



US 11810.1 Modifying Commercial Credit Interchange Program

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
United States

Brand:
Mastercard®

Release:
26.Q1

Action indicator:
Informational: Acquirer, Issuer

System:
Dual Message Clearing System

Published:
15 July 2025

Effective:
24 February 2026

Executive overview

Mastercard is modifying existing edits for interchange programs to help ensure alignment between qualifying interchange rate designator (IRD) criteria and the Dual Message Clearing System.

Table 1: Effective date details

Date	Time	Details
24 February 2026	18:00 to 23:59 U.S. Central Time	Dual Message Clearing System
	00:00 to 05:59 UTC (+1D)	

Customer benefit

Acquirers and issuers may benefit from edit support for interchange programs 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 modifying edits to ensure compliance with interchange program criteria.

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	Commercial:	Dual Message Clearing	Edits/Error numbers	Informational
	• Credit			
Issuer	Commercial:	Dual Message Clearing	Edits/Error numbers	Informational
	• Credit			

Acquirer, Issuer: Informational

Acquirers and issuers should be aware of IRD TK: Customer-negotiated Interchange Program being excluded for the impacted edits.

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			

Topic	Dual Message Authorization System	Dual Message Clearing System	Single Message System
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.

Edits

Mastercard will add new edits, modify existing edits, or remove existing edits to support this release announcement.

Table 5: Modified edit: PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator)

Mastercard will modify this edit to exclude IRD TK: Customer-negotiated Interchange Program.

Error number	Current requirement	Modification for this release
2431	<p>The Clearing system ensures that transactions are not submitted with an enhanced IRD, a World High Spend IRD, or a Small business IRD in PDS 0158, subfield 4 when one of the following applies:</p> <ul style="list-style-type: none"> The account range does not participate in Account Level Management DE 38 (Approval Code) is not present DE 38, position 6 does not equal one of the following: B, M, S, T, C, D, E, F, G, H, J, K, Q, Z, X, A, or R 	Modified to exclude IRD TK

The edit is performed in GCMS for the following message:

- First Presentment/1240

Collection Only messages excluded.

Error numbers

The error numbers and messages listed represent edits that are new, modified, or removed to support this release announcement.

Table 6: Modified error numbers

Field/subfield	Error number	Error message	Edit performed by...
PDS 0158, s4	2431	TRANSACTION DOES NOT QUALIFY FOR ALM INTERCHANGE	GCMS

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 *AN 4651 New Commercial Credit Interchange Program for the U.S. Region*, Release 21.Q2.

Reference manuals

For information about Mastercard processing refer to:

- *Interchange Manual for the U.S. Region*
- *Mastercard Network Processing Dual Message Clearing System Guide*

Version history

Table 7: Version history

Date	Description of change
15 July 2025	Initial publication date