



MEA 11204.4 Introducing Interchange Rate Designator Criteria Alignment for South Africa

Type:
Switching release announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Middle East/Africa

Brand:
Mastercard®
Debit Mastercard

Release:
25.Q3

Action indicator:
Mandated: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
6 August 2025
7 August 2025

Executive overview

This announcement introduces edit enhancements for existing interchange programs to ensure alignment between qualifying interchange rate designator (IRD) criteria and the Dual Message Clearing System.

Table 1: Effective date details

Date	Time	Details
6 August 2025 to 7 August 2025	23:00 to 4:59 UTC 18:00 to 23:59 U.S. Central Time (First Clearing Cycle)	Dual Message Clearing System

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.

Table 2: Impact overview

Audience	Card type	System connections	Impact type	Action indicator
Issuer	Consumer	Dual Message Clearing System	Modified edits	Mandated
Acquirer	• Credit			
Processor	• Debit			
	• Prepaid			
	Commercial			
	• Credit			
	• Debit			
	• Prepaid			

Acquirer, Issuer: Mandated

Acquirers in South Africa must support the modified clearing edits as described in this announcement.

Acquirers and issuers in South Africa must prepare to send and or receive transactions using the existing 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.

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 for customers in the Middle East/Africa region to support the enhancements described in this release announcement.

Systems impact

For items marked √ (Yes), details are available in the corresponding sections.

Table 4: 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.

Modified edits

Table 5: Modified edit: DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under business service arrangement (BSA) 4/710001:

- PD: South Africa Intracountry Card Present

- AC, AD: South Africa Intracountry Acquirer Chip
- 1D: South Africa Intracountry Purchase with Cashback Acquirer Chip
- 1C: South Africa Intracountry Purchase with Cashback Acquirer Chip
- CC, CD: South Africa Intracountry Cashback without Purchase
- BC, BD: South Africa Intracountry Purchase with Cashback

Error number	Requirement	Modification for this release
2635	DE 22 (Point of Service [POS] Entry Mode), subfield 5 (Cardholder Present Data) must be present and equal 0.	Modified to add entries for BSA 4/710001 for IRDs PD, AC, AD, 1D, 1C, CD, CC, BC, BD.

This 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.

Table 6: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 6 (Card Present Data)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- CC, CD: South Africa Intracountry Cashback without Purchase
- BC, BD: South Africa Intracountry Purchase with Cashback

Error number	Requirement	Modification for this release
2636	DE 22 (Point of Service [POS] Entry Mode), subfield 6 (Card Present Data) must be present and equal 1.	Modified to add entries for BSA 4/710001 for IRDs CD, CC, BC, BD.

This 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.

Table 7: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- BC, BD: South Africa Intracountry Purchase with Cashback
- CC, CD: South Africa Intracountry Cashback without Purchase
- PC, PD: South Africa Intracountry Card Present

Error number	Requirement	Modification for this release
2376	DE 22 (Point-of-Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must be present and equal to '2', 'A', 'B', 'C', 'F', or 'M'.	Modified to add entries for BSA 4/710001 for IRDs PC, PD, CD, CC, BC, BD.

This 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.

Table 8: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 6 (Card Present Data)

Mastercard will modify this edit to include the following South Africa intracountry IRD under BSA4/710001: NC, ND: South Africa Intracountry Card not Present.

Error number	Requirement	Modification for this release
2508	DE 22 (Point-of-Service [POS] Entry Mode), subfield 6 (Card Present Data) must be present and cannot equal to 1 for IRDs NC, ND. This identifies that the card is not present.	Modified to add entries for BSA 4/710001 for IRDs NC, ND.

This 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.

Table 9: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 5 (Cardholder Present Data)

Mastercard will modify this edit to include the following South Africa intracountry IRD under BSA4/710001: NC, ND: South Africa Intracountry Card not Present.

Error number	Requirement	Modification for this release
2507	DE 22 (Point-of-Service [POS] Entry Mode), subfield 5 (Cardholder Present Data) must be present and not equal to 0. This identifies that the cardholder is not present.	Modified to add entries for BSA 4/710001 for IRDs NC, ND.
<p>This 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>		

Table 10: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode)

Mastercard will modify this edit to include the following South Africa intracountry IRD under BSA4/710001: NC, ND: South Africa Intracountry Card not Present.

Error number	Requirement	Modification for this release
2913	DE 22 (Point-of-Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode) must contain a value of 6, 7, R, S, or T.	Modified to add entries for BSA 4/710001 for IRDs NC, ND.
<p>This 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>		

Table 11: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 1 (Card Data Input Capability)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- IC, ID: South Africa Intracountry Issuer Chip
- 2C, 2D: South Africa Intracountry Purchase with Cashback Issuer Chip

Error number	Requirement	Modification for this release
0053	Point of Sale Terminal Data if present must contain a valid value. Value/Range List Table in OneDay File is IP2064T1.	Modified to add entries for BSA 4/710001 for IRDs IC, ID, 2C, 2D.
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.		

Table 12: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 4 (Terminal Operating Environment)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- IC, ID: South Africa Intracountry Issuer Chip
- 2C, 2D: South Africa Intracountry Purchase with Cashback Issuer Chip

Error number	Requirement	Modification for this release
0053	Point of Sale Terminal Data if present must contain a valid value. Value/Range List Table in OneDay File is IP2073T1.	Modified to add entries for BSA 4/710001 for IRDs IC, ID, 2C, 2D.
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.		

Table 13: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 5 (Cardholder Present Data)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- IC, ID: South Africa Intracountry Issuer Chip
- 2C, 2D: South Africa Intracountry Purchase with Cashback Issuer Chip

Error number	Requirement	Modification for this release
0053	Point of Sale Terminal Data if present must contain a valid value. Value/Range List Table in OneDay File is IP2075T1.	Modified to add entries for BSA 4/710001 for IRDs IC, ID, 2C, 2D.
<p>This 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>		

Table 14: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 6 (Card Present Data)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- IC, ID: South Africa Intracountry Issuer Chip
- 2C, 2D: South Africa Intracountry Purchase with Cashback Issuer Chip

Error number	Requirement	Modification for this release
0053	Point of Sale Terminal Data if present must contain a valid value. Value/Range List Table in OneDay File is IP2076T1.	Modified to add entries for BSA 4/710001 for IRDs IC, ID, 2C, 2D.
<p>This 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>		

Table 15: Modified edit: DE 22 (Point-of-Service [POS] Entry Mode), subfield 7 (Card Data, Input Mode)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- IC, ID: South Africa Intracountry Issuer Chip
- 2C, 2D: South Africa Intracountry Purchase with Cashback Issuer Chip

Error number	Requirement	Modification for this release
0053	Point of Sale Terminal Data if present must contain a valid value. Value/Range List Table in OneDay File is IP2074T1.	Modified to add entries for BSA 4/710001 for IRDs IC, ID, 2C, 2D.
<p>This 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>		

Table 16: Modified edit: DE 40 (Service Code)

Mastercard will modify this edit to include the following South Africa intracountry IRDs under BSA4/710001:

- IC, ID: South Africa Intracountry Issuer Chip
- 2C, 2D: South Africa Intracountry Purchase with Cashback Issuer Chip

Error number	Requirement	Modification for this release
2514	DE 40 (Service Code) must be present and contain a valid value. Value/Range List Table in OneDay File is IP2068T1.	Modified to add entries for BSA 4/710001 for IRDs IC, ID, 2C, 2D.
<p>This 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>		

Table 17: Modified edit: PDS 0052, subfield 3 (UCAF Collection Indicator)

Mastercard will modify this edit to include the following South Africa intracountry IRD under BSA4/710001: UC, UD: South Africa Intracountry Issuer UCAF.

Error number	Requirement	Modification for this release
0019	IF DE 3, subfield 1 Processing Code = 00 (Purchase) or 18 (Unique) then PDS 0052, subfield 3 (UCAF Collection Indicator) must be equal to 2, 3 or 5 when using specific IRDs.	Modified to add entries for BSA 4/710001 for IRDs UC, UD.
<p>This 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>		

Error numbers

Table 18: Error numbers for 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, s6	2636	DE22S6 MUST BE PRESENT AND EQUAL TO 1.	Both
DE 22, s7	2376	DE22S7 MUST BE PRESENT AND EQUAL TO 2, C, F, A, B OR M.	Both
DE 22, s6	2508	DE22S6 MUST BE PRESENT AND CANNOT EQUAL 1.	Both
DE 22, s5	2507	DE22S5 MUST BE PRESENT AND CANNOT EQUAL 0.	Both
DE 22, s7	2913	DE22S7 MUST BE PRESENT AND CONTAIN THE VALUE OF 6, 7, R, S OR T	Both
DE 22, s1	0053	INVALID. MUST BE 0, 1, 2, 4, 6, A, B, V.	Both
DE 22, s4	0053	INVALID. MUST BE 1, 3.	Both
DE 22, s5	0053	INVALID. MUST BE 0.	Both

Field/subfield	Error number	Error message	Edit performed by...
DE 22, s6	0053	INVALID. MUST BE 1.	Both
DE 22, s7	0053	INVALID. MUST BE 0, 1, 2, 6, A, B, S.	Both
DE 40	2514	MUST BE PRESENT AND EQUAL TO 200-299, 600-699.	Both
PDS 0052, s3	0019	INVALID UCAF COLLECTION INDICATOR.	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.

Reference manuals

For information about Mastercard processing refer to:

- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *IPM Clearing Formats Error Numbers and Messages*
- *IPM Clearing Formats*

Version history

Table 19: Version history

Date	Description of change
15 July 2025	Revised the effective date from 1 to 2 August 2025 to 6 to 7 August 2025
8 July 2025	Revised the effective date from 11 to 12 July 2025 to 1 to 2 August 2025
20 May 2025	Revised the effective date to align with Release 25.Q3 implementation
18 February 2025	Initial publication date