mastercard One Credential Product Graduation Plus	Not applicable	IPM MPE table IP0040T1: Account Range Parameters, ALM Service and Activation Date eligibility, DE 63 product code and Account Category Code DE 38 position 6, determine the qualifying IRD
Mastercard One Credential and Account Level Management	Not applicable	IPM MPE table IP0040T1: Account Range Parameters, ALM Service and Activation Date eligibility, DE63, Account Category Code DE 38 position 6, determine the qualifying IRD

Issuer: Opt-in

The following table describes the impact for issuers who choose to participate in Mastercard One Credential.

Issuer impact

Authorization Transaction Processing: Mandated	<p>Specification changes with new subfields.</p> <p>Enhancements to the Single Message System 250-byte Batch Data File, 80-byte Financial Institution Table File, and IPM MPE processing tables.</p>	<p>Dual Message Authorization:</p> <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator) DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data): <ul style="list-style-type: none"> Subfield 11 (Mastercard One Credential Account Number Indicator) Subfield 12 (Mastercard One Credential Account Number) Subfield 13 (Mastercard One Credential Account Number Expiration Date) DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data): <ul style="list-style-type: none"> Subfield 01 (ALM Service Code) Subfield 02 (ALM Product Graduation Plus or Registered Product Code) Subfield 03 (ALM Product Class) Subfield 04 (ALM Rate Type) Subfield 05 (Mastercard One Credential Acceptance Brand) Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) Subfield 07 (Mastercard One Credential Issuer Account Range) New values in DE 48, subelement 24, subfield 01 (ALM Service Code) The addition of DE 48, subelement 24 to Dual Message Authorization Reversal Request/0400, Reversal Advice/420: system-generated, and Reversal Advice Response/0430 messages <p>Single Message System:</p> <ul style="list-style-type: none"> DE 48 (Additional Data: Private Use), subelement 02 (Special Acceptance Conditions Data): <ul style="list-style-type: none"> Subfield 01 (Mastercard One Credential Exclusion Indicator) DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data): <ul style="list-style-type: none"> Subfield 11 (Mastercard One Credential Account Number Indicator)
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- Subfield 12 (Mastercard One Credential Account Number)
- Subfield 13 (Mastercard One Credential Account Number Expiration Date)
- DE 48 (Additional Data: Private Use), subelement 24 (Account Level Management [ALM] Service Data):
 - Subfield 01 (ALM Service Code)
 - Subfield 02 (ALM Product Graduation Plus or Registered Product Code)
 - Subfield 03 (ALM Product Class)
 - Subfield 04 (ALM Rate Type)
 - Subfield 05 (Mastercard One Credential Acceptance Brand)
 - Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 07 (Mastercard One Credential Issuer Account Range)
- The addition of DE 48, subelement 24 to Financial Transaction/0200, Financial Transaction Advice/0220, Acquirer or System Initiated Reversal Advice/0420, Issuer or System Initiated Reversal Advice Response/0432 messages

Dual Message Clearing System: Mandated

Specification changes with new subfields.

Dual Message Clearing:

- PDS 0217 (Special Acceptance Conditions Data):
 - Subfield 01 (Mastercard One Credential Exclusion Indicator)
- PDS 0275 (Account Level Management [ALM] Service Data)
 - Subfield 06 (Mastercard One Credential Acceptance Brand)
 - Subfield 07 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 08 (Mastercard One Credential Issuer Account Range)
- New values in PDS 0275, subfield 1 (ALM Service Code)
- Restructuring of PDS 0011 (Additional PAN Data) to allow multiple occurrences of the two existing subfields

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			
Reports		√	
Bulk files	√		
Forms			
Quarterly Mastercard reporting			
Transaction Investigator	√	√	

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 Authorization System specification changes

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

Message layouts

Acquirers can submit PSI messages to determine the Mastercard One Credential Funding PAN's product code and consumer preference, and the Account Level Management [ALM] service data, before Authorization. This enhancement will provide the ability to submit a PSI request alone or in combination with other ASI services.

Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	.	Must contain 00
DE 4	Amount, Transaction	M	.	.	Must contain all zeroes
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 54, subfield 1	Account Type	M	.	.	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	.	.	Must contain 06
DE 54, subfield 3	Currency Code	M	.	.	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	.	.	Must contain D
DE 54, subfield 5	Amount	M	.	.	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 0
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 2

Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	•	X	M	<p>Mastercard responds to the transaction with a DE 39 Response Code value of 85 = Not Declined</p> <p>If the issuer account range is not participating in this service, Mastercard will reject with DE 39 Response Code value of 12 = Invalid Transaction</p> <p>If the ALM/Mastercard One Credential Service is not available, Mastercard will decline with DE 39 Response Code value of 91 = Authorization System or Issuer System Inoperative</p>
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 63, subfield 1	Financial Network Code	•	X	M	<p>Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service.</p> <p>For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.</p>

The Product Status Inquiry request can also be submitted as an Account Status Inquiry message.

Account Status Inquiry with Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00
DE 4	Amount, Transaction	M	•	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	•	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	•	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	•	X	C	Contains Mastercard One Credential account number expiration date

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Indicates the ALM program and Mastercard One Credential service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	C	Indicates the Product Class Override for the applicable ALM service or Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	C	Rate Type number for the applicable ALM service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	.	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	.	X	C	Possible values: <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 0 or 1
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 39	Response Code	M	.	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	.	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> D: Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S: Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 63, subfield 1	Financial Network Code	ME	•	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

The Product Status Inquiry request can also be submitted as an Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry service message.

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Request/0100 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	•	M	Must contain 00

DE ID	DE Name	Org	Sys	Dst	Comments
DE 4	Amount, Transaction	M	.	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	.	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	.	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	.	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 05	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Indicates the ALM program and Mastercard One Credential service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	C	Indicates the Product Class Override for the applicable ALM service or Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	C	Rate Type number for the applicable ALM service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1, occurrence 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 1	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3, occurrence 1	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 1	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 1	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 54, subfield 1, occurrence 2	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 2	Amount Type	M	•	•	Must contain 05
DE 54, subfield 3, occurrence 2	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 2	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 2	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	•	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	•	Must contain 0 or 1
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 39	Response Code	M	.	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully), 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	M	Indicates the ALM program and/or Mastercard One Credential Service
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	M	Contains the licensed graduated product code or the registered product code or the Mastercard One Credential Product Code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	M	Indicates the Product Class Override for the applicable ALM Service or Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	M	Rate Type number for the applicable ALM Service and if not supported for the ALM service of the registered PAN, the field will be populated with value XXX.
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	.	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> D: Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S: Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 63, subfield 1	Financial Network Code	•	X	M	Will contain the graduated product when the issuer's cardholder account participates in the Product Graduation and Mastercard One Credential Service. For Mastercard One Credential, it will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN.

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.

Attributes

Attribute	Description
Subelement	02 (Special Acceptance Conditions Data)

Subelement 02 (Special Acceptance Conditions Data)

DE 48, subelement 02 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Attributes

Attribute	Description
Subelement ID	02
Subelement length	2 positions
Data representation	ans...99; LLVAR
Data field	Contents of subfield 01
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of DE 48, subelement 02 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	X	C
Authorization Advice/ 0120:system-generated	•	X	C
Authorization Advice/ 0120: acquirer-generated	C	X	C
Reversal Request/0400	C	X	C
Reversal Advice/0420: system-generated	•	X	C

Application notes

Mastercard will introduce additional DE 48, subelement 02 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transaction, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

Subfield 01 (Mastercard One Credential Exclusion Indicator)
DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service will apply to qualified transactions.

Attributes

Attribute	Description
Subfield ID	01
Subfield data length	2 positions
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Edits

Mastercard will preform the following edits.

Edits

When the Authorization Request/0100 message contains...	Then the Authorization Platform...
DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) with an invalid value	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">DE 39 = 30 (Format Error)DE 44 = 04802

Application notes

The Dual Message Authorization System will remove DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the issuer does not participate in the Mastercard One Credential service.

Subelement 09 (Additional PAN Data)

DE 48, subelement 09 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Subfield 11 (Mastercard One Credential Account Number Indicator)

DE 48, subelement 09, subfield 11 (Mastercard One Credential Account Number Indicator) provides the Mastercard One Credential account number indicator to the issuer.

Attributes

Attribute	Description
Subfield ID	11
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 11
Justification	N/A

Values

Value	Description
1	Mastercard One Credential Funding PAN

Subfield 12 (Mastercard One Credential Account Number)

DE 48, subelement 09, subfield 12 (Mastercard One Credential Account Number) provides the Mastercard One Credential account number (funding PAN) to the issuer.

Attributes

Attribute	Description
Subfield ID	12
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 12
Justification	N/A

Subfield 13 (Mastercard One Credential Account Number Expiration Date)
DE 48, subelement 09, subfield 13 (Mastercard One Credential Account Number Expiration Date) provides the Mastercard One Credential account number expiration date to the issuer.

Attributes

Attribute	Description
Subfield ID	13
Subfield Data Length	2 positions
Data Representation	n-4, format YYMM
Data Field	Contents of subfield 13
Justification	N/A

Subelement 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Regional ALM processing and Mastercard One Credential processing.

Attributes

Attribute	Description
Subelement ID	24
Subelement Length	2 positions
Data Representation	an...65; LLVAR
Data Field	Contents of subfields 1-7
Subfields	7 subfields
Justification	See subfields

Usage

Message	Org	Sys	Dst
Reversal Request/0400	•	X	C
Reversal Request Response/0410	•	X	C
Reversal Advice/0420: system-generated	•	X	C
Reversal Advice Response/0430	O	•	•

Subfield 01 (ALM Service Code)

DE 48, subelement 24, subfield 1 (ALM Service Code) indicates the ALM program and the Mastercard One Credential Service.

ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
MASTERCARD ONE CREDENTIAL	50000
ACCOUNT RANGE PARTICIPATION BUT PAN IS NOT REGISTERED IN MASTERCARD ONE CREDENTIAL	50127
ENHANCED VALUE AND MASTERCARD ONE CREDENTIAL	50402
ENHANCED VALUE AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50513
PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50616
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50705
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50717
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50804
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50806
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50808

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50811
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50818
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50907
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50917
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51006
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51107

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51117
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51204
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51208
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51218
WORLD ELITE SHORTFALL AND MASTERCARD ONE CREDENTIAL	51323
WORLD ELITE SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51425
WORLD HIGH VALUE AND MASTERCARD ONE CREDENTIAL	51519
WORLD HIGH VALUE AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51620
WORLD SHORTFALL AND MASTERCARD ONE CREDENTIAL	51723
WORLD SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51825
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52205
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52207

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	DE 48, SE 24, SF1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52210
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52217
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52424

Subfield 05 (Mastercard One Credential Acceptance Brand)

DE 48, subelement 24, subfield 05 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code).

Attributes

Attribute	Description
Subfield ID	05
Subfield Data Length	2 positions
Data Representation	an-3
Data Field	Contents of subfield 5
Justification	N/A

Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)

DE 48, subelement 24, subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 6
Justification	N/A

Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN
S	Static Interchange: the transaction's interchange will be based on the DE 2 primary PAN

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

Subfield 07 (Mastercard One Credential Issuer Account Range)
DE 48, subelement 24, subfield 07 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 6
Justification	N/A

Application notes

In response messages for regular authorization, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 5-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 5-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Authorization Response/0110 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0110 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0110 message

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information on up to three amount types and related account data.

Subfield 2 (Amount Type)

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Values

Value	Description
06	Product Status Inquiry Transaction Amount

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 9 (POS Transaction Status - Extended)

DE 61, subfield 9 (POS Transaction Status - Extended) indicates the purpose of the request.

Values

Value	Description
2	Product Status Inquiry Service (Standalone)

Edits

Mastercard will perform the following edits.

Edits

When the Authorization Request/0100 message contains....	Then the Authorization Platform...
DE 61, subfield 7 (POS Transaction Status) contains values other than 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains value 2	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 061
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code) contains values other than 00	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 003
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and Issuer Account Range is not eligible for the Product Inquiry service	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 12 (Invalid Transaction)

When the Authorization Request/0100 message contains....	Then the Authorization Platform...
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3, subfield 1 contains 00 and DE 4 (Amount, Transaction) is not zero	will reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 30 (Format Error) • DE 44 = 004
DE 61, subfield 9 contains value 2 and The Message Type Identifier (MTI) is 0120 (Authorization Advice: acquirer-generated) or 400 (Reversal Request)	will reject the transaction and send a response message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 12 (Invalid Transaction)

Alternate processing

Issuer X-Code processing will use the DE 2 Point of Sale (POS) presented PAN for processing.

Issuer Stand-In will use the DE 2 Point of Sale (POS) presented PAN for processing.

T960 Airline Authorization Log File

Acquirers that process airline transactions are challenged by the variety of distribution channels used to sell airline services, including travel agencies and online travel integrators.

As such, the authorization for airline ticket payments is usually initiated by a third party (for example, a Global Distribution System [GDS]) and not the acquirer responsible for the airline's financial clearing and settlement. To process an airline transaction with the most favorable interchange, acquirers in some regions and countries must have access to data (for example, Trace ID) that is not directly available from third party processors, which submit the authorization. The optional T960 authorization log file provides airline acquirers with a copy of the authorization data necessary to complete this financial processing.

Detail record

Field name	Field description	From position	To	ISO DE No./subfield	Attributes
ISO-DE48-SE24-SF5	Mastercard One Credential Acceptance Brand	875	877	DE48SE24SF5	an-3

Field name	Field description	From position	To	ISO DE No./ subfield	Attributes
ISO-DE48-SE24-SF6	Mastercard One Credential Static/Dynamic Interchange Indicator	878	878	DE48SE24SF6	an-1
ISO-DE48-SE24-SF7	Mastercard One Credential Issuer Account Range	879	897	DE48SE24SF7	n-19
ISO-DE48-SE2-SF1	Mastercard One Credential Exclusion Indicator	898	898	DE48SE2SF1	ans-1
FILLER	FUTURE-FILLER	899	900	Reserved for future use	ans-2

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool to support Mastercard One Credential with the following:

- For issuers only:
 - DE 48 (Additional Data: Private Use), subelement 09 (Additional PAN Data)
 - Subfield 11 (Mastercard One Credential Account Number Indicator)
 - Subfield 12 (Mastercard One Credential Account Number)
 - Subfield 13 (Mastercard One Credential Account Number Expiration Date)
- For acquirers and issuers:
 - DE 48, subelement 02 (Special Acceptance Conditions Data)
 - Subfield 01 (Mastercard One Credential Exclusion Indicator)
 - DE 48, subelement 24 (Account Level Management [ALM] Service Data):
 - Subfield 5 (Mastercard One Credential Acceptance Brand)
 - Subfield 6 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 7 (Mastercard One Credential Issuer Account Range)

Dual Message Clearing System specification changes

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

PDS 0011 (Additional PAN Data)

PDS 0011 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Attributes

Attributes	Description
Data Representation	ans...989; TAGLLLVAR
Tag Field	0011
Length Field	3 positions, value = 008-989
Data Field	Variable length, 008-989 positions
Subfields	2 subfields
Occurrences	1-34
Justification	N/A

Subfield 1 (Additional Account Number Type)

PDS 0011, subfield 1 (Additional Account Number Type) describes the type of account number contained in PDS 0011, subfield 2 (Additional Account Number)

Attributes

Attribute	Description
Subfield ID	01
Subfield Data Length	2 positions
Data Representation	ans-2
Data Field	Contents of subfield 1
Justification	N/A

Values

Value	Description
M Space	Mastercard One Credential Funding PAN

Subfield 2 (Additional Account Number)

PDS 0011, subfield 2 (Additional Account Number) contains an account number related to the PAN in DE 2 (Primary Account Number [PAN]).

Attributes

Attribute	Description
Subfield ID	02
Subfield Data Length	2 positions, value 06-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 2
Justification	Left

PDS 0217 (Special Acceptance Conditions Data)

PDS 0217 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Attributes

Attribute	Description
Data representation	ans...099; TAGLLLLVAR
Tag field	0217
Length field	3 positions, value = 001-099
Data field	Variable length, 1-99 positions
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of PDS 0217 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Applicable messages

Message Type Identifier	Org	Sys	Dst
First Presentment/1240	C	X	C

Subfields

Mastercard will introduce additional PDS 0217 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transactions, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

Subfield 01 (Mastercard One Credential Exclusion Indicator)

PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service should apply to the transaction.

Attributes

Attribute	Description
Subfield ID	01
Subfield data length	01
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Values

If present, PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) must contain one of the values listed in the table.

Value	Description
C	Do not assign a Mastercard One Credential funding PAN contain the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Application notes

The Dual Message Clearing System will create or overlay PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) with the value from DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) of the matching Authorization message if the clearing to authorization matching process is successful.

The Dual Message Clearing System will remove PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the Issuer does not participate in the Mastercard One Credential service.

PDS 0275 (Account Level Management [ALM] Service Data)

PDS 0275 (Account Level Management [ALM] Service Data) supports Regional ALM processing and Mastercard One Credential processing.

Attributes

Attribute	Description
Data Representation	ans... 038; TAGLLLVAR
Tag Field	0275
Length Field	3 positions, value = 015-038
Data Field	Variable length, 015-038
Subfields	8 subfields
Justification	See subfields

Subfield 1 (ALM Service Code)

PDS 0275, subfield 1 (ALM Service Code) represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered.

ALM service names

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE	00126
MASTERCARD ONE CREDENTIAL	50000
ACCOUNT RANGE PARTICIPATION BUT PAN IS NOT REGISTERED IN MASTERCARD ONE CREDENTIAL	50127
ENHANCED VALUE AND MASTERCARD ONE CREDENTIAL	50402
ENHANCED VALUE AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50513
PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50616
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50703
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50705

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50707
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50710
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50717
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 1 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50804
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 2 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50806
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 3 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50808
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 4 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50811
SMALL BUSINESS SPEND - CREDIT CORE LEVEL 5 AND PRODUCT GRADUATION PLUS AND MASTERCARD ONE CREDENTIAL	50818
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 1 AND MASTERCARD ONE CREDENTIAL	50903
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 2 AND MASTERCARD ONE CREDENTIAL	50905
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 3 AND MASTERCARD ONE CREDENTIAL	50907
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 4 AND MASTERCARD ONE CREDENTIAL	50910
SMALL BUSINESS SPEND - CREDIT WORLD LEVEL 5 AND MASTERCARD ONE CREDENTIAL	50917
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51004
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51006

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51008
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51011
SMALL BUSINESS SPEND - CREDIT WORLD AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51018
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51103
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51105
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51107
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51110
SMALL BUSINESS SPEND - CREDIT WORLD ELITE LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51117
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 1 AND MASTERCARD ONE CREDENTIAL	51204
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 2 AND MASTERCARD ONE CREDENTIAL	51206
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 3 AND MASTERCARD ONE CREDENTIAL	51208
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 4 AND MASTERCARD ONE CREDENTIAL	51211
SMALL BUSINESS SPEND - CREDIT WORLD ELITE AND PRODUCT GRADUATION PLUS LEVEL 5 AND MASTERCARD ONE CREDENTIAL	51218
WORLD ELITE SHORTFALL AND MASTERCARD ONE CREDENTIAL	51323
WORLD ELITE SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51425

ALM Service Name (ALM strategies which are enabled by the various Account Level Management Services)	PDS 0275, subfield 1: ALM Service Code (Represents the ALM service or combination of ALM services for which the PAN is registered. Usage: Account Registration Results, and ALM Service Data in Authorization and Clearing processing.)
WORLD HIGH VALUE AND MASTERCARD ONE CREDENTIAL	51519
WORLD HIGH VALUE AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51620
WORLD SHORTFALL AND MASTERCARD ONE CREDENTIAL	51723
WORLD SHORTFALL AND PRODUCT GRADUATION AND MASTERCARD ONE CREDENTIAL	51825
CONSUMER PRODUCT MONITORING SERVICE: WORLD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52205
CONSUMER PRODUCT MONITORING SERVICE: NAME FOR GCMS PRODUCT ID MPE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52207
CONSUMER PRODUCT MONITORING SERVICE: WORLD ELITE QUALIFIED AND MASTERCARD ONE CREDENTIAL	52210
CONSUMER PRODUCT MONITORING SERVICE: MUSE MASTERCARD QUALIFIED AND MASTERCARD ONE CREDENTIAL	52217
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 1 (MUSE MASTERCARD REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52301
CONSUMER PRODUCT MONITORING SERVICE: REQUALIFICATION 2 (WORLD ELITE REQUALIFIED) AND MASTERCARD ONE CREDENTIAL	52424

Subfield 6 (Mastercard One Credential Acceptance Brand)

PDS 0275 (Account Level Management [ALM] Service Data), subfield 6 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in PDS 0275, subfield 2 (ALM Graduated or Registered Product Code).

Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	2 positions

Attribute	Description
Data Representation	an-3
Data Field	Contents of subfield 6
Justification	N/A

Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator)

PDS 0275 (Account Level Management [ALM] Service Data), subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	2 positions
Data Representation	an-1
Data Field	Contents of subfield 7
Justification	N/A

Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 Primary PAN.
S	Static Interchange: the transaction's interchange will be based on the DE 2 Primary PAN.

Subfield 8 (Mastercard One Credential Issuer Account Range)

PDS 0275 (Account Level Management [ALM] Service Data), subfield 8 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Attributes

Attribute	Description
Subfield ID	08
Subfield Data Length	2 positions
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 8
Justification	Left

IPM MPE

Mastercard will update the compressed, noncompressed, and optimized versions of these IPM MPE tables to support this release announcement.

IP0028T1: Country Codes (Non-compressed)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	90	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none">Y = Mastercard Transaction Calculator service is available in this countryN = Mastercard Transaction Calculator service is not available in this country
Filler	91-140	ans-50	Reserved for future use

IP0028T1: Country Codes (Optimized)

Mastercard is introducing a new field, Mastercard Transaction Calculator Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard Transaction Calculator Indicator	93	ans-1	Mastercard Transaction Calculator Indicator Valid values: <ul style="list-style-type: none"> Y = Mastercard Transaction Calculator service is available in this country N = Mastercard Transaction Calculator service is not available in this country
Filler	94-143	ans-50	Reserved for future use

IP0040T1: Issuer Account Range (Compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	177	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	178-194	ans-17	Reserved for future use

IP0040T1: Issuer Account Range (Non-compressed)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	185	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	186-307	ans-122	Reserved for future use

IP0040T1: Issuer Account Range (Optimized)

Mastercard is introducing a new field, Mastercard One Credential Participation Indicator, and modifying the Filler field to support the Mastercard One Credential product offering.

Field name	Positions	Attributes	Comments and values
Mastercard One Credential Participation Indicator	156	an-1	Indicates Mastercard One Credential Participation. Valid values: <ul style="list-style-type: none"> Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential
Filler	157-278	ans-122	Reserved for future use

IPM MPE tables

Table	Modified fields
IP0008T1: PDS Attributes	PDS Name, PDS Format, PDS Minimum Length, PDS Maximum Length, PDS Number of Subfields
IP0009T1: PDS Subfield Attributes	PDS Number, PDS Subfield Number, PDS Subfield Name, PDS Subfield Format, PDS Subfield Start, PDS Subfield Minimum Length, PDS Subfield Maximum Length

Table	Modified fields
IP0015T1: IPM Error Messages	IPM Error Message Number, IPM Error Message Start, IPM Error Message Length, Number IPM Error Message Variable Fields, IPM Error Message Text

Edits

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

New edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)

Error number	Requirement
3117	If indicated for a Mastercard One Credential country, acquirers of intracountry Mastercard One Credential dynamic interchange transactions in that country must populate PDS 0158, subfield 4 (Interchange Rate Designator) with an IRD that is valid for the brand and product code of the Mastercard One Credential Funding PAN.

The edit is performed in GCMS for First Presentment/1240-200 messages.

- Collection Only messages excluded.

New edit: PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator)

Error number	Requirement
3132	If present, PDS 0217, subfield 01 (Mastercard One Credential Exclusion Indicator) must contain a valid value.

The edit is performed in the Clearing Optimizer and in GCMS for First Presentment/1240-200 messages.

- Original and Reversal messages included.
- Collection Only messages excluded.

Error numbers

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

Error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0158, s4	3117	Interchange Rate Designator (IRD) must be appropriate for the brand and product code of the Mastercard One Credential Funding PAN.	GCMS
PDS 0217, s1	3132	PDS0217S1 MASTERCARD ONE CREDENTIAL EXCLUSION INDICATOR INVALID, MUST BE C, D OR M.	Both

Reports

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

ALM Reconciliation Data Report (IP755220-AA)

The Account Level Management (ALM) Reconciliation Data Report is offered to acquirers to use with the Interchange Detail Report (IP755020-AA) and Clearing Detail Report (IP755120-AA) to help facilitate acquirer reconciliation. This report is generated and sent after each clearing cycle. Customers can sign up for this report delivered through bulk file TN70 (Production) and TN72 (Test).

The report (in the form of a raw data file) includes PDS 0275 (Account Level Management Service Data) and PDS 0276 (Fee Amounts, Additional), along with other IPM clearing data, and enables acquirers to match transaction records within their existing back-end systems, or by matching the transaction records within the IP755020/IP755120 reports.

The IP755220-AA report will contain records for any account range that participates in ALM and/or Mastercard One Credential, as well as ALM program/Business Service combinations that have migrated to the new ALM service. Transactions that contain a PAN not registered for the ALM or Mastercard One Credential service are not included in the report. In addition, ALM or Mastercard One Credential transactions for which the ALM Service Code indicates an error are not included in the report. Some processing conditions may create a record for transactions that did not have ALM or Mastercard One Credential Funding PAN interchange applied. For example, purchase return and refund transactions within some countries that participate in ALM but do not apply to ALM interchange. Acquirers can determine if ALM interchange was applied to a transaction by referencing two PDS 0276 subfield values within the IP755220-AA records.

PDS 0276, subfield 2 (Override Hierarchy) will contain a non 00 value (01 through 11) if a product class override was applied for the ALM Product Graduation program.

PDS 0276, subfield 1 (Rate Type) will be populated with one of the 8nn Rate Type values directly associated with ALM when an adjustment is applied to the Base Rate amount (as shown in the PDS 0276 occurrence with subfield 1 (Rate Type) 001 for non-Product Graduation programs, for example, Enhanced Value.

The report includes header, detail, and trailer records (with the total number of records for detail records only). These records include the Global Clearing Management System Report ID, which will be IP755220-AA.

Per transaction, the new report will contain the following Detail Record. For the corresponding DE and PDS, refer to the *Mastercard Network Processing Dual Message Clearing System Guide*.

Header record

Field ID	Length	Comments
1	ans-17	Value HIP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	ans-664	Space Filler

Detail record

Field name	DE	PDS	Subfield	Length	Starting position
D (Detail record)	Static value			1	1
Distribution ICA				11	2
Message Type Indicator (MTI)				4	13
Primary Account Number (PAN)	2			19	17
Transaction Amount	4			12	36
Recon Amount	5			12	48
Function Code	24			3	60
Acquirer Reference Data	31			23	63
Transaction Currency	49			3	86
Recon Currency	50			3	89
Trace ID	63		2	15	92
GCMS Product ID		0002		3	107
Licensed Product ID		0003		3	110
Transaction Fee Amount		0146		36	113
Extended Precision Amount		0147		48	149
Central Site Busn Date		0158	5	6	197
ALM Service Data		0275	1-5	15	203
Additional Fee Amounts		0276		384	218

Field name	DE	PDS	Subfield	Length	Starting position
Processing Code	3		1	2	602
Acceptor Business Code (MCC)	26			4	604
Approval Code	38			6	608
Acceptor ID	42			15	614
Transaction Originator ICA	94			11	629
File ID		0105		25	640
Acquirer Submitted IRD				2	665
Mastercard Transaction Calculator Derived IRD				2	667
Reversal Indicator		0025	1	1	669
Mastercard Assigned ID (MAID)		0176		6	670
ALM Service Data Related to Mastercard One Credential		0275	6-8	23	676
Mastercard One Credential Exclusion Indicator		0217	1	1	699

NOTE: PDS 0276 (Fee Amounts, Additional) provides all fee amounts associated with transactions that have processed for ALM. This PDS may accommodate one to eight fee amount occurrences. GCMS will populate PDS 0276 in the IP755220-AA detail record with all eight fee amounts and any unused occurrences will be space filled.

NOTE: PDS 0275, subfield 8 is a variable length field. GCMS will populate PDS 0275, subfield 8 in the IP755220-AA detail record with 19 positions, space-filled at the end.

Trailer record

Field ID	Length	Comments
1	ans-17	Value of IP755220-AA
2	n-11	ICA
3	n-07	Endpoint
4	n-12	Total of detail records only
5	ans-652	Space filler

Mastercard sends the IP755220-AA Clearing Detail File at the end of each clearing cycle for all activity in that clearing cycle.

NOTE: If the Clearing Detail File Record does not contain data for the customer, then the customer receives only the header and trailer for the Clearing detail file.

Transaction Investigator

Mastercard will update the Clearing Transaction Investigator to support Mastercard One Credential with:

- PDS 0217 (Special Acceptance Conditions Data):
 - Subfield 01 (Mastercard One Credential Exclusion Indicator)
- The following PDS 0275 (Fee Amounts, Additional) subfields:
 - Subfield 6 (Mastercard One Credential Acceptance Brand)
 - Subfield 7 (Mastercard One Credential Static/Dynamic Interchange Indicator)
 - Subfield 8 (Mastercard One Credential Issuer Account Range)
- Expanded number of occurrences of PDS 0011 (Additional PAN Data) subfields, which is only applicable for issuers

Single Message System specification changes

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

Message layouts

Acquirers can submit Product Status Inquiry messages to determine the Mastercard One Credential Funding PAN's product code and consumer preference before submitting the financial transaction. This enhancement will provide the ability to submit a Product Status Inquiry request alone or in combination with other ASI services.

Product Status Inquiry Financial Transaction Request/0200 message

Data Element ID and Name		Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	.	Must contain 00
DE 4	Amount, Transaction	M	.	.	Must contain all zeroes
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 22, subfield 5	Cardholder/ Merchant Initiated Transaction Indicator	C	.	C	
DE 54, subfield 1	Account Type	M	.	.	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	.	.	Must contain 06

Data Element ID and Name	Org	Sys	Dst	Comments
DE 54, subfield 3 Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4 Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5 Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7 POS Transaction Status	M	•	•	Must contain 0
DE 61, subfield 9 POS Transaction Status - Extended	M	•	•	Must contain 2

Product Status Inquiry Financial Transaction Request Response/0210 (Mastercard-Generated)

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	•	X	M	<p>Mastercard responds to the transaction with a DE 39 Response Code value of 85 = Not Declined</p> <p>If the Issuer Account Range is not participating for this service, Mastercard will reject with DE 39 Response Code value of 12 = Invalid Transaction</p> <p>If the ALM/ Mastercard One Credential Service is not available, Mastercard will decline with DE 39 Response Code value of 91 = Authorization System or Issuer System Inoperative</p>
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service

Data Element ID and Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 4	ALM Rate Type •	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand •	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator •	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range •	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 110, subelement 8	Product ID	.	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>
DE 126, subfield 5	Product ID	.	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>

The Product Status Inquiry request can also be submitted as part of an Account Status Inquiry message.

Account Status Inquiry with Product Status Inquiry Financial Transaction Request/0200 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	M	Must contain 00
DE 4	Amount, Transaction	M	.	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	.	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	.	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	.	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 5	Cardholder/ Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Mastercard One Credential service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains Mastercard One Credential product code

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	C	Indicates the Product Class Override for Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	C	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> • D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN • S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3	Currency Code	M	•	•	Must contain numeric transaction category code
DE 54, subfield 4	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 61, subfield 7	POS Transaction Status	M	•	M	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	M	Must contain 0 or 1

Account Status Inquiry with Product Status Inquiry Financial Transaction Response/0210

Data Element ID and Name	Org	Sys	Dst	Comments	
DE 39 Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)	
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	<p>Possible values:</p> <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 110, subelement 8	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>
DE 126, subfield 5	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>

The Product Status Inquiry request can also be submitted as an Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry service message.

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Request/0200 message

DE ID	DE Name	Org	Sys	Dst	Comments
DE 3, subfield 1	Cardholder Transaction Type Code	M	.	M	Must contain 00
DE 4	Amount, Transaction	M	.	M	Must contain all zeros
DE 48, subelement 02, subfield 01	Mastercard One Credential Exclusion Indicator	C	X	C	If present, must contain C, D or M
DE 48, subelement 09, subfield 11	Mastercard One Credential Account Number Indicator	.	X	C	Contains Mastercard One Credential account number indicator
DE 48, subelement 09, subfield 12	Mastercard One Credential Account Number	.	X	C	Contains Mastercard One Credential account number (Funding PAN)
DE 48, subelement 09, subfield 13	Mastercard One Credential Account Number Expiration Date	.	X	C	Contains Mastercard One Credential account number expiration date
DE 48, subelement 22, subfield 5	Cardholder/Merchant Initiated Transaction Indicator	C	.	C	
DE 48, subelement 24, subfield 1	ALM Service Code	.	X	C	Mastercard One Credential service code
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	.	X	C	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	.	X	C	Indicates the Product Class Override for Mastercard One Credential service
DE 48, subelement 24, subfield 4	ALM Rate Type	.	X	C	Will contain value XXX

DE ID	DE Name	Org	Sys	Dst	Comments
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/ Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN
DE 54, subfield 1, occurrence 1	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 1	Amount Type	M	•	•	Must contain 05
DE 54, subfield 3, occurrence 1	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 1	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 1	Amount	M	•	•	Must contain the transaction amount

DE ID	DE Name	Org	Sys	Dst	Comments
DE 54, subfield 1 occurrence 2	Account Type	M	•	•	Must match DE 3, subfield 2
DE 54, subfield 2, occurrence 2	Amount Type	M	•	•	Must contain 06 if submitting for the Mastercard One Credential Product Status Inquiry service
DE 54, subfield 3, occurrence 2	Currency Code	M	•	•	Must contain the numeric transaction currency code
DE 54, subfield 4, occurrence 2	Debit or Credit Indicator	M	•	•	Must contain D
DE 54, subfield 5, occurrence 2	Amount	M	•	•	Must contain the transaction amount
DE 61, subfield 7	POS Transaction Status	M	•	M	Must contain 8
DE 61, subfield 9	POS Transaction Status - Extended	M	•	M	Must contain 0 or 1

Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Response/0210

Data Element ID and Name		Org	Sys	Dst	Comments
DE 39	Response Code	M	•	M	DE 39 (Response Code) may contain value 00 (Approved or completed successfully) 85 (Not declined), or a valid business decline response. If the issuer is unable to reply, the acquirer receives a DE 39 Response Code value of 91 (Authorization System or issuer system inoperative)
DE 48, subelement 24, subfield 1	ALM Service Code	•	X	M	Mastercard One Credential Service code

Data Element ID and Name	Org	Sys	Dst	Comments	
DE 48, subelement 24, subfield 2	ALM Product Graduation Plus or Registered Product Code	•	X	M	Contains Mastercard One Credential product code
DE 48, subelement 24, subfield 3	ALM Product Class	•	X	M	Indicates the Product Class Override for Mastercard One Credential Service
DE 48, subelement 24, subfield 4	ALM Rate Type	•	X	M	Will contain value XXX
DE 48, subelement 24, subfield 5	Mastercard One Credential Acceptance Brand	•	X	C	Acceptance brand of the Mastercard One Credential Funding PAN
DE 48, subelement 24, subfield 6	Mastercard One Credential Static/Dynamic Interchange Indicator	•	X	C	Possible values: <ul style="list-style-type: none">• D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN• S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
DE 48, subelement 24, subfield 7	Mastercard One Credential Issuer Account Range	•	X	C	Issuer account range of the Mastercard One Credential Funding PAN

Data Element ID and Name		Org	Sys	Dst	Comments
DE 110, subelement 8	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 126, subelement 5.</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>
DE 126, subfield 5	Product ID	•	X	M	<p>Based on the configuration, acquirer will receive the value in either this field or DE 110, subelement 8</p> <p>For Mastercard One, will be based on DE 2 PAN for Static Interchange and DE 48, subelement 24, subfield 7 for Dynamic Interchange, which could be the graduated product code for a registered PAN</p>

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.

Attributes

Attribute	Description
Subelement	02 (Special Acceptance Conditions Data)

Subelement 02 (Special Acceptance Conditions Data)

DE 48, subelement 02 (Special Acceptance Conditions Data) allows an acquirer to provide additional information about the transaction, the acceptor, etc. not elsewhere provided, that is relevant to the way Mastercard processes the transaction.

Attributes

Attribute	Description
Subelement ID	02
Subelement length	2 positions
Data representation	ans...99; LLVAR
Data field	Contents of subfield 01
Subfields	1 subfield
Justification	See subfields

Usage

Following is the usage of DE 48, subelement 02 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	X	C
Financial Transaction Advice/0220	•	X	C
Acquirer Reversal Advice/0420: acquirer-initiated or system-initiated	•	X	C

Application notes

Mastercard will introduce additional DE 48, subelement 02 subfields in the future. Acquirers must provide only subfields that are relevant to the transaction. For example, in the future if six subfields exist and only subfield 05 is relevant for a given transactions, then an acquirer must provide only subfield 05. Subfields 01 to 04 and 06 must not be provided.

Subfield 01 (Mastercard One Credential Exclusion Indicator)
DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) allows an acquirer to instruct Mastercard to limit the conditions in which the Mastercard One Credential service will apply to qualified transactions.

Attributes

Attribute	Description
Subfield ID	01
Subfield data length	2 positions
Data representation	an-1
Data field	Contents of subfield 01
Justification	N/A

Values

Value	Description
C	Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction
D	Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance Brand for this transaction
M	Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

Edits

Mastercard will preform the following edits.

Edits

When the acquirer-generated Single Message System message contains...	Then the Single Message System...
DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) with an invalid value	will reject the transaction and send a response message to the acquirer with: <ul style="list-style-type: none">DE 39 = 30 (Format Error)DE 44 = 04802

Application notes

The Single Message System will remove DE 48, subelement 02, subfield 01 (Mastercard One Credential Exclusion Indicator) from the message if the issuer does not participate in the Mastercard One Credential service.

Subelement 09 (Additional PAN Data)

DE 48, subelement 09 (Additional PAN Data) is used to provide issuers with accounts related to the PAN in DE 2 (Primary Account Number [PAN]).

Subfield 11 (Mastercard One Credential Account Number Indicator)

DE 48, subelement 09, subfield 11 (Mastercard One Credential Account Number Indicator) provides the Mastercard One Credential account number indicator to the issuer.

Attributes

Attribute	Description
Subfield ID	11
Subfield Data Length	01
Data Representation	an-1
Data Field	Contents of subfield 11
Justification	N/A

Values

Value	Description
1	Mastercard One Credential funding PAN

Subfield 12 (Mastercard One Credential Account Number)

DE 48, subelement 09, subfield 12 (Mastercard One Credential Account Number) provides the Mastercard One Credential account number to the issuer.

Attributes

Attribute	Description
Subfield ID	12
Subfield Data Length	12-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 12
Justification	N/A

Subfield 13 (Mastercard One Credential Account Number Expiration Date)

DE 48, subelement 09, subfield 13 (Mastercard One Credential Account Number Expiration Date) provides the Mastercard One Credential account number expiration date to the issuer.

Attributes

Attribute	Description
Subfield ID	13
Subfield Data Length	04
Data Representation	n-4, format YYMM
Data Field	Contents of subfield 13
Justification	N/A

Subelement 24 (Account Level Management [ALM] Service Data)

DE 48, subelement 24 (Account Level Management [ALM] Service Data) supports Mastercard One Credential processing.

Attributes

Attributes	Description
Subelement ID	24
Subelement Length	02
Data Representation	an...65; LLVAR
Data Field	Contents of subfields 1-7
Subfields	7 subfields
Justification	See subfields

Usage

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request Response/0210	•	X	C
Financial Transaction Advice/0220	•	X	C
Financial Transaction Advice Response/0230	•	X	C

Message	Org	Sys	Dst
Acquirer Reversal Advice/ 0420: acquirer-initiated or system-initiated	•	X	C
Acquirer Reversal Advice Response/0430: issuer- initiated or system- initiated	•	X	C
Issuer Reversal Advice/ 0422: issuer-generated or system-initiated exception	•	X	C
Issuer Reversal Advice Response/0432: acquirer- generated or system- initiated exception	•	X	C

Application notes

In response messages for regular financial, advice, and reversal messages for Mastercard One Credential transactions, acquirers will only receive DE 48, subelement 24, subfields 1-7 if the Mastercard One Credential service assigns a funding PAN and the transaction will have Dynamic interchange applied.

In the following messages, acquirers will receive DE 48, subelement 24, subfields 1-7 whenever the Mastercard One Credential service assigns a funding PAN, regardless of Static or Dynamic interchange:

- Product Status Inquiry Financial Transaction Request Response/0210 (Mastercard-Generated) message
- Account Status Inquiry with Product Status Inquiry Authorization Response/0210 message
- Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Response/0210 message

Subfield 01 (ALM Service Code)

DE 48, subelement 24, subfield 01 (ALM Service Code) indicates the Mastercard One Credential service code.

Attributes

Attribute	Description
Subfield ID	01
Subfield Data Length	05
Data Representation	an-5
Data Field	Contents of subfield 1
Justification	N/A

Values

Value	Description
00000	SERVICE UNAVAILABLE
00126	PAN NOT REGISTERED FOR ALM OR MASTERCARD ONE CREDENTIAL , BUT ISSUERS ACCOUNT RANGE IS ACTIVE
50000	MASTERCARD ONE CREDENTIAL
50127	ACCOUNT RANGE PARTICIPATION BUT PAN IS NOT REGISTERED IN MASTERCARD ONE CREDENTIAL

Subfield 02 (ALM Product Graduation Plus or Registered Product Code)

DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code) contains the Mastercard One Credential product code.

Attributes

Attribute	Description
Subfield ID	02
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 2
Justification	N/A

Values

Value	Description
XXX	PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN.

Subfield 03 (ALM Product Class)

DE 48, subelement 24, subfield 03 (ALM Product Class) contains the Mastercard One Credential product class.

If the PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN, the field will be populated with XXX.

Attributes

Attribute	Description
Subfield ID	03

Attribute	Description
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 3
Justification	N/A

Values

Value	Description
XXX	PAN is not actively registered for Mastercard One Credential or the service does not return a Mastercard One Credential Funding PAN.

Subfield 04 (ALM Rate Type)

DE 48, subelement 24, subfield 04 (ALM Rate Type) contains the Mastercard One Credential Rate Type.

Attributes

Attribute	Description
Subfield ID	04
Subfield Data Length	03
Data Representation	an-3
Data Field	Contents of subfield 4
Justification	N/A

Values

Value	Description
XXX	Rate type does not apply

Subfield 05 (Mastercard One Credential Acceptance Brand)

DE 48, subelement 24, subfield 05 (Mastercard One Credential Acceptance Brand) contains the acceptance brand of the product code present in DE 48, subelement 24, subfield 02 (ALM Product Graduation Plus or Registered Product Code).

Attributes

Attribute	Description
Subfield ID	05
Subfield Data Length	03

Attribute	Description
Data Representation	an-3
Data Field	Contents of subfield 5
Justification	N/A

Values

Value	Description
MCC	Mastercard
DMC	Debit Mastercard
MSI	Maestro

Subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator)
DE 48, subelement 24, subfield 06 (Mastercard One Credential Static/Dynamic Interchange Indicator) identifies the transaction as being subject to dynamic or static interchange.

Attributes

Attribute	Description
Subfield ID	06
Subfield Data Length	01
Data Representation	an-1
Data Field	Contents of subfield 6
Justification	N/A

Values

Value	Description
D	Dynamic Interchange: the transaction's interchange will be based on the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN
S	Static Interchange: the transaction's interchange will be based on the DE 2 primary PAN

Subfield 07 (Mastercard One Credential Issuer Account Range)

DE 48, subelement 24, subfield 07 (Mastercard One Credential Issuer Account Range) contains the Mastercard One Credential Funding PAN's issuer account range.

Attributes

Attribute	Description
Subfield ID	07
Subfield Data Length	12-19
Data Representation	n...19; LLVAR
Data Field	Contents of subfield 7
Justification	N/A

DE 54 (Additional Amounts)

DE 54 (Additional Amounts) provides information for a maximum of 12 amounts and related account data for which specific data elements have not been defined.

Subfield 2 (Amount Type)

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Values

Value	Description
06	Product Status Inquiry Transaction Amount

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 9 (POS Transaction Status - Extended)

DE 61, subfield 9 (POS Transaction Status - Extended).

Attributes

Attribute	Description
Data Representation	n-1
Data Field	Contents of position 9
Justification	N/A

Values

Value	Description
2	Product Status Inquiry Service (Standalone)

Edits

Mastercard will perform the following edits.

Edits

When the Financial Transaction Request/0200 message contains...	then the Single Message System...
DE 61, subfield 7 (POS Transaction Status) contains a value other than 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains a value of 2	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 061
DE 61, subfield 7 (POS Transaction Status) contains a value of 0 and DE 61, subfield 9 (POS Transaction - Extended) contains a value of 2 and DE 3, subfield 1 (Cardholder Transaction Type Code) contains a value other than 00	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 30 (Format Error)• DE 44 = 003
DE 61, subfield 7 (POS Transaction Status), contains a value of 0 and DE 61, subfield 9 (POS Transaction Status - Extended) contains a value of 2 and Issuer account range is not eligible for the Product Inquiry Service	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none">• DE 39 = 12 (Invalid Transaction)

When the Financial Transaction Request/0200 message contains...	then the Single Message System...
DE 61, subfield 7 contains value 0 and DE 61, subfield 9 contains value 2 and DE 3, subfield 1 contains 00 and DE 4 (Amount, Transaction) is not zero	will reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 30 (Format Error) • DE 44 = 004
DE 61, subfield 9 contains value 2 and The Message Type Identifier is Financial Transaction Advice (0220) or Acquirer Reversal Advice/0420: acquirer-generated (0420)	will reject the transaction and send a response message to the acquirer with: <ul style="list-style-type: none"> • DE 39 = 12 (Invalid Transaction)

Alternate processing

Issuer Stand-In will use the DE 2 Point of Sale (POS) presented PAN for processing.

250-byte Batch Data File

Mastercard will modify 250-byte Batch Data File field descriptions to support this announcement.

Financial/Non-financial Additional Data Addendum Record (ADD2) – Optional Addendum

The Financial/Non-financial Additional Data Addendum Record (ADD2) follows the corresponding FREC, NREC, or EREC core records and any corresponding FPST, EPST, or ADDR addendum records, or both. This record is optional.

This addendum will only be created and supplied to the customer if the customer opts in for it and the transaction is a Merchant Presented QR transaction, a Mastercard One Credential transaction, or a tokenized transaction.

Financial/Non-financial Additional Data Addendum Record (ADD2) – Optional Addendum

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
Mastercard One Credential Account Number Indicator	145	DE 48, subelement 09, subfield 11	an-1	Contains Mastercard One Credential account number indicator. NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.
Mastercard One Credential Account Number	146-164	De 48, subelement 09, subfield 12	an-19	Contains Mastercard One Credential account number (Funding PAN). NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.
Mastercard One Credential Account Number Expiration Date	165-168	DE 48, subelement 09, subfield 13	an-4	Contains Mastercard One Credential account number expiration date. NOTE: The data will be populated only for issuers. For acquirers, it will be populated as spaces.
ALM Service Code	169-173	DE 48, subelement 24, subfield 01	an-5	Contains Mastercard One Credential service code.

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
ALM Product Graduation Plus or Registered Product Code	174-176	DE 48, subelement 24, subfield 02	an-3	Contains Mastercard One Credential product code.
ALM Product Class	177-179	DE 48, subelement 24, subfield 03	an-3	Indicates the Product Class Override for Mastercard One Credential service.
ALM Rate Type	180-182	DE 48, subelement 24, subfield 04	an-3	Contains value XXX
Mastercard One Credential Acceptance brand	183-185	DE 48, subelement 24, subfield 05	an-3	Acceptance brand of the Mastercard One Credential Funding PAN
Mastercard One Credential Static/Dynamic Interchange Indicator	186	DE 48, subelement 24, subfield 06	an-1	Possible values: <ul style="list-style-type: none"> D = Dynamic interchange: the transaction's interchange will be appropriate for the Mastercard One Credential Funding PAN instead of the DE 2 primary PAN S = Static interchange: the transaction's interchange will be appropriate for the DE 2 primary PAN
Mastercard One Credential Issuer Account Range	187-205	DE 48, subelement 24, subfield 07	an-19	Issuer account range of the Mastercard One Credential Funding PAN

Field description	Position	ISO DE No./ Subfield	Attribute	Valid values
Mastercard One Credential Exclusion Indicator	206	DE 48, subelement 02, subfield 01	an-1	Possible values: <ul style="list-style-type: none"> • C = Do not assign a Mastercard One Credential funding PAN containing the Mastercard Credit Acceptance Brand for this transaction • D = Do not assign a Mastercard One Credential funding PAN containing the Debit Mastercard Acceptance brand for this transaction • M = Do not assign a Mastercard One Credential funding PAN containing the Maestro Acceptance Brand for this transaction

80-byte Batch Financial Institution Table File

Mastercard will modify 80-byte Batch Financial Institution Table File field descriptions to support this announcement.

FIT Optional Addendum Record (FIT1)

Field name	Field description	Position	ISO De No./ subelement or subfield	Attribute	Valid values
FIT1-MCO-FLAG	Mastercard One Credential Participation Indicator	047	N/A	an-1	Y = Issuer is participating in Mastercard One Credential N = Issuer is not participating in Mastercard One Credential

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:

- *AP/EUR/LAC/MEA 11242 Introducing Mastercard One Credential*, Release 25.Q4
- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *Account Level Management Manual*
- *GCMS Parameter Table Layouts*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Dual Message Clearing System Guide*
- *Mastercard Network Processing Single Message System Guide*
- *Mastercard Transaction Calculator Product 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.

[US 11243 Introducing Mastercard One Credential](#), Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	<p>Modified:</p> <ul style="list-style-type: none">• What Mastercard is Doing section• Dual Message Authorization Product Status Inquiry Authorization Request/0100 message• Dual Message Authorization Account Status Inquiry with Product Status Inquiry Authorization Request/0100 message• Dual Message Authorization Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Authorization Request/0100 message• Dual Message Authorization DE 48, subelement 24, subfield 01 (ALM Service Code)• Dual Message Clearing PDS 0275, subfield 01 (ALM Service Code)• IPM MPE tables IP0028T1: Country Codes and IP0040T1: Issuer Account Range• ALM Reconciliation Data Report (IP755220-AA)• Single Message Product Status Inquiry Financial Transaction Request/0200 message• Single Message Account Status Inquiry with Product Status Inquiry Financial Transaction Request/0200 message• Single Message Account Status Inquiry with Approval Probability Indicator and Product Status Inquiry Financial Transaction Request/0200 message• Single Message System DE 48, subelement 24, subfield 01 (ALM Service Code) values• 250-byte Batch Data File• 80-byte Financial Institution Table File <p>Added:</p> <ul style="list-style-type: none">• Other media to Related documentation• Dual Message Authorization Reversal Advice/0420: system-generated, and Reversal Advice Response/0430 messages to DE 48, subelement 24• DE 48, subelement 02 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator) throughout• T960 Airline Authorization Log File• PDS 0217 (Special Acceptance Conditions Data), subfield 01 (Mastercard One Credential Exclusion Indicator)
15 April 2025	Modified ALM Reconciliation Data Report (IP755220-AA)
18 March 2025	Initial publication date

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