



# GLB 11848.1 Guidance for Issuers to aid Law Enforcement with Tokenized Data Requests

**Type:**

Bulletin announcement

**Category:**

Operations

**Audience:**

Issuer  
Processor  
Branded Processor  
Network Enablement Partner

**Region:**

Global

**Brand:**

Mastercard®  
Debit Mastercard  
Maestro®

**Product or service:**

Mastercard Digital Enablement Service

**Action indicator:**

Informational

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15 July 2025

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15 July 2025

## Executive overview

Law enforcement may make requests to issuers where a token may be linked to a specific criminal investigation. This announcement gives Mastercard Digital Enablement Service (MDES) issuers guidance on how to assist law enforcement with their inquiries on tokens.

**Table 1: Effective date details**

Date	Details
15 July 2025	The guidance for MDES issuers is effective.

## Customer benefit

Issuers can efficiently assist law enforcement during investigations.

## What Mastercard is doing

Mastercard recognizes that issuers handling tokenized card credentials sometimes face challenges when engaging with law enforcement agencies, leading to uncertainty about how to provide assistance and share relevant information with law enforcement.

**Table 2: Version history**

Date	Description of change
15 July 2025	Initial publication date

## Issuer guidance

Law enforcement may contact issuers with card or token details to assist with an investigation. There may be times when such requests are highly urgent, for example, to capture a criminal at large, or provide evidence for a serious crime and so on.

Issuers must:

- Have suitable processes in place for assisting law enforcement.
- Ensure that such processes can accommodate urgent requests.
- Validate that the requests are legal, and meet local regulatory requirements for sharing any requested cardholder data. If an issuer shares Primary Account Numbers (PANs), they may also benefit from Mastercard's free tools designed to support such requests. For

example, Mastercard offers services like the BIN Lookup API and the Simplified BIN and Account Range Table (SBART), both available at <https://developer.mastercard.com>, which can help confirm whether a PAN, group of PANs, token, or token set belongs to a specific issuer.

Issuers may also wish to inform law enforcement agencies about these tools when responding to official requests, as they can streamline verification and improve response accuracy.

Once a legal and vetted request has been received, issuers should be aware that such a request may be on a plastic card, or may be on a token, and that law enforcement would unlikely be able to tell from their data whether their request is relating to a token.

When a plastic card is part of the request, issuers should already have suitable processes in place.

When a token is part of the request, issuers should validate if the PAN presented is on one of their token account ranges.

To validate:

1. Navigate to MDES Manager
2. Click the ▾ button and select **View**











**Figure 1: View option in MDES Manager**

Home / MDES Manager
MDES Manager
Mastercard - Technology - Business Operations (242666)

Projects
Profiles
Asset Library
Allowlists
Account Ranges

## Digital Enablement Projects

Enablement Projects allow you to quickly enable one or more account ranges for digitization using the same profiles.

Name	Acceptance Brand	Account Ranges	Wallets/Programs	Status
 2019 Fall Forum Card Range 1 to test	Debit Mastercard	1	11	<div> <div>Active</div> <div>Edits saved as draft</div> </div>
 22339413 Project	Debit Mastercard	1	12	<div> <div>Active</div> <div>View</div> </div>
 23013300009-P4-MDES-Automation-Testing	Mastercard Credit	1	6	<div> <div>Active</div> </div>
 23035504000 - Cubic OMNY // CIS-2023-0524...7686	Private Label	0	1	<div> <div>Draft</div> </div>
 23037700043-BIZOPS Bank	Debit Mastercard	1	6	<div> <div>Active</div> </div>
 23037702112AttributeAssignProjTest	Debit Mastercard	0	6	<div> <div>Deletion In Progress</div> </div>
 327 - Merchant	Debit Mastercard	1	2	<div> <div>Active</div> </div>
 542195 - F31741990571	Mastercard Credit	0	7	<div> <div>Draft</div> </div>
 AKF data test	Mastercard Credit	1	4	<div> <div>Active</div> <div>Edits submitted</div> </div>
 ASA 612 service test ranges	Mastercard Credit	1	6	<div> <div>Active</div> </div>

Page 1 of 36
First Previous Next Last
Viewing 1 - 10 of 352

3. Scroll to the **Enablement Projects** section, and click the number of 'Account Ranges'

**Figure 2: Account Ranges in Enablement Project**

**Account Ranges in Enablement Project**

This Project contains 1 account ranges. Because of your access privileges, you have access to 1 of these account ranges.

In Active Project (1)

Account Range	Token Range
541234 56000 – 541234 56999	541275 89000 – 541275 89999

Click the number in the account ranges section to view the funding and token ranges

OK

**Enablement Project Details**

**Project Name:**  
Debit Product Configuration 2 - Canada

**Project Unique ID:**  
Abcdef12345-aaaa-1111-bbbb-fedccb987654321

**Country:**  
Canada

**Card Type:**  
Debit

**Account Ranges:**  
1

**Wallet Apps:**

**Programs:**

Issuers:

- Can use various data extract files, such as IPM MPE tables, the Simplified BIN Account Range Table, or the BIN Lookup API to obtain all of their account ranges.
- May determine the underlying card and therefore the account, and the cardholder when issuers receive a request on a token, by one of these:
  - Using their own mapping:  
If a customer maintains their own token mapping, they can query this to retrieve the underlying PAN, and the real cardholder.
  - Using their own data:  
Customers may be able to use their own reports, databases, transaction logs or other tools, to find a transaction on the token, and retrieve the underlying PAN, and the real cardholder.
  - Using Transaction Investigator:  
Customers can use the Transaction Investigator tool, available in Mastercard Connect. To retrieve the real PAN, customers may search by the token, find a transaction, and obtain the real PAN. This process is a quick way to establish the underlying card, and an expedient way to assist law enforcement.

**Figure 3: Transaction Investigator tool**

For transactions in the last 72 hours, select 'near real time', else select credit for dual message, or debit for single

Select the date range for the transaction(s) being researched

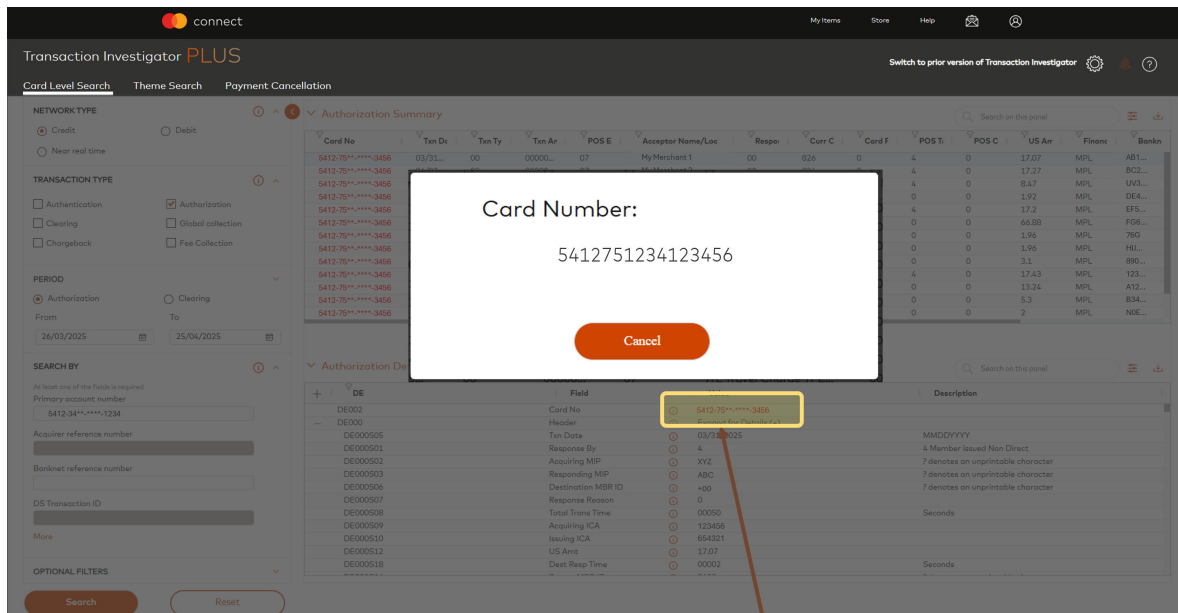
The screenshot shows the Transaction Investigator PLUS web application. The interface includes a sidebar with filters for NETWORK TYPE (Credit, Debit, Near real time), TRANSACTION TYPE (Authentication, Authorization, Clearing, Chargeback), and PERIOD (Authorization, Clearing). A date range selector is set from 26/03/2025 to 25/04/2025. A search box is highlighted with a yellow box and contains the text '5412-34\*\*\*\*1234'. The main area displays a table of transaction results with columns for Card No, Ten, Tx, Ten An, POS E, Acceptor Name/Loc, Respo, Curr C, Card F, POS T, POS C, US Am, Financ, and Bank. Below the table is an 'Authorization Detail' section showing a table of fields and values for a specific transaction.

Card No	Ten	Tx	Ten An	POS E	Acceptor Name/Loc	Respo	Curr C	Card F	POS T	POS C	US Am	Financ	Bank
5412-75****3456	03/31...	00	00000...	07	My Merchant 1	00	826	0	4	0	17.07	MPL	AB1...
5412-75****3456	04/03...	00	00000...	07	My Merchant 2	00	826	0	4	0	17.27	MPL	BC2...
5412-75****3456	04/07...	00	00000...	07	My Merchant 2	00	826	0	4	0	8.47	MPL	UX3...
5412-75****3456	04/10...	00	00000...	07	My Merchant 8	00	826	0	0	0	1.92	MPL	DE4...
5412-75****3456	04/11...	00	00000...	07	My Merchant 1	00	826	0	4	0	17.2	MPL	EF5...
5412-75****3456	04/12...	00	00000...	07	My Merchant 1	00	826	0	0	0	66.88	MPL	FG6...
5412-75****3456	04/13...	00	00000...	07	My Merchant 3	00	826	0	0	0	1.96	MPL	760
5412-75****3456	04/13...	00	00000...	07	My Merchant 6	00	826	0	0	0	1.96	MPL	HE1...
5412-75****3456	04/14...	00	00000...	07	My Merchant 1	00	826	0	0	0	3.1	MPL	890...
5412-75****3456	04/15...	00	00000...	07	My Merchant 7	00	826	0	4	0	17.43	MPL	123...
5412-75****3456	04/17...	00	00000...	07	My Merchant 7	00	826	0	0	0	13.24	MPL	A12...
5412-75****3456	04/17...	00	00000...	07	My Merchant 3	00	826	0	0	0	5.3	MPL	B34...
5412-75****3456	04/22...	00	00000...	07	My Merchant 3	00	826	0	0	0	2	MPL	NDE...

DE	Field	Value	Description
DE002	Card No	5412-75****3456	
DE000	Header	Expand for Details (+)	
DE000505	Ten Date	03/31/2025	MMDDYYYY
DE000501	Response By	4	4 Member issued Non Direct
DE000502	Acquiring MIP	XYZ	7 denotes an unprintable character
DE000503	Responding MIP	ABC	7 denotes an unprintable character
DE000506	Destination MBR ID	+00	7 denotes an unprintable character
DE000507	Response Reason	0	
DE000508	Total Trans Time	00050	Seconds
DE000509	Acquiring ICA	123456	
DE000510	Issuing ICA	654321	
DE000512	US Amt	17.07	
DE000518	Dest Resp Time	00002	Seconds

Enter the token/DPAN in this field

Figure 4: Card number



Click the masked card number to reveal the funding PAN



The Transaction Investigator tool can also search by Banknet reference, authorization response code, and other fields which may be useful when only partial information is available. Issuers may be able to combine information from their host platform with the Transaction Investigator tool to aid with law enforcement requests.

Once the issuer has the funding PAN from any of the above tools, they will be able to use their own systems to find the cardholder, and any specific details requested by law enforcement.

**NOTE: All PANs, bank identification numbers (BINs), and account ranges in this document are created using fictitious data. No cards or tokens will ever be issued on these ranges. The data is mocked up to help show how to use the tools.**

## Questions

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