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) 03:00 to 04:59 UTC	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/ Africa regions.
	01:00 to 09:00 U.S. Central Time 06:00 to 14:00 UTC	Dual Message Authorization System Acquirers globally. Issuers in the Middle East/Africa region and the Eastern Europe subregion.
	18:00 to 23:59 U.S. Central Time 23:00 to 04:59 UTC (+1D)	Dual Message Clearing System Acquirers globally. Issuers in the Middle East/Africa region and the Eastern Europe subregion.
	02:00 to 05:00 U.S. Central Time 07:00 to 10:00 UTC	Single Message System 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: • Prepaid	Dual Message Authorization Dual Message Clearing Single Message System	DE/Subelement/ Subfield/Value IPM MPE Product Code IRDs	Mandated
Issuer	Consumer: • Prepaid	Dual Message Authorization Dual Message Clearing	DE/Subfield/Value IPM MPE Product Code IRDs	Optional

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			
Data element definitions	√	√	√
IPM MPE		√	
Interchange programs		√	

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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: - Customer benefit - Interregional interchange programs - Intraregional interchange programs Added Other media to Related documentation
15 April 2025	Initial publication date

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