



AP 11735.1 Introducing On-Demand Decisioning Pricing for the Asia/Pacific Region (excluding India and Indonesia)

Type:

Bulletin announcement

Category:

Pricing/Fees

Audience:

Issuer

Processor

Region:

Asia/Pacific (excluding India and Indonesia)

Brand:

Mastercard®

Debit Mastercard

Maestro®

Product or service:

Network Solutions

Action indicator:

Financial

Published:

15 July 2025

Effective:

21 July 2025

27 July 2025

Executive overview

Mastercard is introducing pricing for a new optional service called On-Demand Decisioning (ODD) in the Asia/Pacific region (excluding India and Indonesia).

Table 1: Effective date details

Date	Details
21 July 2025	Pricing becomes effective
27 July 2025	First billing date

What Mastercard is doing

Mastercard is introducing pricing for On-Demand Decisioning, a new custom rules service for the issuer. With ODD, issuers can write rules on the Mastercard network to approve or decline transactions on their behalf at any time to support business needs. Using a simple user interface on Mastercard Connect®, issuers remain in complete control and identify the exact criteria that will approve or decline their transaction.

Table 2: Version history

Date	Description of change
15 July 2025	Initial publication date

How it works

On-Demand Decisioning will apply rules to the request leg (0100/0200) or the response leg (0110/0210) of an authorization or a financial transaction.

On the request leg – Mastercard issues an in-line decision before the transaction reaches the issuer.

If an issuer applies ODD rules on the request leg, all 0100/0200 authorization request/financial transaction request messages will be evaluated against the issuer's rule. If the transaction meets the criteria for an on-behalf decision, Mastercard will issue a response back to the acquirer and send the issuer an Authorization Advice/0120 message or Financial Transaction Advice/0220 message with transaction details.

The message will include a reason code indicating which ODD rule was responsible for the decision.

On the response leg - Issuers can change the decline response to an approval or change the decline reason code.

If an issuer initially declines the transaction, but their ODD rule criteria indicate that a different outcome should be applied, Mastercard will change the response code in Data Element (DE) 39 (Response Code) value before returning the response message to the acquirer. An Authorization Advice/0120 message or Financial Transaction Advice/0220 message will be sent to the issuer with updated transaction details. The message will include a reason code indicating which ODD rule was responsible for the decision.

Billing and pricing information

The pricing for Mastercard On-Demand Decisioning is effective 21 July 2025 and first billing occurs on 27 July 2025.

Mastercard will bill the fees weekly and will occur when a customer participates in the service and has an active rule.

To learn more about the program and applicable billing, contact your Mastercard representative.

Table 3: Billing and pricing information

Billing event number	Billing event name	Service ID	Rate (USD)	Description
2FM5055(S)/TFM5055(S)	ODD Account Range Rule Monitoring Fee	FM	0.001/transaction Weekly minimum of 300/ICA	Fee charged on all transactions monitored by ODD (for example, all network volume on account ranges with active ODD rules). The fee applies when a customer has one or more account range-level rules. Once a rule is active, other rules (account range level or PAN level) can be added for no additional cost.
2FM5057(S)	ODD PAN Listing Fee	FM	1.25/PAN/ week	Weekly PAN residency for issuers that strictly have PAN-level rules.
2AB1509(S)	ODD Decisioning Fee	AB	0.05/transaction decided by ODD	Fee charged on transactions decided by ODD regardless of rule type.

Mastercard will include these changes in the *Pricing Guide* following the effective date. Until that time, use this announcement as the source for information.

Related information

AN 7717 Introducing New Payment Resiliency Service, On-Demand Decisioning

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.