GLB 11253.2 Introducing MDES Service Indicators

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor
Network Enablement Partner

Region:
Global

Brand:
Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:
25.Q4

Action indicator:
Mandated: Acquirer
Opt-in: Issuer

System:
Dual Message Authorization System
Single Message System

Published:
17 June 2025

Effective:
4 November 2025

Executive overview

Mastercard is introducing Mastercard Digital Enablement Service (MDES) service indicators within the Dual Message Authorization System and Single Message System.

Effective date details

Date	Time	Details
4 November 2025	01:00 to 09:00 U.S. Central Time 07:00 to 15:00 UTC	Dual Message Authorization System
	02:00 to 5:00 U.S. Central Time 08:00 to 11:00 UTC	Single Message System

Customer benefit

The new MDES service indicators communicate that a transaction qualifies for specific services, available to acquirers, merchants, and issuers who opt in to receive them.

What Mastercard is doing

Mastercard will be expanding an existing data element to include three new subelements.

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: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization Single Message System	New subelements	Mandated
Issuer	Consumer: • Credit • Debit • Prepaid Commercial: • Credit • Debit • Prepaid	Dual Message Authorization Single Message System	New subelements	Opt-in

Acquirer: Mandated

Acquirers participating in MDES must be aware of these new subelements in DE 119 (Additional Data: Private Use 2):

- Subelement 004 (MDES Service Indicators for Acquirers)
- Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

Issuer: Opt-in

Issuers participating in MDES should be aware of these new subelements in DE 119:

- Subelement 003 (MDES Service Indicators for Issuers)
- Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

Issuers can opt in to this service by:

1. Logging into **MDES Manager** through Mastercard Connect®
2. Select **Profiles**
3. Select **Authorizations**
4. Select **Edit**

These subelements will not be populated on transactions processed through X-Code.

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			
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 Authorization System specification changes

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

DE 116 (Mastercard Internal Use Data 2)

DE 116 (Mastercard Internal Use Data 2) is reserved by Mastercard for internal use only. Mastercard will never send DE 116 to external message receivers. External message originators must not include DE 116 in any messages sent to Mastercard. If DE 116 is sent to Mastercard, it will be ignored.

Mastercard is repurposing DE 116 for internal use only. This data element is referenced in this announcement because it will be included in the upcoming version of the *Mastercard Network Processing Dual Message Authorization System Guide*. Acquirers and issuers will never send or receive it.

DE 119 (Additional Data: Private Use 2)

DE 119 (Additional Data: Private Use 2) contains data associated with various Mastercard programs, products, and services. DE 119 is used to convey data that is not related to any other ISO-defined data elements. It is a variable-length data element used for multiple purposes.

Attributes

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

Usage

Following is the usage of DE 119 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Message	Org	Sys	Dst
Authorization Request/ 0100	•	X	C
Authorization Request Response/0110	•	X	C

Subelement 003 (MDES Service Indicators for Issuers)

DE 119, subelement 003 (MDES Service Indicators for Issuers) provides indicators to issuers about issuer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	003
Subelement Length	3
Data Representation	ans...098; LLLVAR
	The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 003 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	•	X	C

Application notes

The Dual Message Authorization System inserts this subelement into Authorization Request/0100 messages when the issuer has opted-in to receive it.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 003. When future indicators are introduced, they will be defined in the MDES Technical Specifications for Dual and Single Message Systems.

Example indicators

Example indicator	Description
M1	MVCT Browser Autofill
M2	MVCT for Issuers without Controls
M3	MVCT for Issuers with Controls

Subelement 004 (MDES Service Indicators for Acquirers)

DE 119, subelement 004 (MDES Service Indicators for Acquirers) provides indicators to acquirers about acquirer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	004
Subelement Length	3
Data Representation	ans…098; LLLVAR The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 004 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request Response/0110	•	X	C

Application notes

The Dual Message Authorization System inserts this subelement into Authorization Request Response/0110 messages.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 004. When future indicators are introduced, they will be defined in the MDES Technical Specifications for Dual and Single Message Systems.

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Example indicators

Example indicator	Description
A1	Token Authentication

Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

DE 119, subelement 005 (MDES Service Indicators for Issuers and Acquirers) provides indicators to both issuers and acquirers about common services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	005
Subelement Length	3
Data Representation	ans...098; LLLVAR
	The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 005 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Authorization Request/0100	•	X	C
Authorization Request Response/0110	•	X	C

Application notes

The Dual Message Authorization System inserts this subelement into:

- Authorization Request/0100 messages when the issuer has opted-in to receive it
- Authorization Request Response/0110 messages

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

Reserved for future Service Indicators.

Refer to MDES Technical Specifications for Dual and Single Message Systems for more information.

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool to support this release announcement.

Single Message System specification changes

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

DE 116 (Mastercard Internal Use Data 2)

DE 116 (Mastercard Internal Use Data 2) is reserved by Mastercard for internal use only. Mastercard will never send DE 116 to external message receivers. External message originators must not include DE 116 in any messages sent to Mastercard. If DE 116 is sent to Mastercard, it will be ignored.

Mastercard is repurposing DE 116 for internal use only. This data element is referenced in this announcement because it will be included in the upcoming version of the *Mastercard Network Processing Single Message System Guide*. Acquirers and issuers will never send or receive it.

DE 119 (Additional Data: Private Use 2)

DE 119 (Additional Data: Private Use 2) contains data associated with various Mastercard programs, products, and services. DE 119 is used to convey data that is not related to any other ISO-defined data elements. It is a variable-length data element used for multiple purposes.

Attributes

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

Usage

Following is the usage of DE 119 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request Response/0210	•	X	C

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Subelement 003 (MDES Service Indicators for Issuers)

DE 119, subelement 003 (MDES Service Indicators for Issuers) provides indicators to issuers about issuer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	003
Subelement Length	3
Data Representation	ans...098; LLLVAR
	The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 003 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

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

Application notes

The Single Message System inserts this subelement into Financial Transaction Request/0200 messages when the issuer has opted-in to receive it.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 003. When future indicators are introduced, they will be defined in the MDES Technical Specifications for Dual and Single Message Systems.

Example indicators

Example indicator	Description
M1	MVCT Browser Autofill
M2	MVCT for Issuers without Controls
M3	MVCT for Issuers with Controls

Subelement 004 (MDES Service Indicators for Acquirers)

DE 119, subelement 004 (MDES Service Indicators for Acquirers) provides indicators to acquirers about acquirer-related services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	004
Subelement Length	3
Data Representation	ans...098; LLLVAR
	The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 004 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request Response/0210	•	X	C

Application notes

The Single Message System inserts this subelement into Financial Transaction Request Response/0210 messages.

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

This table provides example indicators for subelement 004. When future indicators are introduced, they will be defined in the MDES Technical Specifications for Dual and Single Message Systems.

Example indicators

Example indicator	Description
A1	Token Authentication

Subelement 005 (MDES Service Indicators for Issuers and Acquirers)

DE 119, subelement 005 (MDES Service Indicators for Issuers and Acquirers) provides indicators to both issuers and acquirers about common services that were applied to the transaction.

Attributes

Attribute	Description
Subelement ID	005
Subelement Length	3
Data Representation	ans…098; LLLVAR
	The "LLL" length field of the LLLVAR must be an integral multiple of 2, not to exceed 098
Justification	N/A

Usage

Following is the usage of DE 119, subelement 005 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Applicable messages

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request Response/0210	•	X	C

Application notes

The Single Message System inserts this subelement into:

- Financial Transaction Request/0200 messages when the issuer has opted-in to receive it
- Financial Transaction Request Response/0210 messages

This string consists of a repeating 2-byte structure, where each 2-byte segment serves as an indicator of the service performed.

Reserved for future Service Indicators.

Refer to MDES Technical Specifications for Dual and Single Message Systems for more information.

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 Network Processing Dual Message Authorization System Guide*

- *Mastercard Network Processing Single Message System Guide*
- *MDES Technical Specifications for Dual and Single Message Systems*

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 11253 Introducing Digital Service Indicators, Customer Technical Conference, May 2025

Version history

Version history

Date	Description of change
17 June 2025	Removed T1 and A1 from example indicators for DE 119, subelement 003 and T1 from example indicators for DE 119, subelement 004
	Added Other media to Related documentation
	Changed title from *GLB 11253.2 Introducing Digital Service Indicators*
	Replaced the word digital with MDES globally in this announcement, these changes are not marked with a revision indicator bar
	Updated attribute table and added usage for DE 119
	Added DE 116 information
15 April 2025	Initial publication date