



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

Published:
15 July 2025

Effective:
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

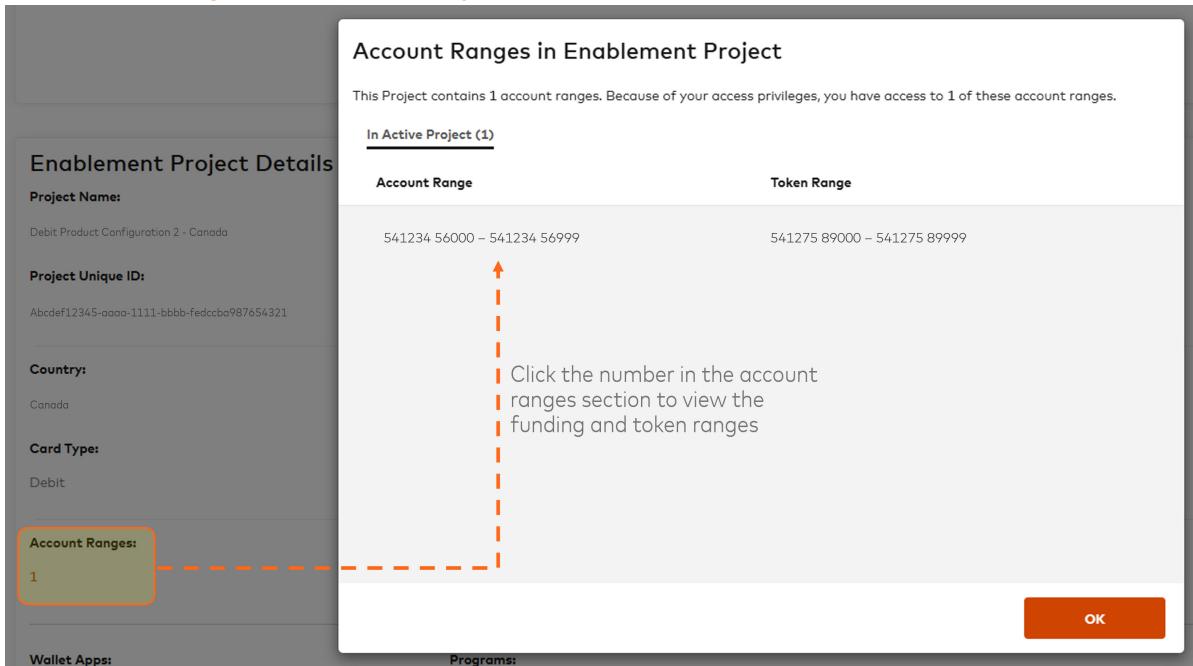
The screenshot shows the MDES Manager interface with the following details:

- Header:** Home / MDES Manager, MDES Manager, Mastercard - Technology - Business Operations (242666), a help icon.
- Navigation:** Projects (selected), Profiles, Asset Library, Allowlists, Account Ranges.
- Title:** Digital Enablement Projects
- Description:** Enablement Projects allow you to quickly enable one or more account ranges for digitization using the same profiles.
- Search Bar:** Search Project Name or Account Range, Search button.
- Table:** A grid of 10 rows representing different projects, with columns for Name, Acceptance Brand, Account Ranges, Wallets/Programs, and Status. The 'View' button for the project '23013300009-P4-MDES-Automation-Testing' is highlighted with a red box.
- Pagination:** Page 1 of 36, First, Previous, Next, Last, Viewing 1 - 10 of 352.

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

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

Figure 2: Account Ranges in Enablement Project



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 interface. At the top, there are three tabs: 'Card Level Search' (selected), 'Theme Search', and 'Payment Cancellation'. Below these are sections for 'NETWORK TYPE' (Credit selected), 'TRANSACTION TYPE' (Authorization selected), and 'PERIOD' (Authorization selected). The search criteria 'From' is set to '26/03/2025' and 'To' is set to '25/04/2025'. A red box highlights the 'SEARCH BY' section, which contains fields for 'Primary account number' (5412-34**-****-1234), 'Acquirer reference number', 'Banknet reference number', and 'DS Transaction ID'. A red arrow points from this section to the 'Enter the token/DPAN in this field' instruction below. Another red arrow points from the 'SEARCH BY' section to the 'Authorization Summary' table. The 'Authorization Summary' table has columns for Card No, Txn Dt, Txn Ty, Txn Ar, POS E, Acceptor Name/Loc, Respo, Curr C, Card F, POS T, POS C, US Ar, Financ, and Benkn. The table lists 15 transactions, each with a merchant name like 'My Merchant 1' through 'My Merchant 9' and 'My Merchant 1' through 'My Merchant 3'. A red box highlights the first transaction row. The 'Authorization Detail' table below has columns for DE, Field, Value, and Description. It shows detailed transaction data for the highlighted row, including fields like Header, Txn Date, Response By, Acquiring MIP, Responding MIP, Destination MBR ID, Response Reason, Total Trans Time, Acquiring ICA, Issuing ICA, US Arnt, and Dest Resp Time.

Card No	Txn Dt	Txn Ty	Txn Ar	POS E	Acceptor Name/Loc	Respo	Curr C	Card F	POS T	POS C	US Ar	Financ	Benkn
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	UV3...
5412-75****-3456	04/10...	00	00000...	07	My Merchant 9	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	1.90	MPL	HG7...
5412-75****-3456	04/13...	00	00000...	07	My Merchant 6	00	826	0	0	0	1.96	MPL	IH...
5412-75****-3456	04/14...	00	00000...	07	My Merchant 1	00	826	0	0	0	3.1	MPL	IG9...
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 3	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	NOE...

DE	Field	Value	Description
DE0002	Card No	5412-75****-3456	
DE000005	Header	Expand for Details (+)	
DE00005	Txn Date	03/31/2025	MMDDYYYY
DE000051	Response By	4	4 Member issued Non Direct
DE000052	Acquiring MIP	XYZ	? denotes an unprintable character
DE000053	Responding MIP	ABC	? denotes an unprintable character
DE000054	Destination MBR ID	+00	? denotes an unprintable character
DE000057	Response Reason	0	? denotes an unprintable character
DE000058	Total Trans Time	00050	Seconds
DE000059	Acquiring ICA	123456	
DE0000510	Issuing ICA	654321	
DE0000512	US Arnt	17.07	
DE000518	Dest Resp Time	00002	Seconds

Enter the token/DPAN in this field

Figure 4: Card number

The screenshot shows the Transaction Investigator PLUS interface. A modal window is open in the center, titled "Card Number:" with the value "5412751234123456". Below the modal is an orange "Cancel" button. In the background, there are several search filters and a large table of transaction data.

Modal Content:

Card Number:
5412751234123456

Background Table Headers:

Card No	Txn Dt	Txn Ty	Txn Am	POS E	Acceptor Name/Loc	Respo	Curr C	Card F	POS T	POS C	US Am	Finalc	Bankn
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Background Table Data (Partial):

5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	4	0	17.07	MPL	AB1...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	4	0	17.27	MPL	BC2...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	4	0	8.47	MPL	UV3...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	4	0	1.92	MPL	DE4...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	4	0	17.2	MPL	EFS...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	66.88	MPL	FG8...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	1.96	MPL	76G...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	1.05	MPL	HIL...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	3.1	MPL	880...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	17.43	MPL	123...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	13.24	MPL	A12...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	5.3	MPL	B34...
5412-75****-3456	03/21	00	00000	07	My Merchant1	00	826	0	0	0	2	MPL	NDE...

Background Filter Fields:

- Card Level Search, Theme Search, Payment Cancellation
- Network Type: Credit, Debit, Near real time
- Transaction Type: Authorization, Clearing, Global collection, Chargeback, Fee Collection
- Period: From 26/03/2025 To 25/04/2025
- Search By: Primary account number (5412 34**-****-1234), Acquirer reference number, Banknote reference number, DS Transaction ID, More
- Optional Filters

Background Description Panel:

At least one of the fields is required.
Card No: 5412-75****-3456
Header: DE0002
Txn Date: 03/21/2025
Response By: 4
Acquiring MIP: XYZ
Responding MIP: ABC
Dynamic MIP ID: +00
Responsible Respon: 0
Total Trans Total: 00000
Acquiring ICA: 123456
Issuing ICA: 654321
US Amt: 17.07
Dest Resp Time: 00002

Text Overlay:

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.