



GLB 11737.1 Enhancing Participant Data for Mastercard Send Transactions

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard

Release:

26.Q2

Action indicator:

Mandated: Acquirer, Issuer

System:

Dual Message Authorization System
Single Message System

Published:

15 July 2025

Effective:

2 June 2026

Executive overview

Mastercard is enhancing the Mastercard Send transaction data elements available to capture information about participants involved in a transaction.

Table 1: Effective date details

Date	Time	Details
2 June 2026	01:00 – 09:00 U.S. Central Time	Dual Message Authorization System
	06:00 – 14:00 UTC	
	02:00 - 5:00 U.S. Central Time	Single Message System
	07:00 – 10:00 UTC	

Customer benefit

These changes will further assist acquirers and issuers with fraud detection and prevention, by facilitating the provision of enhanced information, in particular information around the participants in a transaction.

What Mastercard is doing

Mastercard is enhancing the Mastercard Send transaction data elements, and corresponding subelements and subfields available, to capture information about participants involved in a transaction.

The *Mastercard MoneySend and Funding Transactions Program Standards*, *Mastercard Gaming and Gambling Payments Program Standards*, and *Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards* will be updated regarding the permitted usage of these fields for MoneySend payment transactions, gaming payment transactions, and funding transactions.

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	Consumer: • Credit • Debit • Prepaid	Dual Message Authorization Single Message System	Data element definitions Edits	Mandated
Issuer	Consumer: • Credit • Debit • Prepaid	Dual Message Authorization Single Message System	Data element definitions Edits	Mandated

Acquirer, Issuer: Mandated

Acquirers must be prepared to send the new data element and fields for all Funding Transactions, MoneySend Payment Transactions, and Gaming Payment Transactions.

Issuers must be prepared to receive these new data element and fields for all Funding Transactions, MoneySend Payment Transactions, and Gaming Payment Transactions.

Acquirers and issuers must be prepared to send and receive the new subelements and subfields in DE 108 (Additional Transaction Reference Data).

Acquirers and issuers should be aware that Mastercard has renamed DE 117 (Additional Transaction Reference Data 2) and added the relevant subelements and subfields.

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.

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 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 108 (Additional Transaction Reference Data)

DE 108 (Additional Transaction Reference Data) provides the capability for the acquirers to send sender, receiver, and transaction level data to the issuer.

Table 5: Attributes

Attribute	Description
Data Representation	ans...999; LLLVAR
Data Length	3 positions
Data Field	Contents of subelements
Subelements	13
Justification	See "subelements"

Subelement 01 (Receiver/Recipient Data)

DE 108 (Additional Transaction Reference Data), subelement 01 (Receiver/Recipient Data) contains the receiver or recipient name, address, phone number, date of birth, and account details.

Table 6: Attributes

Attribute	Description
Subelement ID	01
Subelement Length	3 positions
Data Representation	ans....679; LLLVAR
Data Field	Contents of subfields
Subfields	Subfield 23 Receiver/Recipient Type
Justification	N/A

Subfield 23 (Receiver/Recipient Type)

DE 108, subelement 01, subfield 23 (Receiver/Recipient Type) contains the receiver/recipient type.

Table 7: Attributes

Attribute	Description
Subfield ID	23
Subfield Length	2 positions
Data Representation	an-2
Data Field	Contents of subfield 23

Attribute	Description
Justification	N/A

Table 8: Values

Value	Description
01	Consumer
02	Organization

Subelement 02 (Sender Data)

DE 108 (Additional Transaction Reference Data), subelement 02 (Sender Data) contains the sender name, address, phone number, date of birth, and account details.

Table 9: Attributes

Attribute	Description
Subelement ID	02
Subelement Length	3 positions
Data Representation	ans...378; LLLVAR
Data Field	Contents of subfields
Subfields	Subfield 23 (Sender Type)
Justification	N/A

Subfield 23 (Sender Type)

DE 108, subelement 02, subfield 23 (Sender Type) contains the sender type.

Table 10: Attributes

Attribute	Description
Subfield ID	23
Subfield Length	2 positions
Data Representation	an-2
Data Field	Contents of subfield 23
Justification	N/A

Table 11: Values

Value	Description
01	Consumer

Value	Description
02	Organization

Subelement 12 (Receiver/Recipient Organization Name)

DE 108 (Additional Transaction Reference Data), subelement 12 (Receiver/Recipient Organization Name) contains the receiver or recipient organization name when the receiver/recipient type is an organization.

Table 12: Attributes

Attribute	Description
Subelement ID	12
Subelement Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subelement 12
Subfields	N/A
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 13: Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	.	C
Authorization Advice/0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

Values

If present, cannot contain all spaces or all numeric values.

Subelement 13 (Sender Organization Name)

DE 108 (Additional Transaction Reference Data), subelement 12 (Sender Organization Name) contains the sender organization name when the sender type is an organization.

Table 14: Attributes

Attribute	Description
Subelement ID	13
Subelement Length	3 positions

Attribute	Description
Data Representation	ans...140; LLLVAR
Data Field	Contents of subelement 13
Subfields	N/A
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 15: Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	C	.	C
Authorization Advice/0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

Values

If present, cannot contain all spaces or all numeric values.

DE 117 (Additional Transaction Reference Data 2)

DE 117 (Additional Transaction Reference Data 2) contains data associated with intermediary parties that facilitate Mastercard transactions.

Table 16: Attributes

Attribute	Description
Data Representation	ans...999;LLLVAR
Data Element length	3 positions
Data Field	Contents of subelements
Subelements	4
Justification	See subelements

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 17: Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	.	C
Authorization Advice/ 0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

DE 117 encoding scheme

Mastercard organizes DE 117 into a group of encoded subelements and subfields. The following tables illustrate the structure of DE 117 subelements.

Table 18: Structure of DE 117 subelements

LLL VAR (maximum length varies)						
3 bytes	3 bytes	3 bytes	Variable length	3 bytes	3 bytes	Variable length
Total length	First subelement data			Second subelement data		
	Subelement ID	Subelement length	Subelement variable length data	Subelement ID	Subelement length	Subelement variable length data

Table 19: Attributes of DE 117 subelements

Number of bytes	Attribute	Value
3	Total data element length	The "LLL" portion of the data element
3	Subelement ID	In the range 001-999
3	Subelement length	Variable
1...nnn	Subelement variable length data	Contents of subfields

DE 117 subelement encoding scheme

The following tables illustrate the structure of DE 117 subfields within a subelement.

Table 20: Structure of DE 117 subfields within a subelement

VAR (maximum length varies)					
3 bytes	3 bytes	Variable length	3 bytes	3 bytes	Variable length
First subfield data		Second subfield data			

VAR (maximum length varies)					
Subfield ID	Subfield length	Subfield variable length data	Subfield ID	Subfield length	Subfield variable length data

Table 21: Attributes of DE 117 subfields within a subelement

Number of bytes	Attribute	Value
3	Subfield ID	In the range 001-999
3	Subfield length	Variable
1...nnn	Subfield variable length data	Contents of subfields

Subelement 001 (Transaction Initiator Data)

DE 117 (Additional Transaction Reference Data 2), Subelement 001 (Transaction Initiator Data) includes data that identifies the transaction initiator.

Table 22: Attributes

Attribute	Description
Subelement ID	001
Data Representation	ans...225; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	5
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 23: Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	.	C
Authorization Advice/ 0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

Subfield 001 (Identification Type)

DE 117, subelement 001, subfield 001 (Identification Type) contains the identification type of the transaction initiator.

Table 24: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	3 positions
Data Representation	an-2
Data Field	Contents of subfield 001
Justification	N/A

Values

If Subfield 001 is present, it must contain one of the following valid values.

Table 25: Values

Value	Description
01	Business Identifier Code (BIC)
02	Legal Entity Identifier (LEI)
03	Acquirer Assigned ID
04	Mastercard Assigned ID
05	Tax ID
06	Other ID

Subfield 002 (Identification Number)

DE 117, subelement 001, subfield 002 (Identification Number) contains the identification number of the transaction initiator.

Table 26: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 002
Justification	N/A

Values

Valid Identification number of the transaction initiator.

Subfield 003 (Name)

DE 117, subelement 001, subfield 003 (Name) contains the legal organization name of the transaction initiator.

Table 27: Attributes

Attribute	Description
Subfield ID	003
Subfield Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subfield 003
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 004 (City)

DE 117, subelement 001, subfield 004 (City) contains the city of the transaction initiator.

Table 28: Attributes

Attribute	Description
Subfield ID	004
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 004
Justification	N/A

Values

Valid location city name of the transaction initiator.

Subfield 005 (Country)

DE 117, subelement 001, subfield 005 (Country) contains the country code of the transaction initiator.

Table 29: Attribute

Attribute	Description
Subfield ID	005
Subfield Length	3 positions
Data Representation	a-3

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Attribute	Description
Data Field	Contents of subfield 005
Justification	N/A

Values

If present, must contain a valid three-character alphabetic country code and must not be part of a blocked country list.

Refer to the *Quick Reference Booklet* for a valid list of country codes.

Subelement 002 (Financial Intermediary 1 Data)

DE 117 (Additional Transaction Reference Data 2), subelement 002 (Financial Intermediary 1 Data) includes data that identifies a financial intermediary who takes part in transaction flows.

Table 30: Attributes

Attribute	Description
Subelement ID	002
Data Representation	ans...225; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	5
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 31: Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	.	C
Authorization Advice/ 0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

Subfield 001 (Identification Type)

DE 117, subelement 002, subfield 001 (Identification Type) contains the identification type of a financial intermediary.

Table 32: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	3 positions
Data Representation	an-2
Data Field	Contents of subfield 001
Justification	N/A

Values

If Subfield 001 is present, it must contain one of the following valid values.

Table 33: Values

Value	Description
01	Business Identifier Code (BIC)
02	Legal Entity Identifier (LEI)
03	Acquirer Assigned ID
04	Mastercard assigned ID
05	Tax ID
06	Other ID

Subfield 002 (Identification Number)

DE 117, subelement 002, subfield 002 (Identification Number) contains the identification number of a financial intermediary.

Table 34: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 002
Justification	N/A

Values

Valid identification number of a financial intermediary.

Subfield 003 (Name)

DE 117, subelement 002, subfield 003 (Name) contains the legal organization name of a financial intermediary.

Table 35: Attributes

Attribute	Description
Subfield ID	003
Subfield Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subfield 003
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 004 (City)

DE 117, subelement 002, subfield 004 (City) contains the city of a financial intermediary.

Table 36: Attributes

Attribute	Description
Subfield ID	004
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 004
Justification	N/A

Values

Valid location city name of a financial intermediary.

Subfield 005 (Country)

DE 117, subelement 002, subfield 005 (Country) contains the country code of a financial intermediary.

Table 37: Attributes

Attribute	Description
Subfield ID	005
Subfield Length	3 positions
Data Representation	a-3

Attribute	Description
Data Field	Contents of subfield 005
Justification	N/A

Values

If present, must contain a valid three-character alphabetic country code and must not be part of a blocked country list.

Refer to the *Quick Reference Booklet* for a valid list of country codes.

Subelement 003 (Financial Intermediary 2 Data)

DE 117 (Additional Transaction Reference Data 2), subelement 003 (Financial Intermediary 2 Data) includes data that identifies a second financial intermediary who may take part in transaction flows.

For Funding Transactions and Moneysend Payment Transaction this field is reserved for future use. Until further notice originating institutions should not populate this field.

Table 38: Attributes

Attribute	Description
Subelement ID	003
Data Representation	ans...225; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	5
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 39: Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	.	C
Authorization Advice/ 0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

Subfield 001 (Identification Type)

DE 117, subelement 003, subfield 001 (Identification Type) contains the identification type of a financial intermediary.

Table 40: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	3 positions
Data Representation	an-2
Data Field	Contents of subfield 001
Justification	N/A

Values

If subfield 001 is present, it must contain one of the following valid values.

Table 41: Valid values

Value	Description
01	Business Identifier Code (BIC)
02	Legal Entity Identifier (LEI)
03	Acquirer Assigned ID
04	Mastercard assigned ID
05	Tax ID
06	Other ID

Subfield 002 (Identification Number)

DE 117, subelement 003, subfield 002 (Identification Number) contains the identification number of a financial intermediary.

Table 42: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 002
Justification	N/A

Values

Valid identification number of a financial intermediary.

Subfield 003 (Name)

DE 117, subelement 003, subfield 003 (Name) contains the legal organization name of a financial intermediary.

Table 43: Attributes

Attribute	Description
Subfield ID	003
Subfield Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subfield 003
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 004 (City)

DE 117, subelement 003, subfield 004 (City) contains the city of a financial intermediary.

Table 44: Attributes

Attribute	Description
Subfield ID	004
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 004
Justification	N/A

Values

Valid location city name of a financial intermediary.

Subfield 005 (Country)

DE 117, subelement 003, subfield 005 (Country) contains the country code of a financial intermediary.

Table 45: Attributes

Attribute	Description
Subfield ID	005
Subfield Length	3 positions
Data Representation	a-3

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Attribute	Description
Data Field	Contents of subfield 005
Justification	N/A

Values

If present, must contain a valid three-character alphabetic code and must not be part of a blocked country list.
Refer to the *Quick Reference Booklet* for a valid list of country codes.

Subelement 004 (Service Provider Data)

DE 117 (Additional Transaction Reference Data 2), subelement 004 (Service Provider Data) includes data that identifies a service provider who may take part in transaction flows.

Table 46: Attributes

Attribute	Description
Subelement ID	004
Data Representation	ans...155; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	2
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 47: Applicable messages

Message	Org	Sys	Dst
Authorization Request/ 0100	C	.	C
Authorization Advice/ 0120: system-generated	.	X	C
Reversal Request/0400	O	.	C

Subfield 001 (Name)

DE 117, subelement 004, subfield 001 (Name) contains the legal organization name of a service provider.

Table 48: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subfield 001
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 002 (Country)

DE 117, subelement 004, subfield 002 (Country) contains the country code of a service provider.

Table 49: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	a-3
Data Field	Contents of subfield 002
Justification	N/A

Values

If present, must contain a valid three-character alphabetic code and must not be part of a blocked country list.

Refer to the *Quick Reference Booklet* for a valid list of country codes.

Dual Message Authorization System Edits

The Dual Message Authorization System will perform the following edits.

Table 50: Authorization Request/0100 message

When...	Then the Dual Message Authorization System will...
an Authorization Request/0100 message contains subfields in DE 117, subelement 001 (Transaction Initiator Data) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format error)• DE 44 (Additional Response Data) = 117001

When...	Then the Dual Message Authorization System will...
an Authorization Request/0100 message contains subfields in DE 117, subelement 002 (Financial Intermediary Data) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format error)• DE 44 (Additional Response Data) = 117002
an Authorization Request/0100 message contains subfields in DE 117, subelement 003 (Financial Intermediary Data 2) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format error)• DE 44 (Additional Response Data) = 117003
an Authorization Request/0100 message contains subfields in DE 117, subelement 004 (Service Provider Data) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format error)• DE 44 (Additional Response Data) = 117004
an Authorization Request/0100 message contains subfields in DE 108, subelement 12 (Receiver/Recipient Organization Name) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format error)• DE 44 (Additional Response Data) = 108012
an Authorization Request/0100 message contains subfields in DE 108, subelement 13 (Sender Organization Name) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send an Authorization Response/0110 message to the acquirer with: <ul style="list-style-type: none">• DE 39 (Response Code) = 30 (Format error)• DE 44 (Additional Response Data) = 108013

Single Message System specification changes

Mastercard will introduce changes to the Single Message System to support this release announcement.

DE 108 (Additional Transaction Reference Data)

DE 108 (Additional Transaction Reference Data) provides the capability for the acquirers to send sender, receiver, and transaction level data to the issuer.

Table 51: Attributes

Attribute	Description
Data Representation	ans...999; LLLVAR
Data Length	3 positions
Data Field	Contents of subelements
Subelements	13
Justification	See "subelements"

Subelement 01 (Receiver/Recipient Data)

DE 108 (Additional Transaction Reference Data), subelement 01 (Receiver/Recipient Data) contains the receiver or recipient name, address, phone number, date of birth, and account details.

Table 52: Attributes

Attribute	Description
Subelement ID	01
Subelement Length	3 positions
Data Representation	ans....679; LLLVAR
Data Field	Contents of subfields
Subfields	Subfield 23 Receiver/Recipient Type
Justification	N/A

Subfield 23 (Receiver/Recipient Type)

DE 108, subelement 01, subfield 23 (Receiver/Recipient Type) contains the receiver/recipient type.

Table 53: Attributes

Attribute	Description
Subfield ID	23
Subfield Length	2 positions
Data Representation	an-2
Data Field	Contents of subfield 23
Justification	N/A

Table 54: Values

Value	Description
01	Consumer
02	Organization

Subelement 02 (Sender Data)

DE 108 (Additional Transaction Reference Data), subelement 02 (Sender Data) contains the sender name, address, phone number, date of birth, and account details.

Table 55: Attributes

Attribute	Description
Subelement ID	02

Attribute	Description
Subelement Length	3 positions
Data Representation	ans...378; LLLVAR
Data Field	Contents of subfields
Subfields	Subfield 23 (Sender Type)
Justification	N/A

Subfield 23 (Sender Type)
DE 108, subelement 02, subfield 23 (Sender Type) contains the sender type.

Table 56: Attributes

Attribute	Description
Subfield ID	23
Subfield Length	2 positions
Data Representation	ans...60; LLVAR
Data Field	Contents of subfield 23
Justification	N/A

Table 57: Values

Value	Description
01	Consumer
02	Organization

Subelement 12 (Receiver/Recipient Organization Name)

DE 108 (Additional Transaction Reference Data), subelement 12 (Receiver/Recipient Organization Name) contains the receiver or recipient organization name when the receiver/recipient type is an organization.

Table 58: Attributes

Attribute	Description
Subelement ID	12
Subelement Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subelement 12
Subfields	N/A
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 59: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	X	C
Financial Transaction Request Response/ 0210	C	X	C
AuthorizationAdvice/0220	.	X	C
Financial Transaction Advice/0220: Debit Mastercard Stand-In	.	X	C
Acquirer Reversal Advice/0420: acquirer- generated	C	X	C

Values

If present, cannot contain all spaces or all numeric values.

Subelement 13 (Sender Organization Name)

DE 108 (Additional Transaction Reference Data), subelement 12 (Sender Organization Name) contains the sender organization name when the sender type is an organization.

Table 60: Attributes

Attribute	Description
Subelement ID	13
Subelement Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subelement 13
Subfields	N/A
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 61: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	X	C

Message	Org	Sys	Dst
Financial Transaction Request Response/0210	C	X	C
AuthorizationAdvice/0220	.	X	C
Financial Transaction Advice/0220: Debit Mastercard Stand-In	.	X	C
Acquirer Reversal Advice/0420: acquirer-generated	C	X	C

Values

If present, cannot contain all spaces or all numeric values.

DE 117 Additional Transaction Reference Data 2

DE 117 (Additional Transaction Reference Data 2) contains data associated with intermediary parties that facilitate Mastercard transactions.

Table 62: Attributes

Attribute	Description
Data Representation	ans...999; LLLVAR
Data Element Length	3 positions
Data Field	Contents of subelements
Subelements	4
Justification	See subelements

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 63: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	X	C
Financial Transaction Request Response/0210	C	X	C
Financial Transaction Advice/0220	.	X	C
Authorization Advice/0220: system-generated	.	C	C

Message	Org	Sys	Dst
Financial Transaction Advice/0220: Debit Mastercard Stand-In	.	X	C
Acquirer Reversal Advice/0420: acquirer-generated	C	X	C

DE 117 encoding scheme

Mastercard organizes DE 117 into a group of encoded subelements and subfields. The following tables illustrate the structure of DE 117 subelements.

Table 64: Structure of DE 117 subelements

LLL	VAR (maximum length varies)					
3 bytes	3 bytes	3 bytes	Variable length	3 bytes	3 bytes	Variable length
Total length	First subelement data			Second subelement data		
	Subelement ID	Subelement length	Subelement variable length data	Subelement ID	Subelement length	Subelement variable length data

Table 65: Attributes of DE 117 subelements

Number of bytes	Attribute	Value
3	Total data element length	The "LLL" portion of the data element
3	Subelement ID	In the range 001-999
3	Subelement length	Variable
1...nnn	Subelement variable length data	Contents of subfields

DE 117 subelement encoding scheme

The following tables illustrate the structure of DE 117 subfields within a subelement.

Table 66: Structure of DE 117 subfields within a subelement

VAR (maximum length varies)					
3 bytes	3 bytes	Variable length	3 bytes	3 bytes	Variable length
First subfield data		Second subfield data			
Subfield ID	Subfield length	Subfield variable length data	Subfield ID	Subfield length	Subfield variable length data

Table 67: Attributes of DE 117 subfields within a subelement

Number of bytes	Attribute	Value
3	Subfield ID	In the range 001-999
3	Subfield length	Variable
1...nnn	Subfield variable length data	Contents of subfields

Subelement 001 (Transaction Initiator Data)

DE 117 (Additional Transaction Reference Data 2), subelement 001 (Transaction Initiator Data) includes data that identifies the transaction initiator.

Table 68: Attributes

Attribute	Description
Subelement ID	001
Data Representation	ans...195; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	5
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 69: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	.	C
Authorization Advice/0220: System-generated	.	C	C

Subfield 001 (Identification Type)

DE 117, subelement 001, subfield 001 (Identification Type) contains the identification type of the transaction initiator.

Table 70: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	2 positions
Data Representation	an-2
Data Field	Contents of subfield 001
Justification	N/A

Values

If subfield 001 is present, it must contain one of the following valid values.

Table 71: Values

Value	Description
01	Business Identifier Code (BIC)
02	Legal Entity Identifier (LEI)
03	Acquirer Assigned ID
04	Mastercard Assigned ID
05	Tax ID
06	Other ID

Subfield 002 (Identification Number)

DE 117, subelement 001, subfield 002 (Identification Number) contains the identification number of the transaction initiator.

Table 72: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	ans-25; LLLVAR
Data Field	Contents of subfield 002
Justification	N/A

Values

Valid identification number of the transaction initiator.

Subfield 003 (Name)

DE 117, subelement 001, subfield 003 (Name) contains the legal organization name of the transaction initiator.

Table 73: Attributes

Attribute	Description
Subfield ID	003
Subfield Length	3 positions
Data Representation	ans...140; LLLVAR
Data Field	Contents of subfield 003
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 004 (City)

DE 117, subelement 001, subfield 004 (City) contains the city of the transaction initiator.

Table 74: Attributes

Attribute	Description
Subfield ID	004
Subfield Length	3 positions
Data Representation	ans...25; LLLVAR
Data Field	Contents of subfield 004
Justification	N/A

Values

Valid location city name of the transaction initiator.

Subfield 005 (Country)

DE 117, subelement 001, subfield 005 (Country) contains the country code of the transaction initiator.

Table 75: Attribute

Attribute	Description
Subfield ID	005
Subfield Length	3 positions
Data Representation	a-3

Attribute	Description
Data Field	Contents of subfield 005
Justification	N/A

Values

If present, must contain a valid three-character alphabetic country code and must not be part of a blocked country list.

Refer to the *Quick Reference Booklet* for a valid list of country codes.

Subelement 002 (Financial Intermediary 1 Data)

DE 117 (Additional Transaction Reference Data 2), subelement 002 (Financial Intermediary 1 Data) includes data that identifies a financial intermediary who takes part in transaction flows.

Table 76: Attributes

Attribute	Description
Subelement ID	002
Data Representation	ans...195; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	5
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 77: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	.	C
AuthorizationAdvice/0220: System-generated	.	C	C

Subfield 001 (Identification Type)

DE 117, subelement 002, subfield 001 (Identification Type) contains the identification type of a financial intermediary.

Table 78: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	3 positions
Data Representation	an-2
Data Field	Contents of subfield 001
Justification	N/A

Values

If Subfield 001 is present, it must contain one of the following valid values.

Table 79: Values

Value	Description
01	Business Identifier Code (BIC)
02	Legal Entity Identifier (LEI)
03	Acquirer Assigned ID
04	Mastercard assigned ID
05	Tax ID
06	Other ID

Subfield 002 (Identification Number)

DE 117, subelement 002, subfield 002 (Identification Number) contains the identification number of a financial intermediary.

Table 80: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	ans-25
Data Field	Contents of subfield 002
Justification	N/A

Value

Valid identification number of a financial intermediary.

Subfield 003 (Name)

DE 117, subelement 002, subfield 003 (Name) contains the legal organization name of a financial intermediary.

Table 81: Attributes

Attribute	Description
Subfield ID	003
Subfield Length	3 positions
Data Representation	ans-140
Data Field	Contents of subfield 003
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 004 (City)

DE 117, subelement 002, subfield 004 (City) contains the city of a financial intermediary.

Table 82: Attributes

Attribute	Description
Subfield ID	004
Subfield Length	3 positions
Data Representation	ans-25
Data Field	Contents of subfield 004
Justification	N/A

Values

Valid location city name of a financial intermediary.

Subfield 005 (Country)

DE 117, subelement 002, subfield 005 (Country) contains the country code of a financial intermediary.

Table 83: Attributes

Attribute	Description
Subfield ID	005
Subfield Length	3 positions
Data Representation	a-3

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Attribute	Description
Data Field	Contents of subfield 005
Justification	N/A

Values

If present, must contain a valid three-character alphabetic code and must not be part of a blocked country list. Refer to the *Quick Reference Booklet* for a valid list of country codes.

Subelement 003 (Financial Intermediary 2 Data)

DE 117 (Additional Transaction Reference Data 2), subelement 003 (Financial Intermediary 2 Data) includes data that identifies a second financial intermediary who may take part in transaction flows.

For Funding Transactions and MoneySend Payment Transaction this field is reserved for future use. Until further notice originating institutions should not populate this field.

Table 84: Attributes

Attribute	Description
Subelement ID	003
Data Representation	ans...195; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	5
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 85: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	.	C
AuthorizationAdvice/0220: System-generated	.	C	C

Subfield 001 (Identification Type)

DE 117, subelement 003, subfield 001 (Identification Type) contains the identification type of a financial intermediary.

Table 86: Attributes

Attribute	Description
Subfield ID	001
Subfield Length	2 positions
Data Representation	an-2
Data Field	Contents of subfield 001
Justification	N/A

Values

If subfield 001 is present, it must contain one of the following valid values.

Table 87: Valid values

Value	Description
01	Business Identifier Code (BIC)
02	Legal Entity Identifier (LEI)
03	Acquirer Assigned ID
04	Mastercard assigned ID
05	Tax ID
06	Other ID

Subfield 002 (Identification Number)

DE 117, subelement 003, subfield 002 (Identification Number) contains the identification number of a financial intermediary.

Table 88: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	ans-25
Data Field	Contents of subfield 002
Justification	N/A

Values

Valid identification number of a financial intermediary.

Subfield 003 (Name)

DE 117, subelement 003, subfield 003 (Name) contains the legal organization name of a financial intermediary.

Table 89: Attributes

Attribute	Description
Subfield ID	003
Subfield Length	3 positions
Data Representation	ans-140
Data Field	Contents of subfield 003
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 004 (City)

DE 117, subelement 003, subfield 004 (City) contains the city of a financial intermediary.

Table 90: Attributes

Attribute	Description
Subfield ID	004
Subfield Length	3 positions
Data Representation	ans-25
Data Field	Contents of subfield 004
Justification	N/A

Values

Valid location city name of a financial intermediary.

Subfield 005 (Country)

DE 117, subelement 003, subfield 005 (Country) contains the country code of a financial intermediary.

Table 91: Attributes

Attribute	Description
Subfield ID	005
Subfield Length	3 positions
Data Representation	a-3

Attribute	Description
Data Field	Contents of subfield 005
Justification	N/A

Values

If present, must contain a valid three-character alphabetic code and must not be part of a blocked country list.
Refer to the *Quick Reference Booklet* for a valid list of country codes.

Subelement 004 (Service Provider Data)

DE 117 (Additional Transaction Reference Data 2), subelement 004 (Service Provider Data) includes data that identifies a service provider who may take part in transaction flows.

Table 92: Attributes

Attribute	Description
Subelement ID	004
Data Representation	ans...143; LLLVAR
Subelement Length	3 positions
Data Field	Contents of subfields
Subfields	2
Justification	N/A

Usage

Whether the usage is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Table 93: Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	C	.	C
AuthorizationAdvice/0220: System-generated	.	C	C

Subfield 001 (Name)

DE 117, subelement 004, subfield 001 (Name) contains the legal organization name of a service provider.

Table 94: Attributes

Attribute	Description
Subfield ID	001

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Attribute	Description
Subfield Length	3 positions
Data Representation	ans-140
Data Field	Contents of subfield 001
Justification	N/A

Values

If present, cannot contain all spaces or all numeric values.

Subfield 002 (Country)

DE 117, subelement 004, subfield 002 (Country) contains the country code of a service provider.

Table 95: Attributes

Attribute	Description
Subfield ID	002
Subfield Length	3 positions
Data Representation	a-3
Data Field	Contents of subfield 002
Justification	N/A

Values

If present, must contain a valid three-character alphabetic code and must not be part of a blocked country list.

Refer to the *Quick Reference Booklet* for a valid list of country codes.

Single Message System edits

The Single Message System will perform the following edits.

Table 96: Financial Transaction Request/0200 message

When...	Then the Single Message System will...
a Financial Transaction Request/0200 message contains subfields in DE 117, subelement 001 (Transaction Initiator Data) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	<p>reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with:</p> <ul style="list-style-type: none"> • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 117001

When...	Then the Single Message System will...
a Financial Transaction Request/0200 message contains subfields in DE 117, subelement 002 (Financial Intermediary Data) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 117002
a Financial Transaction Request/0200 message contains subfields in DE 117, subelement 003 (Financial Intermediary Data 2) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 117003
a Financial Transaction Request/0200 message contains subfields in DE 117, subelement 004 (Service Provider Data) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 117004
a Financial Transaction Request/0200 message contains subfields in DE 108, subelement 12 (Receiver/Recipient Organization Name) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 10812
a Financial Transaction Request/0200 message contains subfields in DE 108, subelement 13 (Sender Organization Name) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	reject the transaction and send a Financial Transaction Request Response/0210 message to the acquirer with: <ul style="list-style-type: none"> • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 10813

Table 97: Financial Transaction Request Response/0210 message

When...	Then the Single Message System will...
a Financial Transaction Request Response/0210 message contains subfields in DE 108, subelement 12 (Receiver/Recipient Organization Name) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	not forward DE 108, subelement 12 (Receiver/Recipient Organization Name) to the acquirer.
a Financial Transaction Request Response/0210 message contains subfields in DE 108, subelement 13 (Sender Organization Name) defined with an incorrect length and/or is incorrectly formatted (Data Representations)	not forward DE 108, subelement 13 (Sender Organization Name) to the acquirer.

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:

- *Mastercard Gaming and Gambling Payments Program Standards*
- *Mastercard MoneySend and Funding Transactions Program Standards*
- *Mastercard MoneySend and Funding Transactions Program Standards Addendum for Coding Standards*
- *Mastercard Network Processing Dual Message Authorization System Guide*
- *Mastercard Network Processing Single Message System Guide*
- *Quick Reference Booklet*

Version history

Table 98: Version history

Date	Description of change
15 July 2025	Initial publication date