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.

Table 1: 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 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.

Table 2: 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.

Table 3: 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.

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 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.

Table 5: 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.

Table 6: 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.

Table 7: 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.

Table 8: 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).

Table 9: 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.

Table 10: Usage

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

Table 11: 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.

Table 12: 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.

Table 13: 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.

Table 14: 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).

Table 15: 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).

Table 16: 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.

Table 17: 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.

Table 18: 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.

Table 19: 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.

Table 20: 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.

Table 21: Usage

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

Message	Org	Sys	Dst
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).

Table 22: 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.

GLB 11326 Supporting Visa Authorization Advice Messages, Customer Technical Conference, May 2025

Version history

Table 23: 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