



GLB 11238.2 Expanding Consumer and Commercial Product Codes Globally

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 Clearing System

Published:

17 June 2025

Effective:

17 October 2025

Executive overview

Mastercard is expanding consumer and commercial product codes for global acceptance.

Effective date details

Date	Time	Details
17 October 2025	22:00 to 23:59 U.S. Central Time (-1D)	Delivery of IPM MPE Full File (T068) for Asia/Pacific, Europe, and Middle East/Africa regions.
	03:00 to 04:59 UTC	
	04:00 to 06:00 U.S. Central Time	Delivery of IPM MPE Full File (T068) for U.S., Canada, and Latin America and the Caribbean regions.
	09:00 to 11:00 UTC	
	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	23:00 to 04:59 UTC (+1D)	

Customer benefit

Issuers in Australia will have a globally accepted, diverse product line to tailor their offerings to meet their account holder needs.

What Mastercard is doing

Mastercard is expanding the acceptance of the following consumer and commercial product codes by adding them to existing interregional, intraregional as well as additional Australia intracountry interchange rate designators (IRDs):

- DBS: Consumer Charge Card
- DCB: Line of Credit or Offset Linked Card
- DCO: Consumer Elite Card
- DLA: Business Executive Charge Card

Background

Mastercard offers a charge card that combines flexible financial management tools, interest-free payment days, and fixed payment

schedules. A charge card does not offer extended credit; the full amount of any debt incurred must be settled at the end of each specified period.

Audience by region

	Asia/Pacific	Canada	Europe	Latin America and the Caribbean	Middle East/Africa	U.S.
Acquirer	√	√	√	√	√	√
Issuer	√					

NOTE: Issuers in Australia only.

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:	Dual Message Authorization	IPM MPE	Mandated
	• Credit		IRDs	
	Commercial:	Dual Message Clearing	Product code	
	• Credit	Single Message System		
Issuer	Consumer:	Dual Message Authorization	IPM MPE	Optional
	• Credit		IRDs	
	Commercial:	Dual Message Clearing	Product code	
	• Credit	Single Message System		

Acquirer: Mandated

Acquirers globally must:

- Qualify transactions with product codes DBS, DCB, DCO, and DLA for interchange programs within business service arrangements (BSAs) as described in this release announcement.
- Provide and support these product codes in:
 - Data Element (DE) 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.

- 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 Australia that choose to issue cards with these product codes must:

- Support the interchange programs within business BSAs as described in this release announcement.
- Continue to receive these product codes in:
 - DE 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message Authorization System messages.
 - 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.

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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 Clearing System specification changes

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

IPM MPE

Mastercard will update the noncompressed and optimized versions of these IPM MPE tables.

IPM MPE table

Table	Modified fields
IP0096T1: Card Program Identifier and Product Restrictions	GCMS Product ID

Interchange programs

Mastercard will modify or add new interchange programs to support this release announcement.

Modified interchange program

Mastercard will modify existing interchange programs by adding consumer product codes DBS, DCB, and DCO and commercial product code DLA to existing IRDs within the following BSAs.

IRD details

Criteria	Requirement
GCMS product ID	Consumer credit: DBS, DCB, DCO Commercial credit: DLA

Interregional interchange programs

Mastercard will modify interchange programs to add consumer product codes DBS and DCB.

Acquiring region	Issuing region	BSA	IRDs to which product code DBS and DCB will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Canada	Asia/Pacific	1/020401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH
Europe	Asia/Pacific	1/050401	20, 2A, 51, AS, EG, EV, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YB, YE, YH
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YB, YE, YH

Interregional interchange programs

Mastercard will modify interchange programs to add consumer product code DCO.

Acquiring region	Issuing region	BSA	IRDs to which the product code DCO will be added
United States	Asia/Pacific	1/010401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI
Canada	Asia/Pacific	1/020401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Latin America and the Caribbean	Asia/Pacific	1/030401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Acquiring region	Issuing region	BSA	IRDs to which the product code DCO will be added
Europe	Asia/Pacific	1/050401	20, 2A, 51, AS, EG, EV, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX, YC, YF, YI
Middle East/Africa	Asia/Pacific	1/060401	20, 2A, EZ, FI, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, YC, YF, YI

Interregional interchange programs

Mastercard will modify interchange programs to add commercial product code DLA.

Acquiring region	Issuing region	BSA	IRDs to which the product code DLA will be added
United States	Asia/Pacific	1/010401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX
Canada	Asia/Pacific	1/020401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Latin America and the Caribbean	Asia/Pacific	1/030401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX
Europe	Asia/Pacific	1/050401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QX
Middle East/Africa	Asia/Pacific	1/060401	21, 2A, EZ, IP, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX

Intraregional interchange programs

Mastercard will modify interchange programs to add consumer product codes DBS and DCB.

Region	BSAs	IRDs to which product codes DBS and DCB will be added
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YB, YE, YH

Intraregional interchange programs

Mastercard will modify interchange programs to add consumer product code DCO.

Region	BSAs	IRDs to which the product code DCO will be added
Asia/Pacific	2/040001	20, 2A, CB, CQ, CS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM, YL, YS, YW

Intraregional interchange programs

Mastercard will modify interchange programs to add commercial product code DLA.

Region	BSAs	IRDs to which the product code DLA will be added
Asia/Pacific	2/040001	21, 2A, 69, B9, CQ, CS, JS, MS, NQ, NS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO, QR, QX, SM

Asia/Pacific intracountry interchange programs

Mastercard will modify interchange programs to add consumer product codes DBS, DCB.

Country	BSAs	IRDs to which product codes DBS, DCB will be added
Australia	4/036001	20, 2A, CH, L1, L2, L3, L4, MB, MS, MZ, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO

Asia/Pacific intracountry interchange programs

Mastercard will modify interchange programs to add consumer product code DCO.

Country	BSAs	IRDs to which product code DCO will be added
Australia	4/036001	20, 2A, CH, L1, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO

Asia/Pacific intracountry interchange programs

Mastercard will modify interchange programs to add commercial product code DLA.

Country	BSAs	IRDs to which product code DLA will be added
Australia	4/036001	2A, CH, MS, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, QL, QM, QN, QO

Quarterly Mastercard reporting

Issuers that choose to issue cards associated with product codes DBS, DCB, DCO, and DLA must report all related transaction activity, with any other activity, within the proper reporting category.

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:

- *AP 10416 Introducing Consumer and Commercial Product Codes in Australia*, Release 25.Q3
- *GLB 11362 25.Q4 IPM Mastercard Parameter Extract Table Updates*, Release 25.Q4

Reference manuals

For information about Mastercard processing refer to:

- *GCMS Parameter Table Layouts*

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- *Interchange and Service Fees Manual: Europe Region*
- *Interchange and Service Fees Manual: Europe Programs for Vendors*
- *Interchange and Service Fees Manual: Latin America and the Caribbean Region*
- *Interchange Manual Asia/Pacific Region*
- *Interchange Manual Asia/Pacific Region Programs for Vendors*
- *Interchange Manual Canada Region*
- *Interchange Manual for the Latin America and the Caribbean Programs for Vendors*
- *Interchange Manual Middle East/Africa Region*
- *Interchange Manual Middle East/Africa Region Programs for Vendors*
- *Interchange Manual for the U.S. Region*
- *Interchange Manual Interregional Programs for Vendors*

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 11238 Expanding Consumer and Commercial Product Codes Globally](#) Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Added IRDs BSA 4/036001 <ul style="list-style-type: none">• 2A, CH, L1, L2, L3, L4, MB, MZ Added Other media to Related documentation
15 April 2025	Initial publication date