Release 17.Q2 Document

Dual Message and Single Message Systems

18 October 2016
17 January 2017

OM

Summary of Changes, 17 January 2017

This document reflects release information associated with Release 17.Q2.

Description of Change	Where to Look
Addenda Release Articles Previously Published on the Release Information Center After Release 17.Q2 Second Publication (20 December 2016)	Throughout
• Global 534—Card Sequence Number in Mastercard Digital Enablement Service Transactions • U.S. 558—State-Owned Lottery Gaming Payment Transactions Transactions	
Updated Release Items	Throughout
• Global 522—Safety and Security Roadmap • Global 533—Introduction of Brazil Debit Migration Services Global • 542—Mastercard Digital Enablement Service Enhancements Supporting New Transaction Analysis Capabilities and CVM Models for MCBP Tokens • Global 566—Miscellaneous Core Systems Updates • Global 594—Mastercard Support of Payment Account Reference	

Summary of Changes, 20 December 2016

This document reflects release information associated with Release 17.Q2.

Description of Change	Where to Look
New Second Publication Release Items	Throughout
- Global 533—Introduction of Brazil New Debit Processing Services - LAC 342—Enhancements to Support Brazil MCC Settlement Functionality	
Addenda Release Articles Previously Published on the Release Information Center After Release 17.Q2 First Publication (18 October 2016)	Throughout
- Global 108—Account Level Management Refresh - Global 519—Support of Revised Standards for Processing Authorizations and Preauthorizations—Update 17.Q2 - Global 542—Mastercard Digital Enablement Service Enhancements Supporting New Transaction Analysis Capabilities and CVM Models for MCBP Tokens	
Updated Release Items	Throughout
- Global 420—Single Message System Chargeback Process Enhancements - Global 425—PIN Translation Service Enhancement - Global 522—Safety and Security Roadmap - Global 542—Mastercard Digital Enablement Service Enhancements Supporting New Transaction Analysis Capabilities and CVM Models for MCBP Tokens - Global 566—Miscellaneous Core Systems Updates - Global 594—Mastercard Support of Payment Account Reference - AP 345—New Clearing Edit to Support Mastercard Purchasing Card - LAC 329—Introduction of Interchange Structure for Haiti Intracountry Transactions - LAC 334—Introduction of Intracountry Interchange in Trinidad and Tobago - LAC 338—New Belize Domestic Interchange	

Contents

Chapter 11: Global 534—Card Sequence Number in Mastercard Digital Enablement Service Transactions..**168**

Chapter 12: Global 542—Mastercard Digital Enablement Service Enhancements Supporting New Transaction Analysis Capabilities and CVM Models for MCBP Tokens...................................**174**

Chapter 14: Global 594—Mastercard Support of Payment Account Reference...215

Chapter 15: AP 345—New Clearing Edit to Support Mastercard Purchasing Card..231

Chapter 16: LAC 329—Introduction of Interchange Structure for Haiti Intracountry Transactions... 238

Chapter 17: LAC 334—Introduction of Intracountry Interchange in Trinidad and Tobago... 262

Chapter 18: LAC 338—New Belize Domestic Interchange...................289

Chapter 19: LAC 342—Enhancements to Support Brazil MCC Settlement Functionality... 324

Chapter 20: MEA 323—Introduction of Contactless IRD Structure in Lebanon.. 327

Chapter 21: U.S. 323—Interchange Rate Program Timeliness Holidays for 2017 367

Chapter 22: U.S. 558—State-Owned Lottery Gaming Payment Transactions..372

Chapter 1 Release Overview

This section provides information about release milestones, release testing, release document organization, and more.

Release Milestones—Authorization

Milestones and dates for the Authorization Platform Release 17.Q2. All times are expressed in St. Louis, Missouri, USA Central time.

Dual Message System (Authorization) release items always phase in gradually on the effective date for a given enhancement. Because it takes time to roll out the changes to all MIPs globally, this process starts as early as 01:30 and is anticipated to end around 06:00 (St. Louis time).

Dates	Milestone
October 2016	
18	**Release Document First Publication**
	Release 17.Q2 Document—Dual Message and Single Message Systems is available on Mastercard Connect™.
December 2016	
20	**Release Document Second Publication**
	Second planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
January 2017	
17	**Release Document Final Publication**
	Final planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
	After publication of the January update, Mastercard will convey any subsequent changes on the Release Information Center.
February 2017	
16	**Mastercard Authorization Simulator**
	Mastercard Authorization Simulator version 17.Q2 is available for customers to perform offline testing of Dual Message System Release 17.Q2 code changes.
16	**Customer Test Cases**
	Customer test cases are available on the Testing Reference Information Center on Mastercard Connect™.
March 2017	

Dates	Milestone
1–10	**Mastercard Test Facility Unavailable**
	Mastercard Test Facility is unavailable for customer testing of Dual Message System Release 17.Q2 code changes.
	NOTE: There may be periods where the Mastercard Test Facility is intermittently available; however, attended online testing is not offered.
13	**Mastercard Test Facility Available**
	Mastercard Test Facility is available for customer testing of Dual Message System Release 17.Q2 code changes.
April 2017	
15–25	**Authorization Implementation Freeze**
	Dual Message System (Authorization) Release 17.Q2 implementation freeze. No customer-requested parameter changes may take effect on these dates.
21	**Global MIP Implementation Begins**
21	**Release Item Effective Dates**
	Effective date for specific Dual Message System (Authorization) Release 17.Q2 items.
26	**Authorization Implementation Freeze Ends**
	First effective date for parameter changes following the Dual Message System Release 17.Q2 implementation.
June 2017	
12–14	**Freeze Dates to Support MIP Global Roll**
	No customer-requested parameter changes may take effect.
13	**Release Item Effective Dates**
	Effective date for specific Dual Message System (Authorization) Release 17.Q2 items.
13	**Global MIP Implementation Ends**

Release Milestones—Clearing

Milestones and dates for the Clearing Platform Release 17.Q2. All times are expressed in St. Louis, Missouri, USA Central time.

For the Dual Message System (Clearing) processing date of 21 April 2017, transactions processed by Mastercard after the 08:00 cutoff on 20 April 2017 will be processed with the new GCMS software at Central Site. Customers using IPM Pre-edit should use the new version of IPM Pre-edit and Utilities software for transactions submitted after the 08:00 cutoff (St. Louis time).

Date	Milestone
October 2016	
18	**Release Document First Publication**
	First planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
	GCMS Parameter Table Layouts
	The *GCMS Parameter Table Layouts* is available for Release 17.Q2.
December 2016	
20	**Release Document Second Publication**
	Second planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
	GCMS Parameter Table Layouts
	The *GCMS Parameter Table Layouts* is available for Release 17.Q2.
January 2017	
17	**Release Document Final Publication**
	Final planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
	After publication of the January update, Mastercard will convey any subsequent release item changes on the Release Information Center.
	GCMS Parameter Table Layouts
	The *GCMS Parameter Table Layouts* is available for Release 17.Q2.
February 2017	

Date	Milestone
1–3	**First IPM Pre-edit and Utilities Software Global Rollout** • Test—IPM MPE Full File Replace file (T168) will be distributed to all clearing customers to support customer site Dual Message System (Clearing) Release 17.Q2 testing. • Dual Message System (Clearing) Release 17.Q2 IPM Pre-edit and Utilities Software (Bulk Files T065 [Workstation Plus version] or T066 [Mainframe version]) will be distributed to all registered users to begin customer site testing. Any limitations will be addressed with the Second IPM Pre-edit and Utilities Software Global Rollout and the next distribution of the Test—IPM MPE Full File Replace File (T168).
16	**Mastercard Clearing Presentment Simulator** The Mastercard Clearing Presentment Simulator (MCPS) version 17.Q2 is available for customers to perform offline testing of Dual Message System Release 17.Q2 code changes.
16	**Customer Test Cases** Customer test cases are available in the *Customer Interface Testing Reference* document set, found on the Testing Reference Information Center on Mastercard Connect™.
March 2017	
1–10	**Mastercard Test Facility Unavailable** Mastercard Test Facility becomes unavailable for customer clearing testing after 08:00. **NOTE: There may be periods where the Mastercard Test Facility is intermittently available; however, attended online testing is not offered.**
8–10	**Second IPM Pre-edit and Utilities Software Global Rollout (If Needed)** Dual Message System (Clearing) Release 17.Q2 IPM Pre-edit and Utilities Software (Bulk Files T065 [Workstation Plus version] or T066 [Mainframe version]) second distribution sent to all registered users to begin customer site testing. Any limitations from the First IPM Pre-edit and Utilities Software Global Rollout will be addressed with the Second IPM Pre-edit and Utilities Software Global Rollout.

Date	Milestone
9	**Test—IPM MPE Full File Replace File (T168) Delivery for Non-Americas Regions**
	Delivery of the Test—IPM MPE Full File Replace file (T168) for Dual Message System (Clearing) Release 17.Q2 will begin for the non-Americas regions (A/P, Europe, and MEA) starting at 22:00.
	Any limitations from a previous distribution of the Test—IPM MPE Full File Replace File (T168) will be addressed with this Test—IPM MPE Full File Replace File (T168) Delivery.
10	**Test—IPM MPE Full File Replace File (T168) Delivery for America Regions**
	Delivery of Test—IPM MPE Full File Replace file (T168) for Dual Message System (Clearing) Release 17.Q2 will begin for the America regions (U.S., Canada, Latin America and the Caribbean) starting at 04:00.
	Any limitations from a previous distribution of the Test—IPM MPE Full File Replace File (T168) will be addressed with this Test—IPM MPE Full File Replace File (T168) Delivery.
11	**Test—IPM MPE Daily Update File (T167)**
	Daily distribution of Test—IPM MPE Daily Update file (T167) resumes from the Mastercard Test Facility.
13	**Mastercard Test Facility Available**
	Mastercard Test Facility available as a Dual Message System (Clearing) Release 17.Q2 environment for customer clearing testing as of first clearing cutoff at 18:00.
14	**First Clearing Community Run**
	This includes files received by the Mastercard Test Facility after 08:00 on 14 March 2017 for processing/settlement date of 15 March 2017.
21	**Second Clearing Community Run**
	This includes files received by the Mastercard Test Facility after 08:00 on 21 March 2017 for processing/settlement date of 22 March 2017.

Date	Milestone
28	**Third Clearing Community Run**
	This includes files received by the Mastercard Test Facility after 08:00 on 28 March 2017 for processing/settlement date of 29 March 2017.
April 2017	
15–26	**Clearing Implementation Freeze**
	The Dual Message System (Clearing) Release 17.Q2 implementation freeze. No customer-requested parameter changes may take effect on these dates.
19	**IPM MPE Parameter Change Requests**
	First customer-requested Clearing parameter changes distributed in the IPM MPE following the Dual Message System (Clearing) Release 17.Q2 implementation.
20	**IPM MPE Changes Effective**
	First customer-requested Clearing parameter changes may take effect on this date, following the Dual Message System (Clearing) Release 17.Q2 implementation.
20	**Prod—IPM MPE Full File Replace (T068) Delivery for Non-Americas Regions**
	Delivery of the Prod—IPM MPE Full File Replace file (T068) for Dual Message System (Clearing) Release 17.Q2 will begin for the non-Americas regions (A/P, Europe, and MEA) starting at 22:00.
21	**Prod—IPM MPE Full File Replace (T068) Delivery for Americas Regions**
	Delivery of the Prod-IPM MPE Full File Replace file (T068) for Dual Message System (Clearing) Release 17.Q2 will begin for the America regions (U.S., Canada, Latin America and the Caribbean) starting at 04:00.
21	**Clearing Release Implementation**
	Mastercard will process all clearing transactions received after 08:00 as Dual Message System (Clearing) Release 17.Q2 activity for the business date of 22 April 2017.

Date	Milestone
21	**Release Item Effective Dates**
	Effective date for specific Dual Message System (Clearing) Release 17.Q2 items.
	Some Dual Message system (Clearing) release items may be aligned with the Authorization Release (End of MIP Roll) effective date.
22	**Prod—IPM MPE Daily Updates File (T067)**
	Daily distribution of the Prod—IPM MPE Daily Updates file (T067) resumes.
June 2017	
12–14	**Freeze Dates to Support MIP Global Roll**
	No customer-requested parameter changes may take effect.

Release Milestones—Single Message System

Milestones and dates for the Single Message System Release 17.Q2. All times are expressed in St. Louis, Missouri, USA Central time.

Date	Milestone
October 2016	
18	**Release Document First Publication**
	Release 17.Q2 Document—Dual Message and Single Message Systems is available on Mastercard Connect™.
December 2016	
20	**Release Document Second Publication**
	Second planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
January 2017	

Date	Milestone
17	**Release Document Final Publication**
	Final planned publication of the *Release 17.Q2 Document—Dual Message and Single Message Systems* is available on Mastercard Connect™.
	After publication of the January update, Mastercard will convey any subsequent changes on the Release Information Center.
February 2017	
16	**Mastercard Debit Financial Simulator**
	Mastercard Debit Financial Simulator (MDFS) version 17.Q2 is available for customers to perform offline testing of the Single Message System Release 17.Q2 code changes.
16	**Customer Test Cases**
	Customer test cases are available on the Testing Reference Information Center on Mastercard Connect™.
March 2017	
1–10	**Mastercard Test Facility Unavailable**
	Mastercard Test Facility is unavailable to customers for testing of the Single Message System Release 17.Q2 code changes.
	NOTE: There may be periods where the Mastercard Test Facility is intermittently available; however, attended online testing is not offered.
3	**Test—Batch Files Distribution**
	The daily distribution of test batch files, including MDS Report Transmission File (T467), 250-byte Batch Data File (T470), Financial Institution Table (FIT) (T459) and QPS and *PayPass* Chargeback Protection Amounts (TAN6) files will be distributed for 17.Q2.
13	**Mastercard Test Facility Available**
	Mastercard Test Facility is available to customers for testing of the Single Message System Release 17.Q2 code changes.
April 2017	

Date	Milestone
15–25	**Single Message System Implementation Freeze** Single Message System Release 17.Q2 implementation freeze. No customer-requested parameter changes may take effect on these dates.
21	**Prod—Batch Files Distribution** The daily distribution of production batch files, including MDS Report Transmission File (T461), 250-byte Batch Data File (T464), Financial Institution Table (FIT) (T458) and QPS and *PayPass* Chargeback Protection Amounts (TAN4) files will be distributed for 17.Q2.
21	**Single Message System Release 17.Q2 Code in Production** Single Message System Release 17.Q2 code is in production starting at 03:00. **Note:** Single Message Transaction Manager users may experience access interruptions.
21	**Release Item Effective Dates** Effective date for specific Single Message System Release 17.Q2 items. Some Single Message System release items may be aligned with the Authorization Release (End of MIP Roll) date.
26	**Single Message System Implementation Freeze Ends** First effective date for parameter changes following the Single Message System Release 17.Q2 implementation.
June 2017	
12–14	**Freeze Dates to Support MIP Global Roll** No customer-requested parameter changes may take effect.

Release Testing

Mastercard encourages customer testing as described in each release item. For more information about the testing, including release test cases, see the Testing Reference Information Center on Mastercard Connect™.

Release Document Organization

Release items are categorized as global or by a specific region where they apply. Mastercard assigns a unique release item indicator to each release item. The technical details for each release item are described in the Platform Impact topic.

Release Item Indicators

The release item indicator uses unique numbering to identify each release item by region (Global, Asia/Pacific, Canada, Europe, Latin America/Caribbean, Middle East/Africa, and U.S.).

- Authorization Release items—100 series
- Clearing Release items—300 series
- Single Message System Release items—400 series
- Shared (for example, Authorization, Clearing, and Single Message System) Release items— 500 series

The release item indicator is displayed in the title of each release item. Although the chapters (sections) may change throughout the release cycle as release items are added or removed, the release item indicator will not change throughout the release document cycle. If a release item is removed, the assigned release item indicator will be removed and not reused in the release document cycle. Mastercard recommends customers use the release item indicator to reference or track release items.

Release Action Indicators

Action indicators, which are provided in each release item's Customer Impact table, help customers to identify the impact of a release item on their organization.

The following list identifies action indicators, along with their descriptions, that are in use:

- Mandate:

  - All acquirers or issuers within a country, region, or globally are required to support an enhancement, with no exceptions. For example, the introduction of a new product code. All acquirers globally are required to support this enhancement.
  - A subset of acquirers or issuers within a country, region, or globally are required to support an enhancement, with no exceptions. For example, the introduction of a new product code. All issuers that choose to issue this new product code are required to support this enhancement.

NOTE: For scenarios that illustrate where the "Mandate" action indicator is used, refer to "Scenarios Supporting the Mandate Action Indicator."

- Optional—All acquirers or issuers determine on their own whether or not they want to support this effort. For example, the introduction of a new on-behalf service.
- Information Only—This is an "FYI." Informational only. For example, future date enhancement announcements.
- Program or service registration required—In some circumstances, acquirers or issuers will be required to pre-register with Mastercard for participation in an enhancement.
- Testing—Mastercard recommends that all acquirers or issuers test their platform enhancements. In some instances, testing will be required and customers will not be allowed to participate in a specific enhancement until all testing requirements have been satisfied.

The following scenarios illustrate where the "Mandate" action indicator is used.

Scenarios Supporting the Mandate Action Indicator

Release Item Description	Acquirers	Issuers	Comments
Introduction of a new product code for issuance in the Europe region only	Mandate—Acquirers globally MUST support this enhancement.	Mandate—Issuers in the Europe region that choose to issue this new product code MUST support this enhancement.	In this example, all acquirers are required to support this enhancement. Only a subset of issuers are required to support.
Introduction of a new data element to the IPM Clearing Format	Mandate—Acquirers globally MUST support this enhancement. This new data element is required on ALL Presentment/1240 messages.	Mandate—Issuers globally MUST support this enhancement. This is a "retain and return" field that must be present on all Chargebacks/1442 messages.	In this example, all acquirers and issuers are required to support this enhancement.
Enhancements to Fraud Scoring Service	N/A	Mandate—Issuers that participate in the Fraud Scoring Service MUST support enhancements as described in this article.	In this example, only a subset of issuers are required to support this enhancement.

Technical Specifications

The technical details for Authorization, Clearing, and the Single Message System are provided within each release item. The technical specifications contain new or changed technical information. Technical information that is not changed may be presented as appropriate to facilitate the understanding of the new or changed information.

Interchange Information

All interchange information (new and changed) is included within each release item.

NOTE: The technical specifications, including interchange information, contain only new or changed technical information. All other technical information remains unchanged and therefore is not provided with the Release Document.

Updates to Release Items After Final Planned Publication

After publication of the final planned release document, Mastercard will convey any subsequent changes on the Release Information Center on Mastercard Connect™.

Using the email notification, Release Updates attachment, customers can view which release articles have been updated. The Release Updates attachment provides links to the updated document. On the Release Information Center home page, customers can click the "Recent Updates" link to identify the updates and access the links to the release articles. In addition, customers can use the release landing page's Last Published column to access articles that have been updated since the date the Final Publication was published.

Reminder of Change in GCMS Community Run Day of Week

Mastercard schedules GCMS Community Run testing dates to begin on Tuesdays after 08:00 (St. Louis, Missouri, USA Central time). This change was made in response to customer requests.

The Community Run testing dates in the Clearing Release Milestones reflect the continuation of this standard.

GCMS Community Runs encourage all clearing customers to participate on the same business testing day. This all-on-the-same-business-day participation by the general clearing community improves the likelihood that customers will receive and may systemically respond to a significant variety of types of presentment transactions, as well as various life cycle transactions.

Mastercard Global Interchange Rates for 2017

Changes to the Mastercard Global and Regional Interchange rates for 2017 are currently unknown. If there are interchange rate changes, they will be provided in the appropriate *Interchange Bulletin*.

Data Integrity Updates

Mastercard uses a number of primary edits to monitor compliance and to resolve issues that account for more than 90 percent of all data integrity errors. These compliance issues compromise the integrity of the acquirer's message data.

The Data Integrity Monitoring Program helps acquirers reduce exception processing and, through greater processing efficiency and accuracy, may improve profitability.

Data Integrity Report Interface

For report monitoring, acquirers can access reports from the Data Integrity OnLine application available through Mastercard Connect™. To access the reports, follow these steps:

1. Go to **www.Mastercardconnect.com**.
2. Log on using the **User ID** and **Security Information**.
3. On the **Applications** menu, click **Data Integrity Online**. The page will open on the Reporting tab. From the list, select the type of appropriate report.

Customers can refer to the *Data Integrity Monitoring Program* manual, available on the Publications page on Mastercard Connect. This manual provides customers with detailed information about the Data Integrity OnLine application and new and revised edit criteria.

New edits or updates for Data Integrity that are not addressed in other global release items will be announced in the *Global Operations Bulletins*.

For More Information

Customers with questions about the Data Integrity updates should contact Global Customer Service or contact the Data Integrity Help Desk:

Phone:	1-636-722-6022

Delivery of Outbound Clearing Files at Release Implementation

The following information explains when Mastercard will deliver outbound Clearing files at release implementation. This sequence of events occurs under "normal" conditions and is subject to change due to unforeseen events. The release implementation could be delayed or

may take longer than indicated by these times. If release implementation is delayed, Mastercard will distribute an urgent notification.

Mastercard extends the planned outbound delivery of the files of cycles one and two by 1–3 hours on release implementation dates only to accommodate additional release-related activities taking place during this time period. The files from cycles three through six are delivered at the usual times. Release implementation dates occur four times a year and occur on a Friday of the release implementation month.

Although the files of cycles one and two are delivered on a different calendar day from cycles three through six, Mastercard considers the delivery of all six cycles of files to occur in one "processing day."

Acquirers and issuers should be aware that they will receive their cycle one and two files 1–3 hours later than usual. Mastercard will notify customers if the delay runs greater than three hours.

The outbound files and reports that are expected to be delayed are listed below. For more information about the files generated by Mastercard, refer to the *GCMS Reference Manual*.

NOTE: Cut-off times for clearing cycles remain the same.

Outbound Files and Reports Expected to Be Delayed During Release Implementation

Expected Delay of Outbound Files and Reports

Bulk IDs: T112 and TY30 (Customers in Russia)

File Name: Clearing Outbounds

File Name Details: Production IPM data generated by Mastercard from Central Site

Bulk IDs: T113 and TY34 (Customers in Russia)

File Name: Early Recon File

File Name Details: Early Reconciliation Message file generated by Mastercard: If the customer chooses to receive this file, it provides early reconciliation and error message details after each logical file from a member is processed

Bulk IDs: T140 and TY40 (Customers in Russia)

File Name: Cycle End Reports File. Customers receive only those reports they signed up for.

File Name Details:

- IP727010-AA—Clearing Cycle Acknowledgement Report
- IP727020-AA—Clearing Cycle Notification Report
- IP728010-AA—Clearing Cycle Summary Report
- IP857010-AA—Error Detail Report
- IP857010-BB—Collection Only Error Detail Report
- IP142110-AA—IPM Messages Created On Behalf of a Member
- IP142520-AA—On-behalf Service Fee Collection Report
- IP170010-AA—Acquirer Funded Reward Presentments Created On Behalf of a Member
- IP184010-AA—Non-IIAS Certified Merchant Recap
- IP148320-AA—Miscellaneous Override Financial Adjustments
- IP854010-AA—Error Detail

Bulk ID: TN66

File Name: Raw Data to XML File. If customers opted for XML Conversion. Customers receive only those reports they signed up for.

File Name Details: XML raw data files:

- IP775010-AA
- IP170010-AA
- IP142520-AA
- IP142110-AA

Bulk ID: TN70

File Name: Mexico Office Report

File Name Details: Raw data files:

- IP142110-AA
- IP142520-AA
- IP170010-AA
- IP830010

Times Expressed in Documentation

The following information indicates the way in which time is expressed in Mastercard publications.

Mastercard is a global company with locations in many time zones around the world. The Mastercard operations and business centers are in the United States. The operations center is in St. Louis, Missouri, and the business center is in Purchase, New York. For operational purposes, Mastercard refers to time frames in this document as either "St. Louis time" or "New York time." Coordinated Universal Time (UTC) is the basis for measuring time throughout the world. You can use the following table to convert any time in this document into the correct time in another zone.

Standard Time

First Sunday in November to second Sunday in March (For Central European Time, last Sunday in October to last Sunday in March)

St. Louis, Missouri, USA Time (UTC-6)	Purchase, New York, USA Time (UTC-5)	UTC
9:00	10:00	15:00

Daylight Saving Time

Second Sunday in March to first Sunday in November (For Central European Time, last Sunday in March to last Sunday in October)

St. Louis, Missouri, USA Time (UTC-5)	Purchase, New York, USA Time (UTC-4)	UTC
9:00	10:00	14:00

Related Information

Mastercard updates the following publications as needed and should be used in conjunction with this release document to obtain a complete description of the release enhancements.

These publications are offered exclusively through Publications on Mastercard Connect™ and on the *Mastercard Electronic Library* (CD-ROM).

Shared Resources

The following resources provide information common to both the Dual Message and Single Message Systems related to subjects discussed in this document:

- *Data Integrity Monitoring Program*
- Interchange Information Center on Mastercard Connect™
- Release Information Center on Mastercard Connect
- Testing Reference Information Center on Mastercard Connect

Dual Message System—Authorization

The following documents and resources provide authorization information related to the subjects discussed in this document:

- *Account Level Management User Manual*
- *Account Management System User Manual*
- *Authorization Manual*
- *Customer Interface Specification*
- *Data Communications Manual*
- *File Transfer Manual*

Dual Message System—Clearing

The following documents and resources provide clearing information related to the subjects discussed in this document:

- *Chargeback Guide*
- *GCMS Parameter Table Layouts*
- *GCMS Reference Manual*
- *Interchange Manual*
- *IPM Clearing Formats*
- *IPM Clearing Format Error Numbers and Messages*
- *IPM Pre-edit and Utilities Global Rollout—Mainframe*
- *IPM Pre-edit and Utilities Global Rollout—Workstation Plus*
- *IPM Pre-edit and Utilities Mainframe Module List*
- *IPM Pre-edit and Utilities—Mainframe*
- *IPM Pre-edit and Utilities—Workstation Plus*
- *MasterCom Administrator's Manual*
- *MasterCom Reports Manual*
- *Quick Reference Booklet*

Single Message System

The following documents and resources provide Single Message System information related to the subjects discussed in this document:

- *Debit Mastercard for Single Message System Guide*
- *Single Message System Programs and Services*
- *Single Message System Settlement and Reports*
- *Single Message System Specifications*
- *Single Message Transaction Manager User Guide*

Chapter 2 Global 106—Mastercard Installment Payment Service Application Programming Interfaces

Mastercard is enhancing the Mastercard Installment Payment Service to include additional Application Programming Interfaces (APIs) for Dual Message System-connected issuers to provide approval for transactions eligible for installments.

Global 106—Mastercard Installment Payment Service Application Programming Interfaces

Mastercard is enhancing the Mastercard Installment Payment Service to include additional Application Programming Interfaces (APIs) for Dual Message System-connected issuers to provide approval for transactions eligible for installments.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Issuers	Processors	
	Each customer must determine the impact on its operations.		
Systems:	Authorization		
Brands:	Mastercard®	Debit Mastercard®	Maestro®
Products & Services	Mastercard Installment Payment Service		
Action Indicator:	O	Optional—Issuers that participate in the Mastercard Installment Payment Service may optionally support the enhancements as described in this release item.	
	R	Program or service registration required—Issuers must register to participate in the Mastercard Installment Payment Service.	
	T	Testing recommended—Mastercard recommends that issuers participating in the Mastercard Installment Payment Service perform testing.	
Effective Date:	Dual Message System (Authorization): 13 June 2017		

Overview

Mastercard is offering additional Mastercard Installment APIs for Dual Message System-connected issuers to provide approval for transactions eligible for installments through the Mastercard Installment Payment Service.

Mastercard Installment Payment Service

Mastercard is introducing the following new APIs so issuers that participate in the Mastercard Installment Payment Service (Point-of-Interaction Eligibility and Enablement Service or Installment Calculation and Posting Service) can receive notification of transactions that are

eligible for installments and provide approval for Mastercard to proceed with an installment split:

- Open API to Notify Issuer—Offers issuers the ability to receive notification from Mastercard for transactions which are eligible for installments in accordance with the program parameters established by the issuer.
- Open API to Receive Issuer Approval—Allows Mastercard to receive notification from issuers for transactions which are approved for installments in accordance with the program parameters established by the issuer.

Background

The Mastercard Installment APIs available in Release 17.Q1 allow registered Dual Message System-connected issuers to incorporate an API functionality within their own mobile application or website so they can offer installment payment services to cardholders.

Related Information

- "Global 332—Mastercard Installment Payment Service Application Programming Interfaces," Release 17.Q1
- "Global 120—Mastercard Installment Payment Service—Point-of-Interaction Eligibility and Enablement," Release 16.Q4
- "Global 314—Mastercard Installment Payment Service—Installment Calculation and Posting," Release 16.Q4
- "Global 305—Mastercard Installment Payment Service—Installment Calculation and Clearing," Release 16.Q2
- "Global 515—Installment Payment Processing," Release 16.Q2
- "Europe 524—Installment Payment Processing in Europe Region," Release 16.Q1
- *Mastercard Installment Payment Service—Application Programming Interface: Implementation Guide*
- *Mastercard Installment Payment Service—Installment Calculation and Posting: Implementation Guide*
- *Mastercard Installment Payment Service—Point-of-Interaction Eligibility and Enablement: Implementation Guide*
- *Mastercard Installment Payment Service User Guide*

Customer Impact

This release item affects the indicated customers and platforms.

Issuers

This release item affects issuers as follows.

Mastercard Installment Payment Service

Issuers that participate in the Mastercard Installment Payment Service (Point-of-Interaction Eligibility and Enablement Service or Installment Calculation and Posting Service) may support the following new APIs:

- Open API to Notify Issuer
- Open API to Receive Issuer Approval

Current Processing

Currently, Mastercard provides Mastercard Installment APIs for issuers to use within their own mobile application or website to offer installment payment services to cardholders.

Enhancement Description

Mastercard will offer additional Mastercard Installment APIs that allow Dual Message System connected issuers to provide approval for transactions eligible for installments through the Mastercard Installment Payment Service.

Mastercard Installment Payment Service

Mastercard will introduce the following new APIs so issuers that participate in the Mastercard Installment Payment Service (Point-of-Interaction Eligibility and Enablement Service or Installment Calculation and Posting Service) can receive notification of transactions that are eligible for installments and provide approval for Mastercard to proceed with an installment split, in accordance with the program parameters established by the issuer:

- Open API to Notify Issuer
- Open API to Receive Issuer Approval

After the cardholder selects an installment plan using the Mastercard Installment Payment Service through the Mastercard Installment API, Mastercard will attempt to associate the Authorization transaction with an appropriate installment plan based on the PAN and transaction amount. If an appropriate match is found, Mastercard will qualify the transaction as eligible for an installment, and will send a notification to the issuer using an Open API to Notify Issuer with a message containing the PAN and installment plan. If an appropriate match is not found, Mastercard will use normal Authorization transaction processing.

The issuer will send either a Short Message Service (SMS) text message or a Push notification to the cardholder. Once the cardholder is in agreement to proceed with the installment, the issuer will provide approval of the installment to Mastercard using an Open API to Receive Issuer Approval message. Upon issuer approval, Mastercard will process the installment split.

Platform Impact

Mastercard is not implementing any new or changed system functionality to support this release item. Customers must determine the impact of this release item on their own operations.

Chapter 3 Global 107—Adding Storage Technology and Token Assurance Level Detail to Specific Account Management System Reports

Mastercard is introducing the availability of Storage Technology and Token Assurance Level detail in specific Account Management System (AMS) Mastercard Digital Enablement Service (MDES) reports.

Global 107—Adding Storage Technology and Token Assurance Level Detail to Specific Account Management System Reports

Mastercard is introducing the availability of Storage Technology and Token Assurance Level detail in specific Account Management System (AMS) Mastercard Digital Enablement Service (MDES) reports.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

Core Systems:	Authorization	
May Apply To:	Issuers	Processors
	Each customer must determine the impact on its operations.	
Brands:	Mastercard®	
Action Indicator:	**M**	Mandate—Issuers must be prepared to receive Storage Technology and Token Assurance Level information in AMS MDES reports as described in this release item.
	T	Testing recommended—Mastercard recommends participating customers perform testing to support the enhancements in this release item.
Products & Services	MDES	
Effective Date:	Dual Message System (Authorization): 21 April 2017	

Overview

Mastercard is introducing the availability of Storage Technology and Token Assurance Level detail in specific AMS MDES reports.

Customer Impact

This release item affects the indicated customers and platforms.

Issuers

This release item applies to issuers as indicated.

Issuers must be aware that they will receive storage technology and token assurance level information in AMS MDES reports.

Current Processing

Currently, certain AMS MDES reports that provide details for Device Tokens and Card on File tokens do not contain storage technology or token assurance level information.

Enhancement Description

Mastercard will provide information about Storage Technology and Token Assurance Level detail in Card on File and Device token reports in the Account Management System.

Storage Technology indicates the location in which token-related data is stored. Token Assurance Level indicates the level of identification and verification (ID&V) performed at the time a token is generated.

Storage Technology and Token Assurance Level Information in Card on File Token Reports

The following reports and files are impacted:

- Detail Account Report (AM730010-CC)
- AMS Daily Account File Activity Report (AM700010-GG)
- Raw data file

Storage Technology and Token Assurance Level Information in Device Token Reports

The following reports and files are impacted:

- Detail Account Report (AM730010-BB)
- AMS Daily Account File Activity Report (AM700010-CC)

• Raw data file

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

Topic	Dual Message System		Single Message System
	Authorization	Clearing	
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing and Fees			
Reports	√		
Bulk Files			
Forms			
Quarterly Mastercard Reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			

Dual Message System			
Topic	Authorization	Clearing	Single Message System
80-byte Financial Institution Table File			

Reports

Mastercard is adding detail about storage technology and token assurance level in the following card on file and device reports.

Card on File Reports

The following card on file reports will include Storage Technology and Token Assurance Level detail:

- Detail Account Report for Card on File (AM730010-CC)
- AMS Daily Account File Activity Report for Card on File (AM700010-GG)
- Card on File raw data file

Card on file detail will be present as follows.

Values for Storage Technology	Description
01	Device Memory
02	Device memory protected by Trusted Platform Module (TPM)
03	Server
04	Trusted Execution Environment (TEE)
05	Secure Element (SE)
06	Virtual Execution Environment (VEE)

The value for the Token Assurance Level ranges from 00–99. Report samples will be available in the *Account Management System* manual.

Device Reports

The following device reports will include Storage Technology and Token Assurance Level detail:

- Detail Account Report for MDES (AM730010-BB)
- AMS Daily Account File Activity Report (AM700010-CC)
- Device raw data file

Device reports detail will be present as follows.

Values for Storage Technology	Description
01	Device Memory
02	Device memory protected by Trusted Platform Module (TPM)
03	Server
04	Trusted Execution Environment (TEE)
05	Secure Element (SE)
06	Virtual Execution Environment (VEE)

The value for the Token Assurance Level ranges from 00–99. Report samples will be available in the *Account Management System* manual.

Chapter 4 Global 108—Account Level Management Refresh

Mastercard is introducing enhancements to the Account Level Management suite of services designed to streamline processes and update customer applications.

Global 108—Account Level Management Refresh

Mastercard is introducing enhancements to the Account Level Management suite of services designed to streamline processes and update customer applications.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Issuers	Processors
	Each customer must determine the impact on its operations.	
Systems:	Authorization	
Brands:	Mastercard®	Debit Mastercard®
Products & Services	Account Level Management: Enhanced Value, Product Graduation, World High Value, Affluent Shortfall, Small Business Spend Processing, High Spend, and Premium High Spend	
Action Indicator:	**M**	Mandate—Issuers globally that participate in any Account Level Management service will be required to support the new Universal File Specification format and delivery process, as described in this release item.
	M	Mandate—Issuers in the U.S. region wanting to participate in the new World High Value as an All-In service will need to use the new Universal File Specification format for any account file submissions, as described in this release item.
	M	Mandate—Issuers in the U.S. region choosing to participate in the new World High Value as an All-In service must agree to the new service terms and conditions to ensure accounts are reviewed during the July 2017 qualification cycle and if spend qualified, interchange processing is not disrupted on currently registered World High Value cards.

R	Program or service participation required—All issuers that choose to participate in World High Value as an All-In service must:
	• Select their participation level in the new application via **Mastercard Connect > Manage My Accounts > ALM World High Value**. This new service and application is replacing the current World High Value service and application.
	• Be aware that current World High Value registered accounts receiving interchange benefits will purge from the system on 21 July 2017. In order to ensure a continuation of account qualification processing, participation into World High Value as an All-In service must be submitted by 30 June 2017.
	NOTE: Mastercard strongly advises final participation be completed earlier than 30 June 2017, in case there are access challenges that Mastercard can resolve before the quarterly cycle cutoff date of 1 July 2017.
	• Support the new Universal File Specification format and delivery process for this service to ensure continuation of issuer participation in the World High Value service and optimization of the cardholder account spend profile.
T	Testing recommended—
	• Mastercard strongly recommends testing by issuers and processors in the Mastercard Test Facility to support the new Universal File Specification.
	• Mastercard strongly recommends issuers test the setup for the new World High Value as an All-In service.

Effective Date:	Dual Message System (Authorization): 21 April 2017
	New Universal File Specification Format and Delivery Process: 21 April 2017
	• Conversion will be available globally on 21 April 2017
	• U.S. issuers participating in World High Value must use the new format for their file submissions starting 21 April 2017. All PAN information for the 1 July 2017 quarterly cycle must be received by 30 June 2017.
	• Mastercard support of legacy file types and submissions ends 1 October 2018. All global participants must support the new Universal File Specification and delivery process by that time.
	World High Value as an All-In Service: 21 April 2017
	• U.S. issuers currently participating in World High Value must agree to the new service terms and conditions and select participation in the new service and provide any supporting PAN level details using the new file format and delivery process by 30 June 2017.
	NOTE: Mastercard strongly advises final participation be completed much earlier than 30 June 2017, in case there are access challenges that Mastercard can resolve before the quarterly cycle cut-off date of 1 July 2017.

Overview

Mastercard is introducing the following enhancements to the Account Level Management suite of services based on direct feedback from customers to streamline the file layout, processes, and responses supporting the Account Level Management services provided by Mastercard.

New Universal File Specification

Mastercard is providing a new Universal File Specification for issuers to submit Primary Account Numbers (PANs) for Account Level Management processing through bulk file or by using the web-based file upload utility available via Mastercard Connect™.

This new file format will provide a more efficient method to manage all Account Level Management services through a new PAN management architecture, including issuer participation, PAN to account validation, history management, account linkages such as multi-card groupings, and PAN registration. Mastercard will accept comma separated value (CSV) and fixed format with the new file and delivery process via Mastercard Connect.

NOTE: CSV and fixed format via Mastercard Connect, along with a bulk option, will be supported beginning 21 April 2017. Excel format will be accepted at a later date via Mastercard Connect.

New World High Value as an All-In Service

Mastercard is offering a new World High Value option as an All-In service to all issuers in the U.S. region with World card programs (MCW) that elect to participate. This new World High Value service will replace the existing World High Value issuer-initiated account enrollment based service, eliminating quarterly enrollment files that have been operationally intensive for issuers to manage.

- All issuers currently participating in World High Value will be required to select a participation level in the new World High Value service via **Mastercard Connect > Manage My Accounts > ALM World High Value** if they want to continue to participate in World High Value.
- Once an issuer makes their selection to participate in the new World High Value as an All-In service, Mastercard will identify all purchase active World cards for that issuer from Mastercard clearing data and analyze each card or account spend against the World High Value pro-rated or annual spend requirement to determine if that card or account qualifies for World High Value.
- Mastercard will incorporate any compromised or other linkage history provided by the issuer; however, this information must be sent to Mastercard using the new Universal File Specification.
- With this new process, Mastercard will retain every historical issuer file submission to carry forward any account linkages, and also enable real-time PAN replacement mid-cycle. PAN history will be retained for 36 months, with the exception of account linkages used during the defined cycle as necessary (for example, rolling 12-months).
- The new World High Value as an All-In service will:
  - Eliminate the quarterly World High Value (WHV) listing of individual account enrollment files to be sent to Mastercard from issuers because, as per the WHV agreement, the issuer agrees and gives consent to Mastercard to perform quarterly qualification checks for all of their World cards against the spend criteria based on a rolling 12-month account spend history or other timeframe as set forth in the *Account Level Management manual*, or otherwise established by Mastercard.
  - Eliminate the need for issuers to resend the same account linkage information quarterly since Mastercard will now be storing all PAN level information that is sent to Mastercard for 36 months.
  - Enable one standardized file to be used for all Account Level Management services, including World High Value.

NOTE: Mastercard will now retain PAN history of the issuer submissions for 36 months, so the issuer will not be required to resubmit the same PAN detail every quarter. However, issuers should submit PAN updates as they occur or at a frequency of their choice, for example, compromised card replacements, keeping in mind Mastercard's qualification schedules for the spend based programs.

– Issuers can choose a frequency to send PAN information to Mastercard, but should keep in mind Mastercard processing deadlines remain unchanged.

NOTE: The quarterly processing schedule for Mastercard analysis is not changing. What is changing is that issuers can submit files on-demand now, and do not have to resubmit the same information every quarter. Issuers will still need to meet the same deadlines for the cycle cutoffs.

Reconciliation Reporting

Mastercard is offering improved reconciliation reporting by providing a full file response validation available to all participating issuers. This will help eliminate time-consuming reconciliation for issuers for files sent to Account Level Management services.

Account Management System Daily Account File Activity Report (AM700010-BB) will be updated to include the new Customer Provided ID field as the new World High Value option eliminates the need for reward program ID setup and approvals.

Mastercard generated World High Value Program IDs will be discontinued. Mastercard generated reward Program IDs will still be required for Enhanced Value. In addition, new accepted and rejected error codes will be launched with the full file response validation and associated descriptions. Issuers should code their systems to accept these new accepted and rejected error codes.

NOTE:

All Account Level Management services within the Manage My Accounts application (for example, Product Graduation, World High Value, Affluent Shortfall and Small Business Spend Processing) will now be managed at the Licensed Customer (LC) level. No action is required by the issuer.

The Product Graduation service will be migrating into Manage My Accounts within Mastercard Connect. Any issuer currently participating in Product Graduation will NOT be required to accept the terms and conditions again, and service processing will not be disrupted. However, all new issuers will access the new Product Graduation link using Manage My Accounts and accept the terms and conditions to participate.

Background

Account Level Management is a suite of services in which Mastercard recognizes and processes transactions at the PAN (card) level. This differs from account range processing, in which all cardholder accounts within a designated account range are subject to identical

processing rules and standards. Account Level Management provides issuers with specialized processing at the individual cardholder level. For Account Level Management processing to be applied, transactions must be authorized and cleared through the Mastercard Network.

Mastercard developed the first rewards-based Account Level Management service in 2007, and each year expanded to other services with unique file formats and delivery methods. As issuers continued to find value in leveraging each one of the unique Account Level Management services, there became challenges in maintaining all of the unique communication and data transfer to and from Mastercard. In an effort to create extensive operational efficiencies for our customers, while streamlining our own internal processes, Mastercard identified a couple of areas of improvement that are outlined with these enhancements.

The *Account Level Management Manual*, supporting Release 17.Q2, will be updated at a future date to reflect the enhancements as described in this release item.

Summary of Effective Dates

The following table summarizes the associated effective dates referenced in this release item.

Date	Enhancement	Region	Customer	Impact
Beginning 21 April 2017	Universal File Specification and Delivery Process	Global	Issuers and Processors	Can leverage the new Universal File Specification for all ALM service participation; including: • Enhanced Value • Product Graduation • World High Value • Small Business Spend Based Processing • Affluent Shortfall • High Spend • Premium High Spend

Date	Enhancement	Region	Customer	Impact
By 30 June 2017	Universal File Specification & Delivery Process	U.S.	Issuers and Processors	Must participate in the New World High Value service and submit all U.S. World PAN attributes to Mastercard leveraging the new file format and delivery process, to be considered during the 1 July 2017 analysis cycle **NOTE: Mastercard strongly advises final participation be completed earlier than 30 June 2017, in case there are access challenges that Mastercard can resolve before the quarterly cycle cutoff date of 1 July 2017.**
By 1 October 2018	Universal File Specification & Delivery Process	Global	Issuers and Processors	Must support the new file format and delivery process. Current various file format and delivery options for the ALM services, such as requests submitted using online 0302 messages or via bulk file (for example, bulk files R311 MCC107 & MCC108, R327, RGU1, RGV1 and RBH3), Mastercard eService, or file transfers via Mastercard Connect will no longer be supported as of 1 October 2018
Beginning 21 April 2017	World High Value, as an All-In Service	U.S.	Issuers	Can select to participate in the New World High Value service and will be required to leverage the new Universal File Specification for all PAN attribute submissions

Date	Enhancement	Region	Customer	Impact
By 30 June 2017	World High Value, as an All-In Service	U.S.	Issuers	• Must select their participation level in the new application via **Mastercard Connect > Manage My Accounts > ALM World High Value** • Must provide any account linkage information on PANs that will be identified as purchase active during that analysis cycle to optimize their spend profile • This includes participating issuers that must agree to the new service terms and conditions to continue participating in the World High Value service **NOTE: Mastercard strongly advises final participation be completed earlier than 30 June 2017, in case there are access challenges, that Mastercard can resolve before the quarterly cycle cutoff date of 1 July 2017.**
Ending 21 July 2017	Legacy World High Value Bulk (File RE72 and CSV upload utility)	U.S.	Issuers and Processors	Can continue to send Mastercard Lost/Stolen PAN replacements via the existing methods, bulk file RE72 and CSV file upload utility, through July 21, 2017, for accounts that met the spend qualification requirements for World High Value April 2017 spend qualification **NOTE: Issuers and processors that migrate to the Universal File Specification prior to 21 July 2017, can submit Lost/Stolen account replacements for registered accounts via the Universal File Specification.**

Customer Impact

This release item affects the indicated customers and platforms.

Issuers

This release item affects issuers and their processors currently participating in any Account Level Management services, and any issuer and processor that would like to participate in the future.

Dual Message System (Authorization)

Universal File Specifications

NOTE: New Universal File Specification format and delivery process conversion begins on 21 April 2017 and ends on 1 October 2018.

To participate and use the new Universal File Specification issuers must:

• Prepare their systems to use the new Universal File Specification for Account Level Management.

> **NOTE:**
>
> **Mastercard will support existing formats used by the various Account Level Management services (for example, Enhanced Value, Product Graduation, Affluent Shortfall, Small Business Spend Processing) until 1 October 2018. The only exception to the 1 October 2018 date is World High Value. Any issuer optionally participating in the new World High Value option, as an All-In service, currently only available to issuers in the U.S. region, must use the new format for that service only, or convert to use it for all of the Account Level Management services at the time the new World High Value option is launched on 21 April 2017.**
>
> **Effective 1 October 2018, all issuers must use the new file format and delivery processes for all Account Level Management services. Mastercard will not carry forward the old grouping and lost/stolen relationship records. They will be retained for historical look-up use only.**

• Prepare their systems to receive corresponding response files or reports in every format the issuer has elected to receive them (i.e., either bulk file or through the Mastercard Connect/ Manage My Accounts/Account File Management link).

> **NOTE: Issuers may have a different inbound file format than outbound file format based on their pre-configured bulk file IDs or their selections via Mastercard Connect/Manage My Accounts/Account File Management link. For example, an issuer may choose to send in fixed format and receive outbound CSV.**

World High Value as an All-In Service

NOTE: Mastercard is replacing the current issuer-based account enrollment World High Value service with a New World High Value option, as an All-In service. Issuers that participated in Mastercard's current issuer based account enrollment World High Value service will have accounts purge off World High Value registration as of 21 July 2017, from the enrollment files delivered in March. If an issuer wants to continue receiving the World High Value benefits, they must agree to participate in the new World High Value service and can optionally provide Mastercard with the new Universal File Specification identifying any linked/grouped, closed, or compromised PANs on or before 30 June 2017.

To participate in the new World High Value option as an All-In Service, issuers in the U.S. region must:

- Select the country from a listing of countries where this new service is offered and agree to the terms and conditions of the service offering prior to being activated for World High Value as an All-In service.
- Select the participation level of the service. Issuers participating in World High Value as an All-In service, will have the following options:
  - All Accounts—Issuer is participating. Mastercard will identify all purchase active World card accounts for that issuer from Mastercard's clearing data and analyze each card or account's volume against the spend eligibility for the service quarterly
  - No Accounts—Issuer is choosing not to participate.
- Have the option to submit on-demand files to Mastercard identifying compromised cards, closed cards and linked cards (optional, but recommended).
- Have the option to deactivate their participation in the World High Value as an All-In service.

When issuers are migrating from the World High Value service to the new World High Value option, as an All-In service, the interchange rate benefits will not be disrupted during the current quarterly cycle for accounts already registered for World High Value in the Account Management System during the April 2017 qualification cycle. However, if the issuer wants to continue to participate and have cards analyzed in July 2017 and forward, they must agree to the new terms and conditions and select participation in the new service.

All current World High Value Account Management services fees will continue to apply to any accounts that Mastercard qualifies and subsequently registers during the quarterly process. However, given the current World High Value service is being discontinued and replaced with the new World High Value as an All-In service, the current World High Value compliance fee will be discontinued.

NOTE: New World High Value as an All-In service is available on 21 April 2017 for the July 2017 qualification cycle. Issuers will be required to accept the terms and conditions, and optionally submit the new Universal File Specification for any linked/grouped, closed, or compromised PANs on or before 30 June 2017.

Reconciliation Reporting

Issuers should be able to reconcile against the new reports provided within Mastercard Connect or the original Account Management System reports, which are remaining unchanged with the exception of the Daily Account File Activity Report (AM700010-BB).

Issuers should be aware that the Daily Account File Activity Report (AM700010-BB) will be updated to include the new Customer Provided ID field. The Customer Provided ID field can be used by the issuer to perform segmentation and customer-specific reporting and reconciliation, as the World High Value process is changing and will no longer require a Mastercard provided Program ID.

The AM700010-BB report layout will be available in the *Account Management System User Manual*, supporting Release 17.Q2.

Current Processing

Within Account Level Management, there are six Account Level Management services currently available that require the use of various file formats.

Reconciling and validating account registration requires manual coordination and becomes challenging when an issuer submits files for one of the services (for example, World High Value) while their processor submits files for a complimentary service (for example, Product Graduation).

For the World High Value service today, issuers are required to submit an enrollment file listing account numbers that the issuer believes meets the spend qualification threshold of USD 50,000 every quarter. Mastercard then runs a spend analysis on those same accounts ensuring they meet the spend criteria for World High Value.

Enhancement Description

Mastercard will introduce the following enhancements to the Account Level Management architecture.

Universal File Specification

Mastercard will provide a new Universal File Specification for issuers to submit PANs for every service of Account Level Management service through bulk file or uploaded through a web-based file upload utility (Mastercard Connect). This new file format will provide a more efficient method for issuers to participate and manage their account relationships within all Account Level Management services through a new PAN management system, including issuer participation, PAN to account validation, history management, and registration. Mastercard will accept comma separated values (CSV) and fixed format for the new file through the Mastercard Connect/Manage My Accounts/Account File Management link.

The Universal File Specification for bulk file submission will contain a header, detail records, and trailer. The header record will contain the detail record count within the file. The trailer

record will signify the end of the detailed records and file. The header records detail record count must balance to the actual number of detail records. Mastercard will reject the file when the record counts do not balance.

The Universal File Specification will be dynamic to allow for PAN level submissions and processing against all Account Level Management services and will support the following fields:

- PAN
- PAN Status
- Closed Date
- Replaced PAN
- Replaced PAN Closed Date
- Group/Company/House ID
- Product Graduation Product Code
- Rewards Program ID
- Customer Provided ID

Mastercard will provide a detail response file for each issuer-submitted Universal File Specification file. Universal File Specification response files will be supported through bulk file and the Account Level Management application within Manage My Accounts in Mastercard Connect.

The Universal File Specification Response file will include all record details as submitted by the issuer in the Universal File Specification unless a file record threshold was reached, causing the file to be rejected. If the maximum threshold is reached or exceeded, the issuer will be provided with a response that the file has not been accepted due to the reject threshold being exceeded.

Each Universal File Specification response by line record detail will be enhanced to include the response codes associated to the detail line record. For each file submitted by the issuer (new universal file specification), all Mastercard response detail files will be uniquely identified to allow the issuer to identify the submission and the associated response to that submission.

Mastercard will retain PAN history of the issuer submissions for 36 months so the issuer will not be required to resubmit the same PAN detail every quarter. However, issuers should submit PAN updates as they occur or at a frequency of their choice, keeping in mind Mastercard's qualification schedules for the spend based programs. If the issuer submits PANs to Mastercard on a regular basis, there should not be a need for time-consuming file management around the deadlines for the quarterly or annual spend based processes.

- For Universal File Specification submission and responses, Mastercard will retain and make available the historical files for 36 months.
- Mastercard will make Standard Detail reports available for 36 months.
- For ad hoc report requests, ad hoc queries will support up to 36 months of data for pulling and reviewing.

World High Value as an All-In Service

Mastercard will offer World High Value as an optional All-In service that will review the Mastercard spend on all World cards, if the issuer is participating, and register those eligible cards on behalf of the issuer. Mastercard will also have the ability to apply any compromised real-time replacements and retention of those account linkages for future qualifications.

This new service will replace the original World High Value service and eliminate the need for issuer-generated World High Value quarterly enrollment file because the issuer agrees and gives consent to Mastercard to perform quarterly qualification spend checks for all World cards against the qualifying spend criteria. It will also replace the need for the issuer to resend us the same PAN detail each quarter because Mastercard will now store the PAN attributes send previously. This new service is only supported for World Mastercard (MCW) product code and is currently only available to issuers in the U.S. region.

Initial setup for this new service is done through Mastercard Connect and no longer requires an additional reward or reward program setup. In addition there is no lengthy application process. Issuers will order the product/service link, choose their participation level, and provide linkage files (if they choose to optimize their account spend profile).

NOTE: Mastercard is replacing the current issuer based account enrollment World High Value service with a New World High Value, as an All-In service. Issuers that participated in our current issuer based account enrollment World High Value service will have accounts purge off World High Value registration as of 21 July 2017, from the enrollment files delivered in March. If an issuer wants to continue receiving World High Value benefits, they must agree to participate in the NEW World High Value service and provide Mastercard with the NEW universal file specification identifying any linked/grouped, closed, or compromised PANs.

Reconciliation Reporting

Mastercard will offer improved reconciliation reporting by making full file response validation reporting available to all participating issuers. This will help eliminate time-consuming reconciliation for issuers with respect to files sent for Account Level Management services.

Account Management System reports will be unchanged with the exception of Daily Account File Activity Report (AM700010-BB). The Daily Account File Activity Report will be updated to include the new Customer Provided ID field that can be used by issuers to perform segmentation and customer specific reporting and reconciliation.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		Single Message
Topic	**Authorization**	**Clearing**	**System**
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Authorization

Mastercard will update the Authorization Platform as follows.

Reports

Account Level Management reporting is being enhanced to provide more information to Account Level Management participants. Details on the reports, which will be available through Mastercard Connect, will be provided as part of the *Account Level Management User Manual*.

Account Management System reports will be unchanged with the exception of Daily Account File Activity Report (AM700010-BB). The Daily Account File Activity Report will be updated to include the new Customer Provided ID field that can be used by issuers to do segmentation and customer specific reporting and reconciliation.

Bulk Files

MasterCard will create the Universal File Specification to support this release item.

The following bulk files will be used to support fixed length versions of the Universal File Specification.

	Production	Mastercard Test Facility
Account File Universal File Specification Updates	R5BQ	R5FI
Account File Universal File Specification Detail Responses	T5BS	T5FK

The following bulk files will be used to support CSV versions of the Universal File Specification.

	Production	Mastercard Test Facility
Account File Universal File Specification Updates	R5AB	R5DT
Account File Universal File Specification Detail Responses	T5AC	T5DU

Universal File Specification

Mastercard will accept CSV and fixed format for this new file.

NOTE: In both of the following fixed length record layouts, all fields are required to be present; when a field is identified as optional, the field may be submitted with a meaningful value; if not it must be submitted as space-filled.

Header Record Layout (Fixed)

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Record Type	1-1	a-1	M	H—Denotes Header Record
Record Count	2-9	n-8	M	Total number of records in the file; left-justified, space-filled
Filler	10-177	ans-168	O	space-filled

Detail Record Layout (Fixed)

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Primary Account Number (PAN)	1-19	ans-19	M	This field supports a variable length PAN; The fixed format requires a 19-digit length field; PANs less than 19-digits must be left-justified and space-filled.
Primary Account Number (PAN) Status	20	a-1	M	Denotes status of PAN. Valid values are: • A—PAN Active • C—PAN Closed
Primary Account Number (PAN) Closed Date	21-28	ans-8	O	The date the PAN is closed (to be set to Closed PAN status). Must be a valid date in format: YYYYMMDD or XXXXXXXX to remove a previously identified closed date for that PAN Issuer must space fill if a closing date is not provided.
Filler 1	29-32	ans-4	O	Reserved for future use; space-filled

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Replaced Primary Account Number (PAN)	33-51	ans-19	O	Used for lost/stolen scenarios. This is the PAN that was compromised (old card). Left-justified, space-filled
Replaced Primary Account Number (PAN) Closed Date	52-59	ans-8	O	The date the replaced PAN is closed (to be set to Closed PAN status). Must be a valid date in format: YYYYMMDD or XXXXXXXX to remove a previously identified closed date for that PAN. If no date is provided in the Replaced Primary Account Number (PAN) Closed Date when a Replaced Primary Account Number (PAN) is provided, then the Replaced Primary Account Number (PAN) will be closed immediately. Issuer must space fill if a closing date is not provided.
Filler 2	60-63	ans-4	O	Reserved for future use; space-filled
Group/Company/ House ID	64-88	ans-25	O	Issuer-defined ID to group cards, managed at a single credit line. Used in Small Business as the company master account. Used in WHV and US Affluent Shortfall Spend Processing to group same product code live accounts together on a single credit line. In order to remove a previously identified Group/Company/House ID, submit a value of XXXXXXXXXXXXXXXXXXXXXXXXX to remove (all 25 positions = X). Left-justified, space-filled
Product Graduation Product Code	89-91	ans-3	O	Used for issuers participating in Product Graduation to register PANs with a Product Code different than that of the BIN/Account Range of that PAN. Must be a valid code or XXX to remove.

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Rewards Program ID	92-97	ans-6	O	Used for issuers participating in Enhanced Value, High Spend or Premium High Spend to register PANs within a Program ID. The Rewards Program ID will either be provided by the Issuer or auto-generated by Mastercard at the time of participation set up.
				Must be a valid code or XXXXXX to remove a previously identified Rewards Program ID (All six positions = X).
Filler 3	98-103	ans-6	O	Reserved for future use; space-filled
Filler 4	104-109	ans-6	O	Reserved for future use; space-filled
Filler 5	110-115	ans-6	O	Reserved for future use; space-filled
Customer Provided ID	116-140	ans-25	O	An ID provided by the customer to denote a specific cardholder segmentation.
				Issuer may space fill if not providing a value.
Filler 6	141-165	ans-25	O	Reserved for future use; space-filled
Filler 7	166-171	ans-6	O	Reserved for future use; space-filled
Filler 8	172-177	ans-6	O	Reserved for future use; space-filled

Trailer Record Layout (Fixed)

Field Name	Position	Attribute	Mandatory/ Optional	Comments and Values
Record Type	1-1	an-1	M	T—Denotes Trailer Record
Filler	2-177	ans-176	O	space-filled

Detail Response File Layout

Header Record Layout (Fixed)

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Record Type	1-1	a-1	M	H—Denotes Header Record
Record Count	2-9	n-8	M	Total number of records in the file; left-justified, space-filled
Filler	10-378	ans-369	O	space-filled

Detail Record Layout (Fixed)

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Primary Account Number (PAN)	1-19	ans-19	M	This field contains the PAN which can be 13 to 19 digits. Right-justified, with preceding spaces.
Primary Account Number (PAN) Status	20	a-1	M	Denotes status of PAN. Valid values are: • A—PAN active • C—PAN Closed
Primary Account Number (PAN) Closed Date	21-28	ans-8	O	The date the PAN is closed. Must be a valid date in format: YYYYMMDD or XXXXXXXX to remove a previously identified closed Date for that PAN. Issuer must space fill if a closing date is not provided.
Filler 1	29-32	ans-4	O	Reserved for future use. space-filled
Replaced Primary Account Number (PAN)	33-51	ans-19	O	Used for lost/stolen scenario. This is the PAN that was either lost or stolen (old card). Left-justified; space-filled

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Replaced Primary Account Number (PAN) Closed Date	52-59	ans-8	O	The date the replaced PAN is closed. Must be a valid date in format: YYYYMMDD or XXXXXXXX to remove a previously identified closed date for the PAN. Issuer must space fill if a closing date is not provided.
Filler 2	60-63	ans-4	O	Reserved for future use; space-filled
Group/Company/ House ID	64-88	ans-25	O	Issuer-defined ID to group cards, managed at a single credit line; Used in Small Business as the company master account. Used in WHV, and U.S. Affluent Shortfall Spend Processing to group same product code live accounts together on a single credit line. In order to remove a previously identified Group/Company/ House ID, submit a value of: XXXXXXXXXXXXXXXXXXXXXXXXX to remove (all 25 positions = X) Left-justified; space-filled
Product Graduation Product Code	89-91	ans-3	O	Used for issuers participating in Product Graduation to register PANs with a Product Code different than that of BIN/ Account Range of that PAN. Must be valid code or XXX to remove. Space-fill if not Product Graduation
Rewards Program ID	92-97	ans-6	O	Used for issuers participating in Enhanced Value, High Spend or Premium High Spend to register PANs with a Program ID. The Reward Program ID will either be provided by the issuer or auto-generated by Mastercard at the time of participation set up. Must be a valid code or XXXXXX to remove a previously identified Rewards Program ID (all six positions = X).

Field Name	Positions	Attribute	Mandatory/ Optional	Comments and Values
Filler 3	98-103	ans-6	O	Reserved for future use; space-filled
Filler 4	104-109	ans-6	O	Reserved for future use; space-filled
Filler 5	110-115	ans-6	O	Reserved for future use; space-filled
Customer Provided ID	116-140	ans-25	O	An ID provided by the customer. left-justified, space-filled Issuer must space fill if not providing a value
Filler 6	141-165	ans-25	O	Reserved for future use; space-filled
Filler 7	166-171	ans-6	O	Reserved for future use; space-filled
Filler 8	172-177	ans-6	O	Reserved for future use; space-filled
Account Category Code	178	ans-1	O	List all applicable account category codes. IF PAN is registered, then after registration process list the Registered Acct Cat Code.
Account Level Management Service	179-218	ans-40	O	Account Level Management Service is 4 positions with max 10 occurrences, left-justified, space-filled. Values: Code—Description • SBSC—Small Business Spend Credit • WHVL—World High Value • WLSF—Shortfall World • WESF—Shortfall World Elite • PRGR—Product Graduation • ENVL—Enhanced Value • HISP—High Spend • PHSP—Premium High Spend • NSRV—No Service
Accepted Action Codes	219-298	ans-80	O	Conditional Accepted Action Code 8 Alpha Numeric, with max 10 occurrences, left-justified, space-filled
Rejected Action Codes	299-378	ans-80	O	Conditional Rejected Action Code 8 Alpha Numeric, with max 10 occurrences, left-justified, space-filled

Trailer Record Layout Fixed)

Field Name	Position	Attribute	Mandatory/ Optional	Comments and Values
Record Type	1-1	an-1	M	T—Denotes Trailer Record
Filler	2-378	ans-377	O	space-filled

Response Codes for Account Level Management File Submissions

The following tables contain lists of accepted and rejected responses, as well as error response codes.

Detail Response Codes for both Accepted and Rejected PANs

The following tables list the accepted and rejected responses.

Response Code	Activity or Response Code Description
A0000001	PAN Record Stored, but not applicable to any ALM service at this time
A0000002	PAN Record Provided No Change From Current State
A0000003	Closed PAN Record Stored, but not applicable to any ALM service at this time
A0000004	Active PAN Added To Group ID, but not applicable to any ALM service at this time
A0000005	Closed PAN Added To Group ID, but not applicable to any ALM service at this time
A0000006	PAN Closed Date Set, but not applicable to any ALM service at this time
A0000007	PAN Closed Date Updated, but not applicable to any ALM service at this time
A0000008	PAN Closed Date Provided. No change in value. Not applicable to any ALM service at this time
A0000009	PAN Status changed to Active, not applicable to any service
A0000010	PAN accepted with Closed date, no update
A0000011	PAN accepted with Program ID, but not applicable to any ALM service at this time
A0000012	PAN to Group ID No Longer In Use (Removed), not applicable to any ALM service at this time
A0000013	PAN to Product No Longer In Use (Removed), not applicable to any ALM service at this time
A0000014	PAN to Program ID No Longer In Use (Removed), not applicable to any ALM service at this time
A0000015	PAN Closed Date Removed, but not applicable to any ALM service at this time

Response Code	Activity or Response Code Description
A0000016	Accepted Replaced PAN Closed Date, not applicable to any ALM service at this time
A0000017	Replaced PAN accepted, not applicable to any ALM service
A0000018	Replaced PAN accepted, no update and not applicable to any ALM service at this time
A0000100	PAN Registered (Added)
A0000101	PAN Updated In Registry (Updated)
A0000102	PAN Removed From Registry (Deleted)
A0000103	PAN Status changed to Active
A0000104	PAN accepted with Closed date, no update
A0000105	PAN Closed Date Updated
A0000106	PAN Closed Date Registered
A0000107	PAN Closed Date Cleared
A0000108	PAN Status changed to Closed
A0000109	Closed PAN accepted, no update
A0000110	Replaced PAN accepted
A0000111	Replaced PAN accepted, no update
A0000112	Replaced PAN Removed From Registry (Deleted)
A0000113	Accepted Replaced PAN Closed Date
A0000114	Replaced PAN Closed Date updated in Registry
A0000115	Replaced PAN Closed Date Cleared
A0000116	Replaced PAN Closed date accepted, no update
A0000117	Replaced PAN Relationship Removed From PAN
A0000118	Active PAN Program ID Set
A0000119	Active PAN Program ID Cleared
A0000120	PAN Accepted with Program ID, no update
A0000121	PAN accepted with updated Program ID
A0000122	Closed PAN Program ID Set
A0000123	Closed PAN Program ID Cleared
A0000124	Closed PAN with Program ID Accepted, no update
A0000125	Active PAN Product Code Set

Response Code	Activity or Response Code Description
A0000126	Active PAN Product Code Cleared
A0000127	PAN Accepted with Product Code, no update
A0000128	PAN accepted with updated Product Code
A0000129	Closed PAN Product Code Set
A0000130	Closed PAN Product Code Cleared
A0000131	Replaced PAN Relationship Added To PAN
A0000132	Replaced PAN Relationship Updated For PAN
A0000133	Active PAN Added To Group ID
A0000134	Active PAN Removed From Group ID
A0000135	Active PAN's Group ID Updated
A0000136	PAN Accepted with Group ID, no update
A0000137	Active PAN Added To Key Code
A0000138	Active PAN Removed From Key Code
A0000139	Active PAN's Key Code Updated
A0000140	Closed PAN removed from Registry
A0000141	Closed PAN Accepted
A0000142	PAN Closed Date Set
A0000143	Removed Product Code from Closed PAN
A0000144	Inactivated PAN, Product Code removed
A0000145	Active PAN Added For Supporting Spend Qualification
A0000146	Active PAN Updated For Supporting Spend Qualification
A0000147	Active PAN Removed From Supporting Spend Qualification
A0000148	PAN Accepted for supporting Spend Qualification, no update
A0000149	Replaced PAN Accepted for supporting Spend Qualification
A0000150	PAN Accepted, not used for Spend Qualification due to exclusion
A0000151	Replaced PAN will not be used in future spend qualification
A0000152	Closed PAN updated with Product Code
A0000153	Closed PAN Added To Group ID
A0000154	Closed PAN Removed From Group ID

Response Code	Activity or Response Code Description
A0000155	Closed PAN's Group ID Updated
A0000158	Closed PAN Added To Key Code
A0000159	Closed PAN Removed From Key Code
A0000160	Closed PAN's Key Code Updated
A0000161	Closed PAN Added For Supporting Spend Qualification
A0000162	Closed PAN Updated For Supporting Spend Qualification
A0000163	Closed PAN Removed From Supporting Spend Qualification
A0000164	Closed PAN Accepted, not used for Spend Qualification due to exclusion

Error Response Codes
The following tables list the Error Response Codes for this release item.

Error Code	Field	External Error Message
R0000001	Header	Header must be present
R0000002	Header	Header record count does not balance to detail records provided
R0000003	Header	Header record not valid, must be H
R0000004	Trailer	Trailer must be present
R0000005	Trailer	Trailer record not valid, must be T
R0000006	PAN	PAN must be present
R0000007	PAN	PAN must be numeric
R0000008	PAN	PAN must be 13-19 positions
R0000009	PAN Status	PAN Status must be present
R0000010	PAN Status	PAN Status must be A or C
R0000011	PAN Closed Date	PAN Closed Date must be Alpha numeric
R0000012	PAN Closed Date	PAN Closed Date not valid
R0000014	Replaced PAN	Replaced PAN must be Alpha numeric
R0000015	Replaced PAN	Replaced PAN must be 13-19 positions or XXXXXXXXXXXXXXXXXX
R0000016	Replaced PAN Closed Date	Replaced PAN Closed Date Alpha numeric

Error Code	Field	External Error Message
R0000017	Replaced PAN Closed Date	Replaced PAN Closed Date not valid
R0000019	Group ID	Must be Alpha numeric
R0000020	Group ID	Group ID must be less than 25 positions
R0000021	Product Code	Product Code must be Alpha numeric
R0000022	Product Code	Product Code must be less than 4 positions
R0000023	Program ID	Must be Alpha numeric
R0000024	Program ID	Program ID must be less than 7
R0000031	Customer Provided ID	Must be Alpha numeric
R0000032	Customer Provided ID	Must be less than 26 positions
R0000035	PAN	Primary Account Number (PAN) is not valid
R0000036	Replaced PAN	Replaced Primary Account Number (PAN) is not valid
R0000041	PAN	Sender not provisioned to update PAN
R0000042	Replaced PAN	PAN and Replaced PAN values must be unique
R0000044	Replaced PAN	Sender not provisioned to update Replaced PAN
R0000045	Replaced PAN	Replaced PAN not found
R0000046	Product Code	Product Code must be valid
R0000047	Product Code	ALM Product Graduation is not valid for the Product Code and Country/ Region
R0000051	Replaced PAN Closed Date	When Replaced PAN Closed Date present then must provide the Replaced PAN
R0000056	Program ID	Program ID must be valid for Enhanced Value Issuer
R0000057	Program ID	PAN and Program ID not found
R0000058	PAN Closed Date	Closed Date must be current or future dated
R0000059	PAN Closed Date	Invalid Combination of PAN Status = C and Closed Date
R0000060	PAN Closed Date	PAN and PAN Closed Date Not found

Error Code	Field	External Error Message
R0000062	Replaced PAN Closed Date	Replaced PAN Date = XXXXXXXX and PAN to Replaced PAN Date not found
R0000063	Group ID	Group = XXXXXXXXXXXXXXXXXXXXXXXX and PAN to Group ID not found
R0000064	Product Code	Product Code = XXX and PAN to Product Code not found
R0000068	Product Code	Issuer has not agreed to Product Graduation Terms and Conditions
R0000069	Product Code	Product Code Migration for Invalid
R0000070	Program ID	PAN is MasterCard Managed EV, no update allowed
R0000071	Overall	Rejected due to file reject threshold met
R0000072	Replaced PAN	When PAN is SB and the Replace PAN is present, the Replace PAN Must Belong to a Small Business Account
R0000073	Product Code	The product code cannot be changed when the PAN is Closed
R0000074	Program ID	The Program ID cannot be changed when the PAN is Closed
R0000075	Replaced PAN	The Replaced PAN was provided previously received and accepted with another PAN.
R0000085	Program ID	Program ID is not valid given the Product Code and Country/Region is not valid for any ALM services that require Program ID
R0000090	PAN	World High Value enrollment rejected, see AM7000 report for details
R0000091	PAN	World High Value delete rejected, see AM7000 report for details
R0000092	PAN	World High Value lost stolen rejected, see AM7000 report for details
R0000113	PAN	PAN is not valid
R0000114	Replaced PAN	Replaced PAN is not valid

Account Level Management Exception Processing

In specific approved circumstances, issuers may have exceptions to these Account Level Management services that require the use of unique keycodes. Mastercard will need to set up a keycode to allow any exceptions to the standard Account Level Management processes. Contact your Mastercard representative for more information.

If you are using a keycode, be sure to note the following and ensure you have been in touch with your Mastercard representative for further directions and details:

• Keycodes are a Mastercard provided, unique data element that will uniquely identify the population of cards for an approved set of criteria outside the standard process.
• Submit an account list for all accounts (PANs) and associated keycodes meeting the agreed upon exception criteria to participate in the Account Level Management service.

- There are spaces reserved for keycodes within the Universal File Specification layout. Contact your Mastercard representative for details about this custom layout.

Chapter 5 Global 420—Single Message System Chargeback Process Enhancements

Mastercard is removing some options and implementing new requirements for transaction adjustment handling in the Single Message System, including Single Message Transaction Manager.

Global 420—Single Message System Chargeback Process Enhancements

Mastercard is removing some options and implementing new requirements for transaction adjustment handling in the Single Message System, including Single Message Transaction Manager.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
20 Dec 2016	Added verbiage indicating that, when documentation is required for Maestro® or Cirrus® chargebacks, acquirers will not be permitted to submit second presentments until the sooner of 10 calendar days or when the issuer attaches documentation to the chargeback.	At-A-Glance Overview Acquirers
20 Dec 2016	Made the following modifications: • Clarified that chargeback message reason code 4871 (Chip/PIN Liability Shift) for Dual Message System chargebacks—not Debit Mastercard chargeback reason code 70—is mapped to Debit Mastercard chargeback reason code 71 (Chip/PIN Liability Shift). • Added a note indicating that Debit Mastercard chargeback reason code 71 is an eligible value for both Debit Mastercard and Maestro, but its meaning is different between the two products. • Removed Debit Mastercard chargeback reason code 70 and Second Presentment Message Reason Code 13 (Representment) from the second bullet point. • Clarified that Debit Mastercard issuers may not initiate a chargeback reason code 71 for lost, stolen, or never received card fraud in the third bullet point. • Removed the following verbiage: "When Dual Message System acquirers send chargeback reason code 4870, Single Message System issuers receive chargeback reason code 71." This change is not marked with a change bar. • Added a new bullet item indicating that Maestro and Cirrus acquirers may send a second presentment before the issuers' 10-day documentation deadline for chargebacks that require documentation, requiring Single Message System issuers to initiate a compliance case.	Current Processing

Change Date	Description of Change	Where to Look
20 Dec 2016	Removed the reference to Debit Mastercard chargeback reason code 70 (Chip Liability Shift) from the second bullet point, as Mastercard will not require its documentation based on the results of first chargebacks.	Single Message Transaction Manager

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Single Message System		
Brands:	Debit Mastercard®	Maestro®	Cirrus®
Action Indicator:	**M**	Mandate—Acquirers must be aware that (a) they will be restricted from sending a second presentment until the sooner of 10 calendar days or when the issuer has attached documentation for Maestro/Cirrus transactions that require documentation by the issuer, and (b) 71 is now a valid chargeback reason code for Debit Mastercard issuers.	
	M	Mandate—Issuers must support the enhancements as described in this release item.	
	T	Testing recommended— Mastercard recommends testing for issuers to support the enhancements as described in this release item.	
Effective Date:	Single Message System: 21 April 2017		

Overview

To improve alignment between the Dual Message System and the Single Message System, Mastercard is removing some options and implementing new requirements for transaction adjustment handling in online messages and the Single Message Transaction Manager.

Dual message acquirers will receive documentation from Single Message System issuers submitting chargeback reason codes that do not currently require documentation.

When documentation is required for Maestro/Cirrus chargebacks, Single Message System acquirers will not be permitted to submit second presentments until the sooner of 10 calendar days or when the issuer attaches documentation to the chargeback in MasterCom®.

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Acquirers should be aware that they will be restricted from sending a second presentment until the sooner of 10 calendar days or when the issuer has attached documentation for Maestro/Cirrus transactions that require documentation by the issuer. Dual Message System acquirers must be aware that reason code 71 is now a valid chargeback reason code for Debit Mastercard issuers.

Issuers

This release item affects issuers as follows.

Issuers that currently use online messages or the Single Message Transaction Manager to submit adjustments must support the following enhancements:

- Removal of some documentation options in the Exception Item Processing sub-menu inside the Transaction Adjustment Handling Menu and in the online adjustment Issuer Reversal Advice/0422 messages
- New documentation requirement for certain chargeback reason codes
- Debit Mastercard issuers have a new option to select 71 as a chargeback reason code
- Documentation deadline for Debit Mastercard chargeback reason code 71 of 10 calendar days

Current Processing

Currently, the Single Message System does not require documentation for certain chargeback reason codes, Debit Mastercard chargeback reason code 71 (Chip/PIN Liability Shift) is not available to Debit Mastercard issuers, and message reason code 4871 for Dual Message System chargebacks is mapped to Debit Mastercard chargeback reason code 71.

NOTE: Debit Mastercard chargeback reason code 71 is an eligible value for both Debit Mastercard and Maestro, but its meaning is different between the two products.

In the Single Message Transaction Manager, the Exception Item Processing feature enables issuers to enter corrections to original transactions. Currently, Exception Item Processing offers the following options:

- Documentation indicators 2 (Invalid Acquirer Reference Number [ARN] in prior chargeback, no documentation required or received), 3 (Invalid ARN in prior chargeback, no documentation received), or 4 (Non-Receipt of required documentation) are valid values for Debit Mastercard.
- Documentation is not required for Debit Mastercard chargeback reason code 31 (Transaction Amount Differs).
- Debit Mastercard issuers may not initiate a chargeback using reason code 71 (Chip/PIN Liability Shift) for lost, stolen, or never received card fraud.
- Maestro and Cirrus acquirers may send a second presentment before the issuers' 10-day documentation deadline for chargebacks that require documentation, requiring Single Message System issuers to initiate a compliance case.

Enhancement Description

Mastercard will update online message requirements and the Single Message Transaction Manager to eliminate certain documentation options and implement new documentation requirements for transaction adjustment handling.

Dual Message System acquirers will receive documentation from Debit Mastercard issuers submitting chargeback reason codes that require documentation.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

Topic	Dual Message System		Single Message System
	Authorization	Clearing	
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			

Dual Message System			
Topic	**Authorization**	**Clearing**	**Single Message System**
Alternate Processing			
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			
Forms			
Quarterly Mastercard Reporting			
Transaction Investigator			
SAFE			
MasterCom®			√
Single Message Transaction Manager			√
250-byte Batch Data File			
80-byte Financial Institution Table File			

Single Message System

Mastercard will update the Single Message System as follows.

MasterCom

The MasterCom® workstation will be updated to reflect chargeback reason codes that require documentation.

Single Message Transaction Manager

This release item impacts the Single Message Transaction Manager windows and functionality.

Mastercard will update the Single Message Transaction Manager to support the following changes:

- Remove documentation indicators 2 (Invalid Acquirer Reference Number [ARN] in prior chargeback, no documentation required or received), 3 (Invalid ARN in prior chargeback, no documentation received), and 4 (Non-Receipt of required documentation) as valid

values for Debit Mastercard in the Exception Item Processing sub-menu inside the Transaction Adjustment Handling Menu.

- Require documentation for Debit Mastercard chargeback reason code 31 (Transaction Amount Differs), and conditionally require documentation for Second Presentment Message Reason Code 13 (Representment) based on the results of the first chargeback.
- Allow Debit Mastercard issuers to select 71 (Chip/PIN Liability Shift) as a Debit Mastercard chargeback reason code.
- Require documentation for Debit Mastercard chargeback reason code 71 within 10 calendar days of processing the chargeback. There will be no auto reversal, and acquirers must wait 10 days before sending a second presentment if they do not receive the documentation.

More detailed information will be provided in the *Single Message Transaction Manager User Guide*, published in conjunction with Release 17.Q2.

Chapter 6 Global 425—PIN Translation Service Enhancement

Mastercard is providing issuers with two options to manage PIN-based ATM and POS authorization requests in the unlikely event that PIN translation fails during the transaction switching.

Global 425—PIN Translation Service Enhancement

Mastercard is providing issuers with two options to manage PIN-based ATM and POS authorization requests in the unlikely event that PIN translation fails during the transaction switching.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
20 Dec 2016	In Customer Impact, Issuer, Option 2 section, changed Financial Transaction Advice/0220 to Non-Financial Transaction Advice/0220.	Issuers

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Issuers	Processors	
	Each customer must determine the impact on its operations.		
Systems:	Single Message System		
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
Action Indicator:	O	Optional—Issuers must advise Mastercard if they want to participate in one or both of the options as described in this article.	
	R	Program or service registration required—Issuers that want to participate in one or both of the options as described in this article must contact Global Customer Service.	
	T	Testing recommended—Mastercard recommends issuers perform testing to support the enhancements in this release item.	
Effective Date:	Single Message System: 21 April 2017		

Overview

Mastercard is providing issuers with two options when managing transactions in the unlikely event PIN translation service is unsuccessful. Option 1 will forward authorization requests initiated with PIN to issuers if PIN translation is unsuccessful. Option 2 expands the existing decline advice service by sending a message to the issuer informing them that the PIN transaction was declined because the PIN could not be translated. The services are enabled at the issuing processor level.

Customer Impact

This release item affects the indicated customers and platforms.

Issuers

This release item affects issuers as follows.

Two options are being made available to issuers regarding how they want transactions to be managed in the event PIN translation service is unsuccessful. Either option requires issuers to advise Mastercard if they choose to participate. Mastercard recommends issuers choose to enable one of the options.

Option 1

Option 1 is a new capability. It will forward authorization requests initiated with PIN to issuers if PIN translation is unsuccessful. This option will forward the authorization, with the PIN removed, for the issuer's authorization consideration. Issuers that choose option 1 must contact Global Customer Service to request the service. Issuers still retain the liability consistent with a PIN-based transaction.

Issuers that choose option 1 must support:

* DE 48 (Additional Data), subelement 80 (PIN Service Code), which they will receive in every PIN-based transaction. Values will be:

  – TV = The Single Message System translated the PIN block for issuer verification
  – TI = The Single Message System was unable to translate the PIN block (DE 52 has been dropped)
* Absence of PIN Block in DE 52 (Personal ID Number [PIN] Data) when DE 48, subelement 80 (PIN Service Code) = TI (The Single Message System was unable to translate the PIN)

Option 2

Option 2 expands the existing decline advice service. It will send Non-Financial Transaction Advice/0220 messages to issuers informing them that the PIN transaction was declined because the PIN could not be translated. This will only be used in the event option 1 is not selected.

If an issuer chooses the declined advice service, they will receive all applicable declined advices (not just advices for PIN translation unsuccessful declines).

If an issuer wants to change their participation in the declined advice service, they must contact Global Customer Service and support the following:

• New advice reason code in DE 60 (Advice Reason Code), subfield 1 (Advice Reason Code)

If neither option is selected, issuers will not receive notification of transactions that were declined as a result of unsuccessful PIN service. If issuers choose both options, they will receive authorization requests with PIN block removed. They will see declined advices for other applicable services.

Current Processing

In the unlikely event that PIN translation is unsuccessful, PIN-based ATM and POS transactions are declined to the acquirer and no notification is sent to the issuer.

Enhancement Description

Mastercard will enhance the existing PIN translation service with additional options that will improve an issuer's ability to make appropriate authorization decisions for PIN-based ATM and POS transactions with PIN. These options are set at the issuing processor level.

Unsuccessful PIN Translation Service Scenarios

Option 1	Option 2	Result
Enabled	Enabled	Issuer will receive original authorization with the PIN Block removed and information indicating the transaction was originated with a PIN, but was removed due to unsuccessful PIN translation. Selecting this option will result in issuers receiving all other applicable decline advice messages.
Not enabled	Enabled	Issuer will receive a decline advice indicating the transaction was declined because the PIN could not be translated. Selecting this option will result in issuers receiving all other applicable decline advice messages as well.
Enabled	Not enabled	Issuer will receive original authorization with the PIN Block removed and information indicating the transaction was originated with a PIN, but was removed due to an unsuccessful PIN translation.

Option 1	Option 2	Result
Not enabled	Not enabled	Issuer will receive no notification at the time of the authorization that PIN translation was unsuccessful.

Issuers that choose to enable option 1 will receive DE 48, subelement 80.

The following describes the Single Message System action on PIN translation if the issuer has selected option 1.

WHEN...	THEN the Single Message System...
PIN translation is successful	Sends a Financial Transaction Request/0200 message to an issuer populating DE 48, subelement 80 (PIN Service Code) = TV (The Single Message System translated the PIN for issuer verification)
PIN translation was unsuccessful	Sends a Financial Transaction Request/0200 message to an issuer removing DE 52 and populates DE 48, subelement 80 (PIN Service Code) = TI (The Single Message System was unable to translate the PIN)

Issuers that choose to enable option 2 to receive decline advices must be prepared to receive Non-Financial Advice/0220 messages that include the following:

- DE 60, subfield 1, new advice reason code 294 (PIN Translation Unavailable)

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		Single Message System
Topic	Authorization	Clearing	
Message Flows			
Message Layouts			
Data Element Definitions			√
IPM MPE			

	Dual Message System		Single Message System
Topic	Authorization	Clearing	
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Single Message System

Mastercard will update the Single Message System as follows.

Single Message System Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 48—Additional Data

DE 48 (Additional Data) is reserved for use based on product type.

Subelement 80—PIN Service Code

DE 48, subelement 80 (PIN Service Code) indicates the results of PIN processing by the Single Message System.

	Attribute	Value
Subelement ID	n–2	80
Subelement Length	n–2	02
Data Representation	a–2	
Data Field		Contents of positions 1–2
Number of Subfields	N/A	

Usage

Following is the usage of subelement 80 (whether it is mandatory, conditional, optional, or system provided) in applicable messages.

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

Values

TV	=	The Single Message System translated the PIN for issuer verification.
TI	=	The Single Message System was unable to translate the PIN (DE 52 is not provided)

Application Notes

Usage

For participating issuers, the Single Message System provides DE 48, subelement 80 in every Financial Transaction Request/0200 message where the cardholder entered a PIN and DE 52 was received from the acquirer.

DE 60—Advice Reason Code

The Single Message System uses DE 60 (Advice Reason Code) to indicate the specific purpose of an advice message.

Subfield 1—Advice Reason Code

DE 60, subfield 1 (Advice Reason Code) contains the advice reason code.

Values	Description
294	PIN Translation Unsuccessful

Chapter 7 Global 519—Support of Revised Standards for Processing Authorizations and Preauthorizations—Update

With Release 17.Q2, Mastercard is providing customers with information on the revised standards that require the acquirer, issuer, and merchant to support previously announced changes associated with the processing of authorizations and preauthorizations. Mastercard is also enhancing the processing that facilitates transactions flowing between the Dual Message System and Single Message System by defining DE 48 (Additional Data—Private Use), subelement 61 (POS Data Extended Condition Codes), subfield 5 (Final Authorization Indicator) in the Single Message System.

Global 519—Support of Revised Standards for Processing Authorizations and Preauthorizations—Update

With Release 17.Q2, Mastercard is providing customers with information on the revised standards that require the acquirer, issuer, and merchant to support previously announced changes associated with the processing of authorizations and preauthorizations. Mastercard is also enhancing the processing that facilitates transactions flowing between the Dual Message System and Single Message System by defining DE 48 (Additional Data—Private Use), subelement 61 (POS Data Extended Condition Codes), subfield 5 (Final Authorization Indicator) in the Single Message System.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Clearing	Single Message System
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
	M	Mandate—Revised authorization and preauthorization rule for issuer chargeback protection period previously announced in Release 15.Q4 and *Global Operations Bulletin* No. 12, 1 December 2014 will become effective for all regions outside of Europe.	
	M	Mandate—Single Message System issuers must recognize DE 48, subelement 61, subfield 5 (Final Authorization Indicator) to identify the authorization type in Financial Transaction Request/ 0200 messages.	
	I	Information only—Non-compliance assessments begin for the new Final Authorization Not Meeting Requirements and Not Reversed or Cleared Undefined Authorization and Preauthorization Processing Integrity Fee Programs for acquirers in the Asia/Pacific, Canada, Latin America and Caribbean, and United States regions.	

	I	Information only—Non-compliance assessments begin for the new Final Authorization Not Meeting Requirements, Undefined Authorizations With and Without Final Authorization Characteristics, and Not Reversed or Cleared Preauthorization Processing Integrity Fee Programs for acquirers in the Middle East/Africa region.
	I	Information only—Acquirers should be aware of new data integrity monitoring edits to support the transition of message coding of authorizations from undefined to preauthorization or final authorization.
	T	Testing recommended—Mastercard recommends testing for all acquirers and issuers to support enhancements as described in this release item.
Effective Date:		Dual Message System (Authorization): 21 April 2017
		Dual Message System (Clearing): 21 April 2017
		Single Message System: 21 April 2017

Overview

Mastercard is implementing the following enhancements to support changes associated with processing of authorizations and preauthorizations for regions outside of Europe.

Items Postponed from Release 16.Q4

- The rule improvement related to the chargeback protection period for authorizations.
- Data Integrity monitoring program edits.
- Processing Integrity Fees for final authorizations, undefined authorizations, and preauthorizations.

New Item for Release 17.Q2

- Defining DE 48, subelement 61, subfield 5 (Final Authorization Indicator) in the Single Message System for Debit Mastercard transactions flowing between the Dual Message System and Single Message System in Financial Transaction Request/0200 messages.

Rule Improvements

The following rule improvement for authorization and preauthorization processing becomes effective in Release 17.Q2 for transactions acquired outside of the Europe region:

- The issuer chargeback protection period is redefined, and its duration is limited to a maximum. The period now begins counting as of the authorization date. Its duration is limited to 30 calendar days for Mastercard and Debit Mastercard authorizations properly identified as preauthorizations, and seven calendar days for all other Mastercard and Debit Mastercard authorizations.

Data Integrity

In Release 17.Q2, Mastercard is implementing new data integrity edits to support the gradual transition of authorization message coding from undefined to preauthorization or final authorization by merchants and acquirers in the Asia/Pacific, Canada, Latin America and Caribbean, and United States regions. Support of the new message coding standards provides issuers the opportunity to apply different processing or cardholder messaging to different types of authorizations.

Customers wanting to receive non-compliance notifications and view reporting must be registered for Data Integrity Online through Mastercard Connect™.

Assessments Start for Authorization and Preauthorization Processing Integrity Programs in the Asia/Pacific, Canada, Latin America and Caribbean, and United States Regions

Effective May 2017, acquirers in the Asia/Pacific, Canada, Latin America and Caribbean, and United States regions will be subject to a new processing integrity fee. The new fee will be applied for each approved authorization that is not cleared or fully reversed by an acquirer within 30 calendar days of the authorization date for preauthorizations and within seven calendar days of the authorization date for undefined authorizations.

Effective June 2017, acquirers in the Asia/Pacific, Canada, Latin America and Caribbean, and United States regions will be subject to the new fee for final authorizations not meeting necessary requirements.

Assessments Start for Authorization and Preauthorization Processing Integrity Programs in the Middle East/Africa Region

Effective May 2017, acquirers in the Middle East/Africa region will be subject to new processing integrity fee assessments. New fees will be applied for non-compliant final authorizations and undefined authorizations. A new fee will also be applied for each approved authorization that is not cleared or fully reversed by an acquirer within 30 calendar days of the authorization date for preauthorizations.

Single Message System

Mastercard is defining DE 48, subelement 61, subfield 5 (Final Authorization Indicator) from "Reserved for future use" to "Final Authorization Indicator," and is adding new values to this subfield. This applies to the Single Message System for Debit Mastercard transactions flowing between the Dual Message System and Single Message System in Financial Transaction Request/0200 messages.

Related Information

- "Revised Standards for the Processing of Authorizations and Preauthorizations," *Global Operations Bulletin* No. 12, 1 December 2014
- "Global 529—Support of Revised Standards for Processing Authorizations and Preauthorizations—Update," Release 16.Q4

- "Global 512—Support of Revised Standards for Processing Authorizations and Preauthorizations—Update," Release 16.Q2
- "Global 562—Support of Revised Standards for Processing Authorizations and Preauthorizations," Release 15.Q4

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Rule Improvement

- **All Regions Outside Europe**

  Acquirers must be prepared to support the rule improvement related to the processing of authorizations and preauthorizations. Refer to the information in this section about the rule improvement related to the chargeback protection period of authorizations and preauthorizations that will become effective with Release 17.Q2.

Authorization Chargeback Protection Period

- **All Regions Outside Europe**

  The following rule improvement for authorization and preauthorization processing becomes effective in Release 17.Q2.

  – The issuer chargeback protection period is redefined, and its duration is limited to a maximum. The period now begins counting as of the authorization date. Its duration is limited to 30 calendar days for Mastercard and Debit Mastercard authorizations properly identified as preauthorizations, and seven calendar days for all other Mastercard and Debit Mastercard authorizations.

Data Integrity

- **Asia/Pacific, Canada, Latin America and Caribbean, and United States Regions**

  Acquirers in the Asia/Pacific, Canada, Latin America and Caribbean, and United States regions will be impacted by two new data integrity monitoring edits to support the transition of message coding of authorizations from undefined to preauthorization or final authorization.

  Data integrity monitoring and reporting will be available to acquirers starting 1 June 2017. Customers wanting to receive non-compliance notifications and view reporting must be registered for Data Integrity Online through Mastercard Connect.

  Standard data integrity non-compliance assessments will not be assessed until 1 November 2017.

- **Europe and Middle East/Africa Regions**

Acquirers in the Europe and Middle East/Africa regions are not impacted by the new data integrity programs and non-compliance assessments.

Assessments Start for Not Reversed or Cleared Undefined Authorization and Preauthorization Processing Integrity Programs

- **Asia/Pacific, Canada, Latin America and Caribbean, and United States Regions**

Acquirers in the Asia/Pacific, Canada, Latin America and Caribbean, and United States regions will be impacted by the new processing integrity programs and non-compliance assessments for Not Reversed or Cleared Undefined Authorization and Preauthorization, starting with the billing invoice dated 28 May 2017.

- **Europe Region**

Acquirers in the Europe region are not impacted by the new processing integrity programs and non-compliance assessments for Not Reversed or Cleared Undefined Authorization and Preauthorization.

Assessments Start for Final Authorization, Undefined Authorization, and Preauthorization Processing Integrity Programs in the Middle East/Africa Region

- **Middle East/Africa Region**

Starting with the billing invoice dated 28 May 2017, acquirers will be impacted by assessments for three processing integrity programs: Final Authorizations Not Meeting Requirement, Undefined Authorizations With and Without Final Authorization Characteristics, and Preauthorizations Not Reversed or Cleared.

Issuers

This release item affects issuers as follows.

Time Limit for Chargeback Protection Related to Authorization

- **All Regions Outside Europe**

At the latest when the chargeback protection period expires, issuers must ensure that any hold on the cardholder's account due to an authorization is released when the chargeback protection of that authorization elapses.

When calculating the number of days associated to the chargeback protection period, the authorization date is considered day zero (0). The issuer must accept the transaction submitted beyond the applicable timeframe if the account is in good standing or the transaction can be honored.

Issuers are not required to hold the approved amount on the cardholder's account for seven or 30 days. This rule change only limits the maximum duration of any such hold to a maximum duration of seven or 30 days.

Issuers must ensure that compliance with this rule will be enforced, as they will be able to chargeback a transaction in accordance with the revised rule.

Issuers may optionally adapt their chargeback processes to take into account the chargeback modifications of this new rule.

This rule change clearly defines the issuer exposure period for all transaction scenarios and limits the maximum period of issuer exposure, which is currently unlimited.

Transactions cleared after this period may be charged back by the issuer under chargeback message reason code 4808 (Authorization-Related Chargeback) if the card account is not in good standing (statused). This chargeback right is currently available to issuers with respect to transactions at Europe region merchants for which the authorization or preauthorization was processed on or after 5 November 2013.

For transactions acquired outside of the Europe region, issuers must be in compliance with the rule when it becomes effective on 21 April 2017.

Single Message System

Single Message System issuers must recognize DE 48, subelement 61, subfield 5 (Final Authorization Indicator) to identify the authorization type in Financial Transaction Request/ 0200 messages.

This applies to Debit Mastercard transactions acquired on the Dual Message System and flowing to issuers on the Single Message System.

Current Processing

A description of current authorization and preauthorization processing follows.

Rule Improvements

Refer to "Global 562—Support of Revised Standards for Processing Authorizations and Preauthorizations," in Release 15.Q4 for an overview of current processing standards as it relates to the rule enhancement that will be effective in Release 17.Q2.

Time Limit for Chargeback Protection Related to Authorization

Today, the issuer chargeback protection has no time limit between the authorization date and the transaction finalization. Issuers are unable to tell what will be the duration of the chargeback protection.

- **All Regions Outside Europe**

    The issuer chargeback protection is currently defined in a way that engages the issuer liability for a potential unlimited duration and is not practical to manage in some transaction scenarios.

Data Integrity

Currently, there are no data integrity programs related to preauthorization, undefined authorization, or final authorization message coding standards.

Assessments for Not Reversed or Cleared Undefined Authorization and Preauthorization Processing Integrity Programs

• **United States Region**

Approved authorization transactions from acquirers in the United States region are currently subject to the following processing integrity fees.

– 2PI1001—No Clearing Record within 120 Days of Authorization
– 2PI1002—Late Reversal with Card Present (reversal not processed within 24 hours of authorization)
– 2PI1003—Late Reversal with Card Not Present (reversal not processed within 72 hours of authorization)
– 2PI1007—No Clearing Record within 120 Days of T&E Authorization

• **Regions Outside United States and Europe**

Acquirers in the regions outside of the United States and Europe do not receive a processing integrity fee for approved authorizations that are not reversed or cleared.

Assessments for Final Authorization, Undefined Authorization, and Preauthorization Processing Integrity Programs in the Middle East/Africa Region

• **Middle East/Africa Region**

Acquirers in the Middle East/Africa region are not assessed a processing integrity fee for processing undefined authorizations or preauthorizations. Acquirers that support final authorization message coding prior to April 2016 may have received a processing integrity fee for Final Authorization Not Meeting Requirements. The Final Authorization Not Meeting Requirements processing integrity fee will be suppressed during the Monitoring and Reporting period between April 2016 and May 2017.

Single Message System

DE 48, subelement 61, subfield 5 in the Single Message System is currently defined as "Reserved for future use." The authorization message type cannot be uniquely identified as final authorization, undefined authorization, or preauthorization.

Enhancement Description

Although Mastercard is not implementing any new or changed Clearing Platform functionality to support this release item, Clearing acquirers and issuers must determine the impact on their systems with respect to authorization-related chargeback protection periods.

The following system enhancements will be implemented in Release 17.Q2 in support of the revised standards for authorizations and preauthorizations.

Rule Improvements

Refer to "Global 562—Support of Revised Standards for Processing Authorizations and Preauthorizations," in Release 15.Q4 for an overview of processing standards as it relates to the rule enhancement that will be effective in Release 17.Q2.

Authorization Chargeback Protection Period

- **All Regions Outside Europe**

  The following rule improvement for authorization and preauthorization processing becomes effective in Release 17.Q2.

  – The issuer chargeback protection period is redefined, and its duration is limited to a maximum. The period now begins counting as of the authorization date. Its duration is limited to 30 calendar days for Mastercard and Debit Mastercard authorizations properly identified as preauthorizations, and seven calendar days for all other Mastercard and Debit Mastercard authorizations.

Data Integrity

To support gradual transition of Asia/Pacific, Canada, Latin America and Caribbean, and United States region merchants and acquirers to the new message coding standards, Mastercard will introduce two data integrity monitoring edits to support the transition of message coding of authorizations from undefined to preauthorization or final authorization for authorization transactions processed on the Mastercard Network. Data integrity monitoring and reporting will begin on 1 June 2017 while standard data integrity non-compliance assessments will begin on 1 November 2017. Customers wanting to receive non-compliance notifications and view reporting must be registered for Data Integrity Online through Mastercard Connect.

Preauthorization Message Data Integrity

The first data integrity edit will help ensure that not more than 25 percent of an acquirer's total approved financial authorizations, per child ICA, per month are coded as preauthorization unless there is a particular merchant or market need to do so. This program will help ensure that an acquirer does not start coding all authorizations as preauthorization in order to take advantage of the extended chargeback protection period.

The following types of transactions are excluded from the compliance validation process.

- Private Label transactions and transactions of card brands other than Mastercard (including Debit Mastercard), Maestro, and Cirrus
- Transactions that are approved offline
- Installment transactions
- Transactions acquired in Japan

Undefined Authorization Data Integrity

The second data integrity edit will help ensure that for acquirers that process at least 100,000 approved financial domestic transactions on the Mastercard Network that not more than 50 percent of an acquirer's total domestic transaction authorizations, per ICA, per month remain coded as undefined. This program will help ensure acquirers make the overall transition of coding authorizations as either preauthorization or final authorization for their domestic

transaction activity. This edit will be updated as of 1 June 2018 to ensure that not more than 20 percent of an acquirer's total domestic transaction authorizations, per child ICA, per month remain coded as undefined.

The focus on domestic transactions in this edit is due to the fact that these transactions, unlike cross-border transactions, do not require currency conversation, which may result in a difference between the authorized and cleared cardholder billing amount that an issuer may use to manage cardholder balances.

The following types of transactions are excluded from the compliance validation process.

- Private Label transactions and transactions of card brands other than Mastercard (including Debit Mastercard), Maestro, and Cirrus
- Transactions that are approved offline
- Installment transactions
- Cross-border transactions

Description	1 Jun 2017	1 Nov 2017	1 Jun 2018
Monitoring and reporting available	Acquirers in all regions except Europe and Middle East/Africa		
Undefined authorization compliance for domestic transaction	Acquirers in all regions except Europe and Middle East/Africa	Acquirers in all regions except Europe and Middle East/Africa—50 percent allowed	Acquirers in all regions except Europe and Middle East/Africa—20 percent allowed
Preauthorization compliance	Acquirers in all regions except Europe and Middle East/Africa—25 percent allowed		

Assessments Start for Final Authorization Not Meeting Necessary Requirements, and Not Reversed or Cleared Undefined Authorization and Preauthorization Processing Integrity Programs

- **Asia/Pacific, Canada, Latin America and Caribbean, and United States Regions**

  Refer to the *Region Pricing Bulletin* and *Brazil Pricing Bulletin*, 4 April 2016, for details about the Final Authorization Not Meeting Necessary Requirements and Not Reversed or Cleared Undefined Authorization and Preauthorization processing integrity programs.

The following table identifies the date on which billing for the new fees will be assessed.

Fee Type	First Invoice	Billing Event Code
Processing Integrity Fee—Final Authorization Not Meeting Necessary Requirements	18 June 2017	2PI2001A (event code assigned when amount based rate applies)
		2PI2001Q (event code assigned when minimum rate applies)
Processing Integrity Fee—Not Reversed or Cleared Undefined Authorization	28 May 2017	2PI2004
Processing Integrity Fee—Not Reversed or Cleared Preauthorization	28 May 2017	2PI2005

Retirement of United States Region Processing Integrity Fees and Reporting

In the United States region, the new processing integrity fees for No Reversal or Clearing within seven calendar days of the authorization date for an undefined authorization or within 30 calendar days of the authorization date for a preauthorization will replace the following United States region processing integrity fees.

- 2PI1001—No Clearing Record within 120 Days of Authorization
- 2PI1002—Late Reversal with Card Present
- 2PI1003—Late Reversal with Card Not Present
- 2PI1007—No Clearing Record within 120 Days of Authorization for T&E Transactions

The Processing Integrity Non-Compliance Acquirer Detail Report—AB601010-AA and Data File AB602010-FF will be replaced by the Authorization Processing Integrity Acquirer Detail Report-AB605010-AA (image format) and AB605010-FF (data file format). The report will include transaction details for non-compliant transactions assessed for one of the following Processing Integrity Fees.

- 2PI2004—Not Reversed or Cleared Undefined Authorization
- 2PI2005—Not Reversed or Cleared Preauthorization
- 2PI2001A and 2PI2001Q—Final Authorization Not Meeting Requirements

The following table identifies for each authorization message type and billing event the last transaction date that the current United States region processing integrity fee will be assessed, included on an invoice and reported, and the first transaction date that the new processing integrity fees will be assessed, invoiced, and reported.

Due to the 120 day delay in timing of when non-compliance analysis is performed for the current United States region processing integrity fees 2PI1001 and 2PI1007, there will be a period of time between May 2017 and October 2017 when acquirers will be invoiced for both the old and new fees concurrently.

Message Type	Billing Event	Last Transaction Date Fee Assessed	Last Invoice and AB601010-AA and AB602010-FF Report Date	Billing Event	First Transaction Date Fee Assessed	First Invoice and AB605010-AA and AB605010-FF Report Date
Preauthorization	2PI1001, 2PI1007	20 Apr 2017	20 Aug 2017 Invoice	2PI2005	21 Apr 2017	28 May 2017 Invoice
	2PI1002	20 May 2017	21 Aug 2017 Report		21 May 2017	29 May 2017 Report
	2PI1003	18 May 2017			19 May 2017	
Undefined Authorization	2PI1001, 2PI1007	13 May 2017	20 Aug 2017 Invoice	2PI2004	14 May 2017	28 May 2017 Invoice
	2PI1002	20 May 2017	21 Aug 2017 Report		21 May 2017	29 May 2017 Report
	2PI1003	18 May 2017			19 May 2017	
Final Authorization	2PI1001, 2PI1007	3 Jun 2017	1 Oct 2017 Invoice	2PI2001A 2PI2001Q	4 Jun 2017	18 Jun 2017 Invoice
	2PI1002	10 Jun 2017	2 Oct 2017 Report		11 Jun 2017	19 Jun 2017 Report
	2PI1003	8 Jun 2017			9 Jun 2017	

Assessments Start for Final Authorization, Undefined Authorization, and Preauthorization Processing Integrity Programs in the Middle East/Africa Region

- **Middle East/Africa Region**

  Refer to the *Middle East/Africa Region Pricing Bulletin* No. 12, 21 September 2016 for details about the new processing integrity programs and non-compliance assessments for Preauthorizations Not Reversed or Cleared, Final Authorizations Not Meeting Requirement and Undefined Authorizations With and Without Final Authorization Characteristics.

  The following table identifies the date on which billing for the new fees will be assessed.

Fee Type	First Invoice	Billing Event Code
Undefined Authorization (with Final Characteristics)	28 May 2017	2PI2002Q
Undefined Authorization (without Final Characteristics)	28 May 2017	2PI2003Q

Fee Type	First Invoice	Billing Event Code
Processing Integrity Fee—Final Authorization Not Meeting Necessary Requirements	28 May 2017	2PI2001A (event code assigned when amount based rate applies)
		2PI2001Q (event code assigned when minimum rate applies)
Processing Integrity Fee—Not Reversed or Cleared Preauthorization	28 May 2017	2PI2005

Single Message System

Mastercard will define DE 48 (Additional Data—Private Use), subelement 61 (POS Data, Extended Condition Codes), subfield 5 from "Reserved for future use" to "Final Authorization Indicator". This will allow Mastercard to identify the authorization type on Debit Mastercard transactions acquired by the Dual Message System and issued by the Single Message System. Issuers must utilize this information in order to identify the authorization type to adequately manage the cardholder balance management and open to buy amounts. Based upon the values provided in the Final Authorization Indicator field, Single Message System issuers will be able to identify the authorization as a final, undefined, or preauthorization in order to adequately support the standards for processing authorizations and preauthorizations.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		Single Message System
Topic	**Authorization**	**Clearing**	**System**
Message Flows			
Message Layouts			
Data Element Definitions			√
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			

Dual Message System			
Topic	**Authorization**	**Clearing**	**Single Message System**
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Single Message System

Mastercard will update the Single Message System as follows.

Single Message System Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 48—Additional Data—Private Use

DE 48 (Additional Data—Private Use) is reserved for use based on product type.

Subelement 61—POS Data Extended Condition Codes

This subelement contains values used for three different types of transactions: partial approvals, cash back, and healthcare.

Subfield 5—Final Authorization Indicator

DE 48, subelement 61, subfield 5 (Final Authorization Indicator) designates the authorization type to determine the level of authorization finality.

Attributes	
Data Representation:	n-1
Data Field:	Contents of position 5
Justification:	N/A
Values	**Description**
0	Normal Authorization/Undefined Finality
1	Final Authorization
2	Preauthorization
Application Notes	

This field is only applicable to Debit Mastercard transactions acquired by the Dual Message System and issued by the Single Message System. Issuers must use this field to identify the authorization type to adequately manage the cardholder balance management and open to buy amounts in support of the standards for processing authorizations and preauthorizations.

Final authorization is an authorization request for an amount greater than zero where the final transaction amount is known, and the transaction is not expected to be canceled after the authorization request is approved in full.

Normal authorization/undefined finality is an authorization request for an amount greater than zero where final amount may or may not be known, and the transaction is not expected to be canceled after the authorization request is approved in full.

Preauthorization is an authorization request for an estimated amount, the amount of the original authorization may be adjusted if the final transaction amount is different than the original authorization amount requested, or the transaction might not be completed for reasons other than technical failure or lack of full issuer approval.

Chapter 8 Global 521—New Consumer Prepaid Product Code and IRDs in Canada

Mastercard is introducing a new Consumer Prepaid product code MPD (Mastercard Flex Prepaid) and two new interchange programs (IRD S1 and IRD S2), which will be specific to Canada card issuance.

Global 521—New Consumer Prepaid Product Code and IRDs in Canada

Mastercard is introducing a new Consumer Prepaid product code MPD (Mastercard Flex Prepaid) and two new interchange programs (IRD S1 and IRD S2), which will be specific to Canada card issuance.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Clearing	Single Message System
Brands:	Mastercard®		
Products & Services	Prepaid		
Action Indicator:	**M**	Mandate—Acquirers globally must be prepared to support the new Consumer Prepaid Mastercard Flex Prepaid product code MPD (Mastercard Flex Prepaid) and associated changes for interchange as described in this release item.	
	M	Mandate—Issuers in the Canada region that choose to issue the new Consumer Prepaid Mastercard Flex Prepaid product must recognize and support new product code MPD and the associated interchange changes described in this release item.	
	T	Testing recommended—Mastercard recommends testing by acquirers and issuers to support this release item.	
Effective Date:	Dual Message System (Authorization): 21 April 2017		
	Dual Message System (Clearing): 21 April 2017		
	Single Message System: 21 April 2017		

Overview

Mastercard is introducing a new Consumer Prepaid Mastercard Flex Prepaid product code MPD (Mastercard Flex Prepaid) and two new interchange programs (IRD S1—Canada

Intracountry Mastercard Flex Prepaid Standard and IRD S2—Canada Intracountry Mastercard Flex Prepaid Electronic), which will be issued only in the Canada region.

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Dual Message System (Authorization)

Acquirers globally must support the new Consumer Prepaid Mastercard Flex Prepaid product code MPD (Mastercard Flex Prepaid). Product codes are identified in DE 63 (Network Data), subfield 1 (Financial Network Code) in authorization messages.

Dual Message System (Clearing)

Acquirers globally must be prepared to recognize the new Consumer Prepaid Mastercard Flex Prepaid product code MPD when processing clearing messages and to ensure that their systems accurately qualify this product code for the appropriate interchange programs specified in this release item.

Single Message System

Acquirers globally must recognize and accept the new Consumer Prepaid Mastercard Flex Prepaid product code MPD when processing transactions where DE 110 (Additional Data—2), subelement 8 (Product ID) currently is supported.

Issuers

This release item affects issuers as follows.

Dual Message System (Authorization)

Issuers in the Canada region that choose to issue the new Consumer Prepaid Mastercard Flex Prepaid product code MPD (Mastercard Flex Prepaid) must:

- Be prepared to receive the new product code MPD in DE 63 (Network Data), subfield 1 (Financial Network Code) in authorization messages.
- Be able to use the new product code MPD in DE 120 (Record Data), Online File Maintenance, MCC103 (Electronic Warning Bulletin File), field 3 (Card Program) and MCC104 (Local Stoplist File), field 3 (Card Program) account listings in online Issuer File Update Request/0302 and Bulk File R311 requests.

Dual Message System (Clearing)

Issuers in the Canada region that choose to issue the new Consumer Prepaid Mastercard Flex Prepaid product code MPD (Mastercard Flex Prepaid) must support receipt of MPD in PDS 0002 (GCMS Product Identifier) and MPD in PDS 0003 (Licensed Product Identifier). MPD is a Consumer Prepaid product code under the acceptance brand Mastercard credit (MCC).

Issuers need to support the new product code MPD that Mastercard is adding to interregional Business Service Arrangements for Canada issuance acquired in all other regions 1/010201, 1/030201, 1/040201, 1/050201, and 1/060201.

Issuers need to support the new product code MPD that Mastercard is adding to existing intracountry interchange programs IRD 2A, IRD C2, and IRD MS and the two new intracountry interchange programs IRD S1—Canada Intracountry Mastercard Flex Prepaid Standard and IRD S2—Canada Intracountry Mastercard Flex Prepaid Electronic.

Single Message System

Issuers in the Canada region that choose to issue the new Consumer Prepaid Mastercard Flex Prepaid product code MPD (Mastercard Flex Prepaid) must support receipt of MPD in DE 110, subelement 8.

Current Processing

Mastercard does not offer the specified Consumer Prepaid product and interchange programs in the Canada region.

Enhancement Description

Mastercard will introduce the following changes to support this release item.

- Introduction of a new Consumer Prepaid product code MPD (Mastercard Flex Prepaid). The new product code is added in DE 63 (Network Data), subfield 1 (Financial Network Code) in Dual Message System (Authorization) and in PDS 0002—GCMS Product Identifier and PDS 0003—Licensed Product Identifier in Dual Message System (Clearing).
- Addition of Canada intracountry IRDs

  - IRD S1—Canada Intracountry Mastercard Flex Prepaid Standard
  - IRD S2—Canada Intracountry Mastercard Flex Prepaid Electronic
- Modification to the following interregional interchange programs to include new product code MPD

  - IRD 20—Interregional Consumer Payment Transaction
  - IRD 24—Interregional Consumer Merchant UCAF
  - IRD 2A—Interregional MasterCard Initiated Rewards
  - IRD 73/83—Interregional Consumer Electronic
  - IRD 75/85/95—Interregional Consumer Standard

- IRD 79—Interregional Consumer Full UCAF
- IRD MS—Interregional MasterCard MoneySend Payment
- Modification to Canada intracountry IRDs to include new product code MPD

  - IRD C2—Canada Intracountry Consumer Credit Core Charity
  - IRD 2A—Canada Intracountry MasterCard Initiated Rewards
  - IRD MS—Canada Intracountry MasterCard MoneySend
- Enhancements to three clearing edits to support this release item.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

Topic	Dual Message System		Single Message System
	Authorization	Clearing	
Message Flows			
Message Layouts			
Data Element Definitions	√	√	√
IPM MPE		√	
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs			
Edits		√	
Error Numbers		√	
Alternate Processing			
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			
Forms			
Quarterly MasterCard Reporting		√	
Transaction Investigator	√	√	

| | Dual Message System | | |
Topic	Authorization	Clearing	Single Message System
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Authorization

Mastercard will update the Authorization Platform as follows.

CIS Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 63—Network Data

DE 63 (Network Data) is generated by the Authorization Platform for each originating message routed through the network. The receiver must retain the data element and use it in any response or acknowledgement message associated with the originating message.

Subfield 1—Financial Network Code

DE 63, subfield 1 (Financial Network Code) identifies the specific program or service (for example, the financial network, financial program, or card program) with which the transaction is associated.

Code	Description	MC	NP	VI	TE	MS	CI
MPD	Mastercard Flex Prepaid	√					

Transaction Investigator

Mastercard will update the Transaction Investigator tool with the new value MPD to support this release item.

Clearing

Mastercard will update the Clearing Platform as follows.

IPM Data Element and Private Data Subelement Definitions

Mastercard will update the following data elements or private data subelement definitions to support this release item.

PDS 0002—GCMS Product Identifier

PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

GCMS Product Identifier (PDS 0002)	Licensed Product Identifier (PDS 0003)	Licensed Product Identifier Description	Product Class Override Indicator
MPD	MPD	MPD—Mastercard Flex Prepaid	MPD—Mastercard Flex Prepaid

IPM MPE

Mastercard will update IPM MPE Table IP0016T1 (Brand Product) with new product code MPD in the Licensed Product ID field.

Interchange Programs

Mastercard will introduce the following changes to interchange programs to support this release item.

Interchange Rates

Interchange rate changes for new IRD S1 (Canada Intracountry Mastercard Flex Prepaid Standard) and IRD S2 (Canada Intracountry Mastercard Flex Prepaid Electronic) will be published in a future Interchange bulletin.

Interregional Interchange Programs

New product code MPD (Mastercard Flex Prepaid) will be added to the following existing interregional interchange programs as indicated:

• IRD 20—Interregional Consumer Payment Transaction
• IRD 24—Interregional Consumer Merchant UCAF

- IRD 2A—Interregional MasterCard Initiated Rewards
- IRD 73/83—Interregional Consumer Electronic
- IRD 75/85/95—Interregional Consumer Standard
- IRD 79—Interregional Consumer Full UCAF
- IRD MS—Interregional MasterCard MoneySend Payment

Acquirer Region	Issuer Region	Card Program ID	GCMS Product ID
• Asia/Pacific • Europe • Latin America and the Caribbean • MEA • U.S.	Canada	MCC	**added:** MPD

Canada Intracountry Interchange—Modifications and New IRDs

New product code MPD (Mastercard Flex Prepaid) will be added to the following existing intracountry interchange programs as indicated:

- IRD 2A—Canada Intracountry MasterCard Initiated Rewards
- IRD C2—Canada Intracountry Consumer Credit Core Charity
- IRD MS—Canada Intracountry MasterCard MoneySend

Criteria	Requirements
GCMS Product ID	**Consumer Credit— added:** MPD

IRD S1—Canada Intracountry Mastercard Flex Prepaid Standard
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	**Consumer Credit**—MPD
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard prepaid products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Required

Criteria	Requirement
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Required
Card Acceptor State, Province, or Region Code	Required
	When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	Consumer standard defined: The default rate applied to any consumer transaction that does not otherwise qualify for another consumer rate category.

IRD S2—Canada Intracountry Mastercard Flex Prepaid Electronic
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	**Consumer Credit**—MPD
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard prepaid products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are not excluded. • Holidays are not excluded. • Transaction date is not excluded. • File header date is not excluded.
Approval Code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Required

Criteria	Requirement
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Required
Card Acceptor State, Province, or Region Code	Required
	When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains CAN, this subfield must contain a valid province code.
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	In the First Presentment/1240, DE 22 (Point of Service Data Code) is required as follows:
	• Subfield 5 (Cardholder Present Data) must contain the value 0.
	• Subfield 6 (Card Present Data) must contain the value 1.
	• Subfield 7 (Card Data: Input Mode) must contain a value of 2, A, B, C, F, or M.

Edits

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

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 5 (Cardholder Present Data)

This edit will be modified to verify cardholder presence and be applied when a First Presentment 1240/200 transaction is submitted for IRD S2 for Canada intracountry Business Service Arrangement 4/124001.

Error Number	Current Requirement	Modification for this Release
0053	The Clearing Platform must ensure that, if present, DE 22 (Point of Service Entry Mode), subfield 5 (Cardholder Present Data), contains a valid value. Value/Range list table is contained in OneDay File Table IP2075T1, IPM Valid Range/Values.	This edit will be modified to verify cardholder presence and will be applied when a First Presentment 1240/200 transaction is submitted for IRD S2 for Canada BSA 4/124001.

This edit is performed in both Pre-edit and at the Central Site for the following messages:

• First Presentment 1240/200

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 6 (Card Present Data)

This edit will be modified to verify card presence and be applied when a First Presentment 1240/200 transaction is submitted for IRD S2 for Canada intracountry Business Service Arrangement 4/124001.

Error Number	Current Requirement	Modification for this Release
0053	The Clearing Platform must ensure that, if present, DE 22 (Point of Service Entry Mode), subfield 6 (Card Present Data), contains a valid value. Value/Range list contained in OneDay File Table IP2076T1, IPM Valid Range/Values.	This edit will be modified to verify card presence and will be applied when a First Presentment 1240/200 transaction is submitted for IRD S2 for Canada BSA 4/124001.

This edit is performed in both Pre-edit and at the Central Site for the following messages:

• First Presentment 1240/200

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 7 (Card Data: Input Mode)

This edit will be modified to verify card data input mode and will be applied when a First Presentment 1240/200 transaction is submitted for IRD S2 for Canada intracountry Business Service Arrangement 4/124001.

Error Number	Current Requirement	Modification for this Release
2376	The Clearing Platform must ensure that DE 22 (Point of Service Entry Mode), Subfield 7 (Card Data: Input Mode) must be present and equal to 2, A, B, C, F, or M.	This edit will be modified to verify card data input mode and will be applied when a First Presentment 1240/200 transaction is submitted for IRD S2 for Canada intracountry BSA 4/124001.

This edit is performed in Pre-edit and at the Central Site for the following messages:

• First Presentment 1240/200

Error Numbers

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

Error Numbers in Modified Edits

Field/Subfield	Error Number	Error Message	Edit Performed By…
DE 22, sf5	0053	<FLDNAME> INVALID. MUST BE VALLIST.	Both
DE 22, sf6	0053	<FLDNAME> INVALID. MUST BE VALLIST.	Both
DE 22, sf7	2376	<FLDNAME> MUST BE PRESENT AND EQUAL TO 2, A, B, C, F, OR M.	Both

Quarterly MasterCard Reporting

For Quarterly MasterCard Reporting, issuers that choose to issue cards with new product code MPD (Mastercard Flex Prepaid) must report any activity associated with that product code with any MasterCard Credit activity in the proper category.

Transaction Investigator

Mastercard will update the Transaction Investigator tool with the new value MPD to support this release item.

Single Message System

Mastercard will update the Single Message System as follows.

Single Message System Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 110—Additional Data—2

DE 110 (Additional Data—2) is reserved for use based on product type.

Subelement 8—Product ID

The subelement provides issuers additional information about product ID, also known as product code.

Subfield 1	Attribute	Value
Product ID	an-3	Valid Mastercard Product ID **NOTE: Refer to the IPM Clearing Formats manual, PDS 0002 GCMS Product Identifier for a complete list of Product codes.**

Chapter 9 Global 522—Safety and Security Roadmap

Mastercard is introducing the Global Safety and Security Standards Roadmap to help ensure the continued security of the Mastercard Network against existing and emerging threats. This release item announces a base line minimum standard for safety and security required by all participants in the Mastercard Network. Mastercard implemented many of these standards in the U.S. region for Release 16.Q4, and Mastercard is expanding these practices to other regions throughout 2017 and 2018.

Global 522—Safety and Security Roadmap

Mastercard is introducing the Global Safety and Security Standards Roadmap to help ensure the continued security of the Mastercard Network against existing and emerging threats. This release item announces a base line minimum standard for safety and security required by all participants in the Mastercard Network. Mastercard implemented many of these standards in the U.S. region for Release 16.Q4, and Mastercard is expanding these practices to other regions throughout 2017 and 2018.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 20 December 2016.

Change Date	Description of Change	Where to Look
17 Jan 2017	Added a note indicating that issuers in the U.S. region must support all three alerts per the U.S. Safety and Security Roadmap mandate requirements.	Overview Enhancement Description
17 Jan 2017	Added a Frequently Asked Questions topic.	Frequently Asked Questions
17 Jan 2017	Clarified that for the U.S. region, the changes in this release item are effective April 2017.	Current Processing
20 Dec 2016	Clarified that the security-related fields that customers must support and integrate into their systems are (a) of the Dual Message (Authorization and Clearing) and Single Message Systems and (b) covered by the Global Safety and Security Standards Roadmap.	Throughout
20 Dec 2016	Clarified that issuers that are interested in using the Mastercard transaction alerts solution must complete the Spend Alerts Enrollment Form rather than the Transaction Alerts Enrollment Form.	At-A-Glance

Change Date	Description of Change	Where to Look
20 Dec 2016	Made the following modifications: • Added issuers in Ukraine and those that process Russian domestic transactions as exceptions to the requirement that global issuers must adopt the Authorization AAV Validation Service for their credit, debit, and prepaid programs by 21 April 2017. • Added issuers in Japan as an exception to the requirement that issuers in the Asia/Pacific, Middle East/Africa, and Latin America/Caribbean regions must offer a transaction alert service to cardholders for Mastercard-branded consumer credit, debit, and reloadable prepaid by 13 October 2017. • Added verbiage indicating that issuers in Japan must offer a transaction alert service to cardholders for Mastercard-branded consumer credit, debit, and reloadable prepaid by March 2018.	At-A-Glance Issuers
20 Dec 2016	Made the following modifications: • Added verbiage to the Mastercard Safety Net subsection indicating that issuers may alternatively enroll in the Safety Net Alert Only feature. • Clarified verbiage in the Authorization AAV Validation Service subsection to indicate that issuers must share their Access Control Server (ACS) processing key for usage within the Mastercard Attempts Processing Service for their merchant-only transactions when their ACS is down or the cardholder is not enrolled in Mastercard® SecureCode™ or Mastercard Identity Check.	Overview
20 Dec 2016	Clarified that, in November 2015, all issuers were automatically enrolled in Mastercard Safety Net and currently must submit a request if they want to opt out of the service.	Current Processing
20 Dec 2016	Added DE 48 (Additional Data), subelement 39 (Account Data Compromise Information) to the table of data elements, subelements, and values that all issuers must code for, support, and integrate into their systems.	Enhancement Description

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

Core Systems:	Authorization	Clearing	Single Message System
May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
Action Indicator:	**M**	Mandate—Acquirers and issuers must support the enhancements as described in this release item.	
	R	Program or service registration required: • Issuers that are not enrolled in the Automatic Billing Updater (ABU) must complete the Automatic Billing Updater Customer Enrollment Form (Form 0806) available on Mastercard Connect™ and contact Customer Implementation Services (CIS) to open a project. • Issuers that are interested in using the Mastercard transaction alerts solution must contact their Mastercard representative and complete the Spend Alerts Enrollment Form. Issuers may alternatively choose to use a third-party solution to meet this requirement. • Issuers must contact CIS to open a project to share keys for Authorization AAV (Accountholder Authentication Value) Validation Service.	
	T	Testing recommended—Mastercard recommends testing for issuers that are not currently using transaction alerts, enrolled in ABU, or using Authorization AAV Validation Service. Mastercard also recommends acquirers and issuers that aren't currently using the required security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System covered by the Global Safety and Security Standards Roadmap complete standard release testing via the simulators.	

| Effective Date: | Dual Message System (Authorization and Clearing) and Single Message System |

21 April 2017

- All issuers (except Ukraine) must participate in the Mastercard Safety Net service except when processing Russian domestic transactions.
- Acquirers and issuers in the U.S. region must support and integrate into their systems the security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System covered by the Global Safety and Security Standards Roadmap.
- Global issuers—except those in Ukraine, the Asia/Pacific region, and those that process Russian domestic transactions—must adopt the Authorization AAV Validation Service for their credit, debit, and prepaid programs.

13 October 2017

- Issuers in the Asia/Pacific (excluding Australia, Japan, and New Zealand), Middle East/Africa, and Latin America/Caribbean regions must offer a transaction alert service to cardholders for Mastercard-branded consumer credit, debit, and reloadable prepaid. Small Business is included for Middle East/Africa and Latin America/Caribbean only. Asia/Pacific does support mandate for small medium enterprises (SME), and small business debit and credit.
- Issuers in the Latin America/Caribbean region must participate in and use Automatic Billing Updater (ABU) for consumer and small business debit and credit products. In the Latin America/Caribbean Region, an issuer using a third-party service for the purpose of communicating account change information to account-on-file and recurring payment transaction merchants is not required to participate in ABU, provided that such third-party service supports and is accessible to all merchants regardless of merchant location.
- Acquirers and issuers in the Europe (except Ukraine and domestic transactions in Russia), Latin America/Caribbean, and the Middle East/Africa regions must support and integrate into their systems the security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System covered by the Global Safety and Security Standards Roadmap.

March 2018

- Issuers in Japan must offer a transaction alert service to cardholders for Mastercard-branded consumer credit, debit, and reloadable prepaid. The Asia/Pacific region does support a mandate for small medium enterprises (SME), and small business debit and credit.

13 April 2018

- Acquirers and issuers in the Canada and the Asia/Pacific regions must support and integrate into their systems the security-related fields of the Dual Message System (Authorization and Clearing) and Single

Message System covered by the Global Safety and Security Standards Roadmap.

- Issuers in the Asia/Pacific region (excluding China) must adopt Authorization AAV Validation Services that are applicable to their credit, debit, and prepaid programs.

12 October 2018

- Issuers in the Canada region must offer a transaction alert service to cardholders for Mastercard-branded consumer credit, debit, reloadable prepaid, and small business debit and credit programs.

Overview

Mastercard is introducing a Global Safety and Security Standards Roadmap globally to help participants in the Mastercard Network continue to benefit from our industry-leading safety and security practices and solutions.

With Release 16.Q4, Mastercard introduced these standards to the U.S. region. Mastercard is expanding these standards to other regions throughout 2017 and 2018.

NOTE: Information has changed since the U.S. Safety and Security Roadmap bulletin and 16.Q4 Release article, including the additional requirement mandating issuers in the U.S. region must adopt the Authorization AAV Validation Service that is applicable to their credit and debit programs.

The Global Safety and Security Roadmap accommodates new innovations, such as support for next-generation solutions and new fraud tools that address increasingly digital environments.

The roadmap encompasses a series of rules and processing requirements for acquirers and issuers to help ensure the continued safety and security of the Mastercard Network and to protect the Mastercard brand. The requirements include participation in:

- Transaction alerts
- Mastercard ABU
- Mastercard Safety Net
- Security-related fields in the Dual Message System (Authorization and Clearing) and Single Message System
- Authorization AAV Validation Service

The ability to support these requirements will ensure that issuers have access to important safety and security services available on the Mastercard Network if needed to support their fraud and authorization strategy. Coding for the fields described in the Enhancement Description section later in this release item will allow issuers to benefit from advanced solutions that will address new threats as they emerge.

For more information or questions, contact the Global Customer Service team.

Transaction Alerts

Transaction alerts include text message, email, push notification, and other electronic channels. Mastercard requires issuers to offer a transaction alerts solution to their consumer credit, consumer debit, consumer prepaid, and small/medium business cardholders. At a minimum, issuers must offer alerts based on transaction size. Mastercard also strongly recommends that issuers offer:

• Alerts for cross-border transactions
• Alerts for specific transaction channels (for example, card-not-present [CNP], and mail order/telephone order [MOTO])

NOTE: Per the U.S. Region Safety and Security Standards Roadmap, issuers in the U.S. region must support all three alerts.

Issuers may employ transaction alerts from Mastercard or any alerts solution that meets these minimum requirements.

Automatic Billing Updater

ABU facilitates the seamless update of account-on-file account information. By automatically maintaining the accuracy of customer card data, ABU assists in preventing Card Not Present declines due to account changes. It can extend the life of online and offline card-on-file and automatic recurring payment arrangements by securing these ongoing, revenue-generating relationships, all while helping to lock in revenue, reduce processing costs, maintain service continuity, and strengthen cardholder satisfaction. Using ABU can help reduce the number of declined authorization requests and lost sale opportunities for account-on-file payments.

Mastercard Safety Net

Mastercard Safety Net provides issuers with a second line of defense to limit the impact of a large-scale fraud attack on one or more of their payment channels (for example, in ATM or e-commerce) when their payment systems are breached. The service also identifies when largescale fraud attacks are occurring, utilizing insights from the Mastercard Network, so that appropriate action can be taken by the issuer. It does not replace an issuer's primary fraud prevention system. Issuers may alternatively enroll in the Safety Net Alert Only feature.

Security-Related Fields in Dual Message System (Authorization and Clearing) and Single Message System

The ability to support the required security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System allows issuers to better take advantage of services offered by Mastercard that can help with their ability to combat fraud and reduce authorization declines. For example, Mastercard Authorization IQ may indicate that a transaction is from a high-spending cardholder who frequently performs a specific type of transaction that otherwise might be deemed high risk. But this insight, in combination with a low transaction level fraud score from our Expert Monitoring Solutions (EMS), would present a very strong case for authorization approval. The ability to support these data elements allows acquirers to benefit from a payment ecosystem that is more intelligent and secure.

Authorization AAV Validation Service

Evolving fraud patterns have highlighted the vulnerability of issuers when transactions are processed without applicable validation services. Mastercard requires all issuers to participate in the Mastercard-hosted AAV validation service across their entire consumer and commercial credit, debit, and prepaid portfolios, unless they can provide evidence that they already provide this level of validation.

All Mastercard-generated attempt AAVs are validated by the Mastercard-hosted service for issuers not participating in *SecureCode*, Mastercard Identity Check, or other services for cardholder authentication to help ensure that the value present in authorization messages passes a cryptographic validation against either the issuer or Mastercard keys.

Issuers are automatically enrolled in the service, but may opt out if they choose to use third party or self-validation. Issuers that already perform AAV self-validation, whether they are a participant or non-participant of *SecureCode* or Identity Check services, must submit proof to Mastercard that they have an existing self-validation service. Issuers will need to share their Access Control Server (ACS) processing key for usage within the Mastercard Attempts Processing Service for their merchant-only transactions when their ACS is down or the cardholder is not enrolled in Mastercard *SecureCode* or Mastercard Identity Check. Issuers must open an AAV validation project with Customer Implementation Services to complete the key exchange required for Mastercard to perform the AAV validation.

Related Information

- "Self-Validation AAV Process for SecureCode or Identity Check Issuers," *Global Operations Bulletin* No. 1, 3 January 2017
- "Mastercard Safety Net Enhanced Monitoring and Alerts," *Global Operations Bulletin* No. 5, 2 May 2016
- "Revised Standards for Validation Services During Stand-In Processing," *Global Operations Bulletin* No. 4, 1 April 2016
- "U.S. Region Safety and Security Standards Roadmap," *U.S. Region Operations Bulletin* No. 3, 29 March 2016
- "U.S. 515—Safety and Security Roadmap," Release 16.Q4

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Dual Message System (Authorization and Clearing) and Single Message System

All acquirers must support and integrate into their systems the data elements, subelements, and values as described in this release item.

The ability to support these data elements will allow acquirers to benefit from a payment ecosystem that is more secure.

Acquirers must support this release item by the dates mentioned in the At-a-Glance table.

Issuers

This release item affects issuers as follows.

Dual Message System (Authorization and Clearing) and Single Message System

Effective 21 April 2017

- All issuers (except Ukraine) must participate in the Mastercard Safety Net service except when processing Russian domestic transactions.
- Issuers in the U.S. region must support and integrate into their systems the security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System covered by the Global Safety and Security Standards Roadmap.
- Global issuers—except those in Ukraine, the Asia/Pacific region, and those that process Russian domestic transactions— must adopt the Authorization AAV (Accountholder Authentication Value) Validation Service that is applicable to their credit, debit, and prepaid programs.

Effective 13 October 2017

- Issuers in the Asia/Pacific (excluding Australia, Japan, and New Zealand), Middle East/Africa, and Latin America/Caribbean regions must offer a transaction alerts service to cardholders for Mastercard-branded consumer credit, debit, reloadable prepaid, and small business debit and credit.
- Issuers in the Latin America/Caribbean region must participate in and use ABU for consumer and small business debit and credit products, unless they are using a third party card continuity service other than ABU, provided that solution supports all merchants globally. Participation and use of ABU is currently required for issuers in Canada, Ireland, United Kingdom, and the U.S. region.
- Issuers in the Europe (except Ukraine and domestic transactions in Russia), Latin America/Caribbean, and Middle East/Africa regions must support and integrate into their systems security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System covered by the Global Safety and Security Standards Roadmap.

Effective March 2018

- Issuers in Japan must offer a transaction alert service to cardholders for Mastercard-branded consumer credit, debit, and reloadable prepaid. The Asia/Pacific region does support a mandate for small medium enterprises (SME), and small business debit and credit.

Effective 13 April 2018

- Issuers in the Canada and the Asia/Pacific regions must support and integrate into their systems security-related fields of the Dual Message System (Authorization and Clearing) and Single Message System covered by the Global Safety and Security Standards Roadmap.

- Issuers in the Asia/Pacific region (excluding China) must adopt the Authorization AAV Validation Service that is applicable to their credit and debit programs.

Effective 12 October 2018

- Issuers in Canada must offer a transaction alert service to cardholders for Mastercard branded consumer credit, debit, reloadable prepaid, and small business debit and credit.

Current Processing

Mastercard currently requires issuers in the U.S. region to offer a transaction alerts solution to cardholders for Mastercard branded consumer credit, debit, prepaid, and small business debit and credit.

Issuers in the U.S. and Canada regions are required to participate in ABU.

Currently, Safety Net participation is optional in all regions. In November 2015, all issuers were automatically enrolled in Mastercard Safety Net and currently must submit a request if they want to opt out of the service.

Effective April 2017, acquirers and issuers in the U.S. region will be required to support and integrate into their systems the security-related data elements, subelements, and values of the Dual Message System (Authorization and Clearing) and Single Message System. Acquirers and issuers in other regions are not currently required to support these security-related fields.

Effective April 2017, issuers in the U.S. region will be required to adopt the Authorization AAV Validation Service applicable to their programs.

Enhancement Description

Mastercard will introduce a series of rules and processing requirements to help ensure the continued safety and security of the Mastercard Network.

Dual Message System (Authorization and Clearing) and Single Message System

Mastercard requires issuers to offer a transaction alerts solution to their consumer credit, consumer debit, consumer prepaid, and small and medium business cardholders. At a minimum, issuers must offer alerts based on transaction size. Mastercard also strongly recommends that issuers offer:

- Alerts for cross-border transactions
- Alerts for specific transaction channels (for example, card-not-present [CNP], and mail order/telephone order [MOTO])

NOTE: Per the U.S. Region Safety and Security Standards Roadmap, issuers in the U.S. region must support all three alerts.

Issuers may employ transaction alerts from Mastercard, or any alerts solution that meets these minimum requirements. More information can be found in the In Control Information Center on Mastercard Connect™.

As applicable, Mastercard requires issuers to participate in and use ABU for all consumer and small business credit and debit portfolios. Additionally, all issuing processors must support ABU on all credit and debit issuing platforms. More information can be found in the ABU section on Mastercard Connect.

In the Latin America/Caribbean region, issuers are permitted to use a third party card continuity service other than ABU, provided that solution supports all merchants globally.

Issuers that need to enable ABU should complete and submit the *Automatic Billing Updater Customer Enrollment Form* (Form 0806) located in the Forms section of Mastercard Connect.

As applicable, Mastercard requires issuers to participate in Mastercard Safety Net across their entire consumer and commercial credit and debit portfolios, without the availability of an opt-out.

Issuers may enroll in the Mastercard Safety Net Alert Only option if desired through "Manage My Accounts" in Mastercard Connect™.

As applicable, Mastercard will require all acquirers and issuers to code for, support, and integrate into their systems the data elements, subelements, and values shown in the following tables.

Acquirers

Security Field	Services Supported
DE 48 (Additional Data), subelement 26 (Wallet ID)	Masterpass™ by Mastercard®
DE 48 (Additional Data), subelement 51 (Merchant On-behalf [OB] Services) Not available in Single Message System	All value-added, merchant on-behalf services Provides indicator and result whether service successfully implemented
DE 48 (Additional Data), subelement 55 (Merchant Fraud Scoring Data) Not available in Single Message System	Expert Monitoring Solutions (EMS) for Merchants Provides scoring results and reason code
DE 48 (Additional Data), subelement 57 (Security Services Additional Data for Acquirers) Not available in Single Message System	Authorization IQ, Assurance IQ Decision Intelligence Other future services

Security Field	Services Supported
DE 48 (Additional Data), subelement 61 (POS Data, Extended Condition Codes), subfield 4 (Merchant Transaction Fraud Scoring Indicator) Not available in Single Message System	EMS for Merchants Indicates merchant terminal supports program enabling acquirer request scoring
DE 48 (Additional Data), subelement 82 (Address Verification Service Request)	AVS Provides the request message sent by the acquirer; is also provided in the issuer's response message.
DE 48 (Additional Data), subelement 83 (Address Verification Service Response)	AVS Provides response from issuer
DE 48 (Additional Data), subelement 87 (Card Validation Code Result) Single Message System adds subfield 1	Account Validation Services Provides Card Validation Code Result from issuer

Issuers

Security Field	Services Supported
DE 48 (Additional Data), subelement 33 (PAN Mapping File Information), subfields 1–7 Single Message System does not use subfield 4 and subfield 7	Spend Alerts and Controls, Mastercard Digital Enablement Service (MDES) Supports mapping virtual and actual account data
DE 48 (Additional Data), subelement 39 (Account Data Compromise Information)	Fraud Rule Manager (FRM), EMS for Issuers, Decision Intelligence Provides Account Data Compromise data input for fraud detection and authorization decisioning services
DE 48 (Additional Data), subelement 42 (Electronic Commerce Indicators) and subelement 43 (Universal Cardholder Authentication Field [UCAF])	Mastercard Identity Check Mastercard *SecureCode* Masterpass

Security Field	Services Supported
DE 48 (Additional Data), subelement 56 (Security Services Additional Data for Issuers)	Authorization IQ, Assurance IQ Decision Intelligence Other future services
DE 48 (Additional Data), subelement 71 (On-behalf Service [OBS])	Issuer On-behalf services Provides indicator of what On-behalf service was preformed, and the On-behalf service results, and whether service was successfully applied
DE 48 (Additional Data), subelement 75 (Fraud Scoring Data)	EMS for Issuers, FRM, Decision Intelligence Provides scoring results and reason code
DE 48 (Additional Data), subelement 82 (Address Verification Service Request)	AVS Provides the request message sent by the acquirer; is also provided in the issuer's response message.
DE 48 (Additional Data), subelement 83 (Address Verification Service Response)	AVS Provides response from issuer
DE 60 (Advice Reason Code), subfields 1–3 Single Message System for Maestro® and Cirrus® adds subfield 4	Spend Alerts and Controls, EMS for Issuers, FRM Provides additional detail regarding transaction decision
PDS 0001 (Mastercard Mapping Service Account Number) and PDS 0502 (Custom Identifier)	Spend Alerts and Controls, MDES Clearing Requirements for Spend Alerts and Controls and MDES

NOTE: For more information about these data elements and values, refer to the *Customer Interface Specification*, *IPM Clearing Formats*, and *Single Message System Specifications* manuals.

Issuers except those in China must participate in the Mastercard hosted AAV validation service across their entire consumer and commercial credit and debit portfolios, unless they can provide evidence that they already provide this level of validation. The AAV validation service is applicable for both Fully Authenticated transactions as well as Merchant Only transactions, where authentication was attempted but did not occur.

All Mastercard-generated attempt AAVs for digital transactions are validated by the Mastercard-hosted service for issuers not participating in Mastercard *SecureCode*, Mastercard Identity Check, or other services for cardholder authentication. This validation helps ensure

that the value present in the authorization message passes a cryptographic validation using a Mastercard key.

Issuers are automatically enrolled in the service but may opt out if they choose to use third party or in-house validation.

Platform Impact

Mastercard is not implementing any new or changed system functionality to support this release item. Customers must determine the impact of this release item on their own operations.

Frequently Asked Questions

These frequently asked questions are designed to provide a better understanding of this release item and may provide answers to some common questions.

Question	Answer
1. What data values indicate that a transaction was declined by the Mastercard Safety Net service?	If a transaction is declined by the Safety Net service, issuers will receive an Authorization Advice/0120 message with the following values: • DE 48, subelement 71, subfield 1 = 18 (Fraud Scoring Service) • DE 48, subelement 71, subfield 2 = C (Fraud Scoring Service was performed successfully) • DE 48, subelement 75, subfield 1 = 998 or 000 • DE 48, subelement 75, subfield 2 = NM (Network Monitor) • DE 60, subfield 1 = 120 (Transaction Blocking) • DE 121 = 000003 (Decline occurred due to an on-behalf service) For more information about these data elements and values, refer to the *Customer Interface Specification* manual. Single Message System issuers that do not support Financial Transaction Advice/0220 messages will use the 250-byte Batch Date File, specifically the Financial Records (FREC) report.

Chapter 10 Global 533—Introduction of Brazil New Debit Processing Services

Mastercard is enhancing the Authorization and Clearing Platforms in Brazil to support new debit platform services on Debit Mastercard® cards processed through the Dual Message System with the introduction of Bill Pay Transactions, Combo Cards with single PAN, and Post-Dated Payment services.

Global 533—Introduction of Brazil New Debit Processing Services

Global 533—Introduction of Brazil New Debit Processing Services

Mastercard is enhancing the Authorization and Clearing Platforms in Brazil to support new debit platform services on Debit Mastercard® cards processed through the Dual Message System with the introduction of Bill Pay Transactions, Combo Cards with single PAN, and Post-Dated Payment services.

Summary of Changes

This article has been changed. These changes are described in the following Summary of Changes table.

Change Date	Description of Change	Where to Look
17 Jan 2017	In the text defining the GCMS populated values in the Product ID field of the settlement information file: • The following value/definition is not complete: ATM—for a debit ATM transaction. It is replaced with: MCA (Mastercard ATM)—for all Brazil credit or debit domestic ATM transactions. • The following value/definition can be further clarified: MCD—for a non-ATM debit transaction. It is updated with: MCD (Mastercard Debit)—for all Brazil debit domestic non-ATM transactions.	Brazil Intracurrency Settlement Services to support Combo Cards

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Clearing	
Brands:	Mastercard®	Debit Mastercard®	
Products & Services	Bill Payment Transactions, Combo Cards with single PAN, Post-Dated Payment Service		
Action Indicator:	**Bill Pay Transactions**		

M	Mandate—Acquirers in Brazil that choose to process domestic Brazil transactions must support new values in DE 48 (Additional Data—Private Use), subelement 77 (Funding/Payment Transaction Type Indicator).
	Mandate—Issuers in Brazil that process domestic Brazil transactions must support DE 48, subelement 77 (Funding/Payment Transaction Type Indicator), new values, and PDS 0043 (Program Registration ID), new values.
T	Testing recommended—Mastercard recommends testing for acquirers and issuers prior to customer implementation.

Combo Cards

M	Mandate—Acquirers in Brazil must support Brazil-issued, combination card acceptance brand selection identified by DE 48 (Additional Data—Private Use), new subelement 14 (Account Type) and DE 3 (Processing Code), subfield 2 (Cardholder "From" Account Type Code).
	Mandate—Issuers in Brazil must support receiving DE 48, new subelement 14.
T	Testing required—Mastercard requires testing for acquirers prior to customer implementation.

Post-Dated Payment Service

M	Mandate—Acquirers and issuers in Brazil must support DE 61 (Point of Service Data), subfield 7 (POS Transaction Status Indicator), new value and DE 112 (Additional Data—National Use), new subelement 18 (Post-Dated Transactions).
	Mandate—Issuers in Brazil must support new PDS 0183 (Brazil Post-Dated Transaction Data).
	Mandate—Issuers in Brazil should be aware of the impact to settlement for the Post-Dated Payment Service as described in this release item.
O	Optional—Issuers in Brazil may opt in to the Post-Dated Payment Service at the account range level.
T	Testing recommended—Mastercard recommends testing for issuers prior to customer implementation.

Acquirers and Issuers Globally

O	Optional—Acquirers and issuers outside of Brazil should be aware of the changes described in this release item and determine the impact on their own operations.
	Acquirers outside of Brazil that choose to adopt the cardholder account selection for cardholder transactions as described in this release item should contact their Mastercard representative.

Effective Date:	Dual Message System (Authorization): 13 June 2017
	Dual Message System (Clearing): 13 June 2017
	NOTE: To support this enhancement, Mastercard is aligning the implementation date of the two platforms to help ensure a successful implementation.

Overview

The Brazil domestic market is unique in that all domestic debit and credit transactions are processed by Mastercard. Today, the debit portfolio is processed under the Maestro® online PIN debit processes and rules under single message protocols.

However this infrastructure does not lend itself easily to growth areas such as e-commerce and m-commerce. Those channels tend to be more appropriate for dual message processing when the value of the transaction is uncertain at the time of the authorization, or if there is a time lag between the actual purchase and the delivery of goods. Further, new fraud tools and loyalty solutions are not readily available with the current infrastructure.

This release item will specifically support:

- Bill Pay Transactions
- Combo Cards with single PAN on Dual Message System (Authorization)

  - Settlement of dual message debit activity on D+1 schedule.
- Post-Dated Transactions

In addition, further information about dual message processing, refer to the *Customer Interface Specification* manual, the *Authorization Manual*, and the *IPM Clearing Formats* manual.

Bill Pay Transactions

Mastercard is updating the Dual Message System (Authorization and Clearing) with new values to indicate a bill payment transaction aligns with existing interchange programs.

These transactions are Debit Mastercard transactions that result in a debit to the cardholder account for the bill pay amount and a credit to the merchant. The fulfillment of the bill payment to credit the customer's relationship with the biller is the domain of the merchant and exists outside the Mastercard transaction flow.

Although bill payment is a predominantly cash market in Brazil, acquirers and issuers are looking for solutions to support card payments.

Mastercard in Brazil has already established interchange rates for different bill payment categories, which vary by the card acceptor business code (MCC) identifier. Bills can now be paid at retail entities. However, not all acquirers are able to support the payment facilitator and sub-merchant structure that is required for this process.

Because of this, Mastercard will provide customers in Brazil with an alternative to using MCC for differentiating these transactions to apply the appropriate interchange.

Combo Cards with a Single PAN

Mastercard is introducing functionality to recognize Brazil-issued combination card acceptance brand selection that will be determined by a new acquirer-supplied account selection flag and the DE 3 (Processing Code), subfield 2 (Cardholder "From" Account Type Code).

Combo cards function as either a debit card or a credit card allowing the cardholder to choose their debit or credit account to use at the time of purchase through functionality at the point-of-sale terminal.

In the Brazil market, large issuers have deployed combination (or Combo) Mastercard®credit / Maestro® debit branded cards. These cards will be migrated to Mastercard credit/ Debit Mastercard branded cards which will use a common card number (PAN). As these portfolios migrate the debit component from Maestro to Debit Mastercard all transactions will be processed on the Dual Message System. Therefore, it is critical that acquirers and merchants capture and transmit the cardholder account selection choice made at the point of interaction (POI) to ensure the Mastercard network routes the transaction to the proper issuer authorization and clearing host processor destination.

Post-Dated Transactions

The Post-Dated Payment Service enables a consumer to complete a purchase with Debit Mastercard and to complete the posting and settlement of this purchase at a mutually agreed upon designated date.

Post-Dated Payment Service is an optional service for issuers in Brazil. To participate, issuers should contact their local Mastercard representative.

The Post-Dated Payment Service is an installment program with a single installment. The terms (the date) of the settlement event are supplied in the authorization message.

A purchase transaction (DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type Code], value 00 [Purchase]) is authorized in real time at the POS terminal. DE 4 (Transaction, Amount) contains the transaction amount, however there is no financial value to the transaction in the real time event as there is no exchange of currency.

The transaction is posted to the cardholder account up to 60 days from the original transaction date completing the single installment transaction.

A Post-Dated authorization transaction contains the following criteria:

- DE 61 (Point of Service Data), subfield 7 (POS Transaction Indicator), value 5 (Time Based Payment Authorization Request).
- DE 112 (Additional Data—National Use), subelement 18 (Post-Dated Transactions), subfield 1 (Service Code) with value 30 (Post Date with Guarantee) or value 31 (Post-Dated without Guarantee).

Dual Message Acquirer to Dual Message Issuer Post-Dated Transaction

The following figure illustrates the message flow for a Post-Dated Transaction with or without Guarantee.
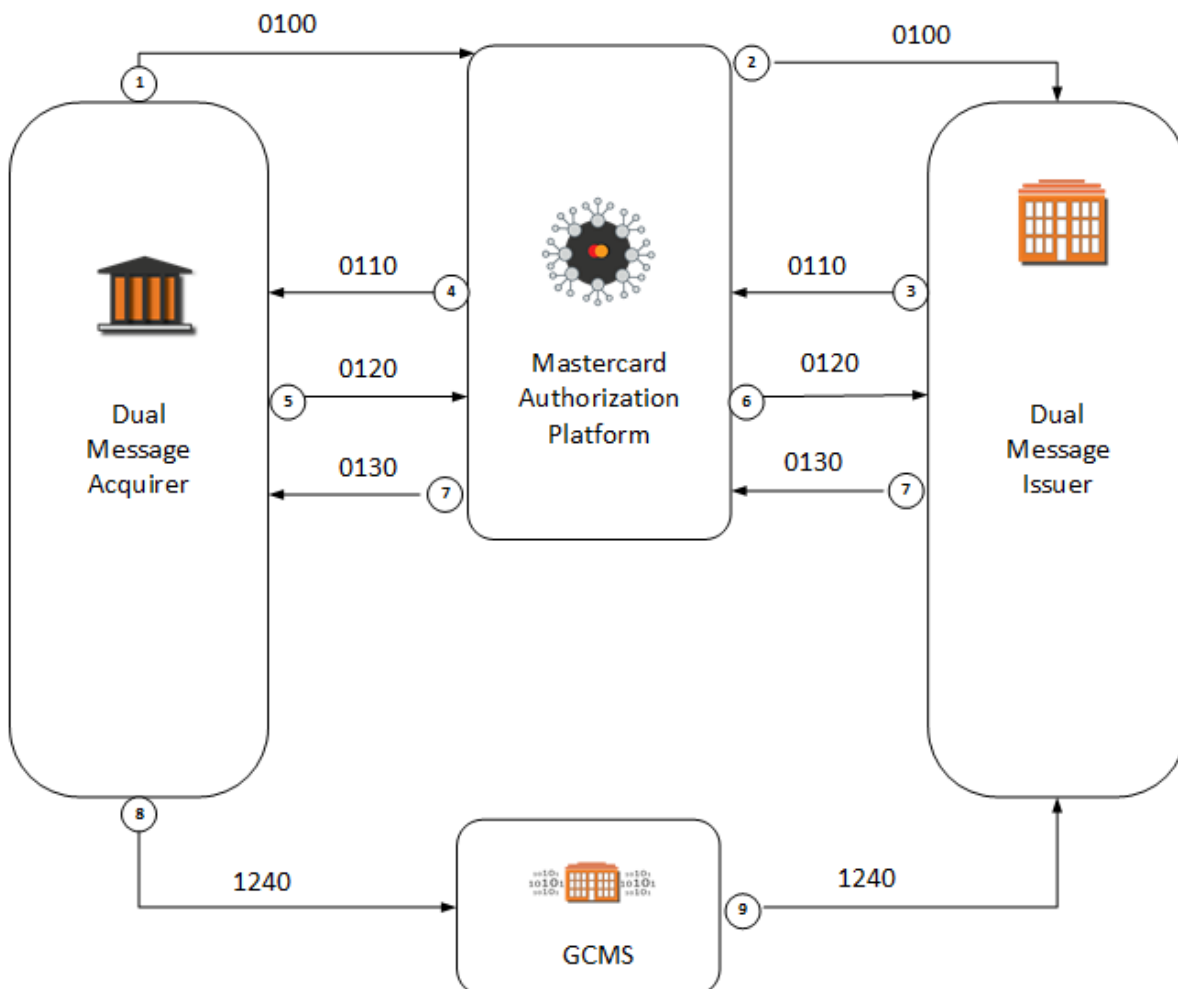
1. The acquirer initiates an Authorization Request/0100 message and sends it to the Authorization Platform.

   The authorization message contains:

   – DE 61 (Point of Service Data), subfield 7 (POS Transaction Indicator), value 5 (Time Based Payment Authorization Request).
   – DE 112 (Additional Data—National Use), subelement 18 (Post-Dated Transactions), subfield 1 (Service Code) with value 30 (Post Date with Guarantee) or value 31 (Post-Dated without Guarantee).

2. The Authorization Platform forwards the Authorization Request/0100 message to the issuer.

3. The issuer generates an appropriate Authorization Request Response/0110 message and sends it to the Authorization Platform.

The request response message echos DE 61, subfield 7 and DE 112, subelement 18.

4. The Authorization Platform forwards the Authorization Request Response/0110 message to the acquirer.
5. The acquirer initiates an Authorization Advice/0120—Acquirer-generated message and passes the 0120 message to the Authorization Platform.
6. The Authorization Platform forwards the Authorization Advice/0120—Acquirer generated message to the issuer.
7. The issuer returns an Authorization Advice Response/0130—Issuer-generated message to the acquirer to indicate positive receipt of the Authorization Advice/0120—Acquirer generated message.
8. The acquirer initiates a First Presentment/1240-200 message and sends it to the clearing system.

   The message contains:

   – PDS 0183 (Brazil Post-Dated Transaction Data), subfield 1 (Service Code), value 30 (Post Date with Guarantee) or value 31 (Post-Dated without Guarantee).
   – PDS 0183 Post-Dated transaction details.
9. The clearing system forwards the First Presentment/1240-200 message to the issuer containing PDS 0183, subfield 1, PDS 0183 Post-Dated transaction details, interchange amount, and settlement date.

Customer Impact

This release item affects the indicated customers and platforms.

Bill Pay Transactions

This release item affects the indicated customers and platforms.

Acquirers in Brazil

Dual Message System (Authorization)

Acquirers that support bill payment transactions must identify these transactions as follows:

- DE 3 (Processing Code), subfield 1 (Cardholder Translation Type Code), value 00 (Purchase).
- DE 48 (Additional Data—Private Use), subelement 77 (Funding/Payment Transaction Type Indicator) with new values as described in this release item.

Acquirers may optionally indicate the new values in DE 48, subelement 77 to align the funding/payment transaction with specific interchange programs and card acceptor business programs.

Dual Message System (Clearing)

If the acquirer submits PDS 0043 (Program Registration ID) in First Presentments, the acquirer must be prepared to receive it in Chargebacks and include it in subsequent Second

Presentments. The new values in PDS 0043 to support Bill Pay Transactions are described in this release item.

Issuers in Brazil

Dual Message System (Authorization)

Issuers that support bill payment transactions must be able to receive the new values in DE 48, subelement 77 as described in this release item.

Dual Message System (Clearing)

Issuers must:

- Receive PDS 0043 (Program Registration ID) in Presentment messages and provide this field in subsequent Chargeback messages.
- Be aware of the new clearing edit on PDS 0043 (Program Registration ID).

Combo Cards with a Single PAN

This release item affects the indicated customers and platforms.

Acquirers in Brazil

Dual Message System (Authorization and Clearing)

Acquirers must supply the cardholder initiated account selection (debit or credit) in DE 48 (Additional Data—Private Use), new subelement 14 (Account Type) with values as described in this release item and DE 3 (Processing Code), subfield 2 (Cardholder "From Account" Type Code) in the following authorization messages:

- Authorization Request/0100
- Authorization Request Advice/0120—Acquirer-generated
- Reversal Request/0400

For all acquirers in Brazil, supporting combination Mastercard/Debit Mastercard branded cards using a common card number (PAN), testing is required.

For more information about the testing, including release test cases, see the *Testing Reference Information Center* on Mastercard Connect™.

Issuers in Brazil

Issuers must support DE 48 (Additional Data—Private Use), new subelement 14 (Account Type) with new values as described in this release item.

Post-Dated Transactions

This release item affects the indicated customers and platforms.

Acquirers in Brazil

Dual Message System (Authorization)

Acquirers must support sending to issuers that participate in Post-Dated Transactions DE 61 (Point of Service Data), subfield 7 (POS Transaction Status Indicator), new value and DE 112 (Additional Data—National Use), new subelement 18 (Post-Dated Transactions) as described in this release item.

Issuers in Brazil

Post-Dated Payment Service is an optional service for issuers in Brazil. To participate, issuers should contact their local Mastercard representative.

Dual Message System (Authorization)

Issuers must support receiving DE 61, subfield 7, new value and DE 112, new subelement 18 as described in this release item.

Issuers may opt in to the Post-Dated Payment Service at the account range level.

Dual Message System (Clearing)

Issuers in Brazil should be aware of the impact to settlement for the Post-Dated Payment Service:

- New PDS 0183 (Brazil Post-Dated Transaction Data).
- Credit transactions will continue to settle under the D+27 methodology that exists for Brazil domestic transactions.
- Debit MasterCard® transactions will settle in the existing D+1 settlement service for domestic Brazil using existing Global Clearing Management System (GCMS) windows. Issuers should be aware there is no change in the 3rd Clearing cycle cutoff for D+1 settlement (00:00 St. Louis time).

Issuers must be aware of the new clearing edits on DE 2 (Primary Account Number [PAN]) and on PDS 0183.

Current Processing

The following information summarizes the current processing of the Dual Message System (Authorization and Clearing) for Bill Pay Transactions, Combo Cards with a Single PAN, and Post-Dated Transactions.

Bill Pay Transactions

The Authorization and Clearing Platforms do not support bill payment transactions in Brazil.

Combo Cards with a Single PAN

All debit issuance in Brazil is under the Maestro brand.

A co-branded combo card prompts cardholders in Brazil to choose, at the POI, the credit or debit account to which the transaction will be applied. The cardholder's response to this prompt provides the acquirer processor the information for network routing. If the choice is

credit, the transaction is routed to the Mastercard Dual Message System Authorization and Clearing Platforms. If the choice is debit, Mastercard will brand the transaction as Maestro.

DE 48 (Additional Data—Private Use), subelement 014 is designated as reserved for future use.

Post-Dated Transactions

The Authorization and Clearing Platforms do not support Post-Dated transactions in Brazil.

Enhancement Description

Mastercard will update the Dual Message System (Authorization and Clearing) to support this release item.

Bill Pay Transactions

Mastercard will make the following changes to support bill payment transactions in Brazil.

Dual Message System (Authorization)

A bill payment transaction is identified by the presence of the following data elements:

- DE 3 (Processing Code), subfield 1 (Cardholder Translation Type Code), value 00 (Purchase).
- Mastercard will add the following transaction type indicator values to DE 48 (Additional Data—Private Use), subelement 77 (Funding/Payment Transaction Type Indicator).

Value	Description
C91	Utility Payment—Brazil domestic transactions
C92	Government Services—Brazil domestic transactions
C93	Mobile phone top-ups—Brazil domestic transactions
C94	Coupon Booklet Payments (CARNE)—Brazil domestic transactions

Dual Message System (Clearing)

Mastercard will add the following transaction type indicators to PDS 0043 (Program Registration ID).

Value	Description
C91	Utility Payment—Brazil domestic transactions
C92	Government Services—Brazil domestic transactions
C93	Mobile phone top-ups—Brazil domestic transactions
C94	Coupon Booklet Payments (CARNE)—Brazil domestic transactions

Mastercard will add a clearing edit to validate that PDS 0043 (Program Registration ID) is used with the correct transaction type.

Combo Cards with a Single PAN

Mastercard will make the following changes to support Combo Cards in Brazil.

Dual Message System (Authorization)

Mastercard will add DE 48 (Additional Data—Private Use), new subelement 14 (Account Type) with the following valid values:

- C = Credit: (Credit/Mastercard). The transaction will be processed by the Dual Message System with a Mastercard credit brand/product.
- D = Debit: (Debit/Mastercard). The transaction will be processed by the Dual Message System as a Debit Mastercard transaction with a Mastercard debit brand/product.

The Mastercard Network will use the combination of the Account type indicator contained it DE 48, subelement 14 and the "from account type" value contained in DE 3 (Processing Code, subfield 2 (Cardholder "From" Account Type Code) to determine the issuer host destination for the authorization request messages.

Subelement 14 will only be included on Brazil Combo card transactions.

Dual Message System (Clearing)

The acquirer will populate PDS 0158 (Business Activity), subfield 1 (Card Program Identifier) to indicate the combo card account type selected by the cardholder for processing a transaction to match the value populated in DE 48, new subelement 14 in the authorization message.

Brazil Intracurrency Settlement Services to support Combo Cards
Mastercard will modify the Brazil Intracurrency Settlement Services to support Combo Cards with Single PAN.

Mastercard will modify the two D+27 Brazil Intracurrency Settlement Services LA00098610 and LA00098601 such that they no longer apply to Card Program Identifier DMC. Only MCC transactions will be eligible for these settlement services.

DMC transactions will qualify for one of the two D+1 Brazil Intracurrency Settlement Services LA00098620 and LA00098602.

The Settlement Service Cutoff in St. Louis time is 00:00.

When a transaction qualifies for the Brazil intracurrency settlement service LA00098620, GCMS will populate following values in Product ID field of the settlement information file detail dual-net position record:

- MCA (Mastercard ATM)—for all Brazil credit or debit domestic ATM transactions.
- MCD (Mastercard Debit)—for all Brazil debit domestic non-ATM transactions.

During the transition to Combo cards with single PAN, the issuer will receive two D+1 positions – one from the Single Message System and a second from GCMS.

Mastercard recommends customers review the details on settlement service in the *Settlement Manual*.

Post-Dated Transactions

Mastercard will make the following changes to support Post-Dated transactions in Brazil.

Dual Message System (Authorization)

Mastercard will add:

- DE 61 (Point of Service Data), subfield 7 (POS Transaction Indicator), new value 5 (Time Based Payment Authorization Request—Brazil).
- DE 112 (Additional Data—National Use), new subelement 18 (Post-Dated Transactions):
  - Position 1-2—Service Code
  - Position 3—Number of Installments
  - Position 4—Guarantee
  - Position 5-12—Guarantee Amount
  - Position 13-18—Post Settlement Date
  - Position 19-24—Original Settlement Date
  - Position 25-33—Original Banknet Reference Number
  - Position 34-39—Authorization Code
- Several Authorization system edits to support Post-Dated Transactions.

Dual Message System (Clearing)

Mastercard will add PDS 0183 (Post-Dated Transactions) and the associated new subfields to support the transmission of post-dated transaction details to issuers within clearing messages. The subfields of PDS 0183 are as follows:

- 1 = Service Code
- 2 = Number of Installments
- 3 = Guarantee
- 4 = Guarantee Amount

- 5 = Post Settlement Date
- 6 = Original Settlement Date
- 7 = Original Banknet Reference Number
- 8 = Authorization Code

Mastercard will add clearing edits on DE 2 (Primary Account Number [PAN]) and on PDS 0183 to support this release item.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		
Topic	**Authorization**	**Clearing**	**Single Message System**
Message Flows			
Message Layouts		√	
Data Element Definitions	√	√	
IPM MPE		√	
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs			
Edits	√	√	
Error Numbers		√	
Alternate Processing	√		
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			
Forms			
Quarterly Mastercard Reporting			
Transaction Investigator	√	√	
SAFE			

	Dual Message System		Single Message System
Topic	**Authorization**	**Clearing**	**System**
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Authorization

Mastercard will update the Authorization Platform as follows.

CIS Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 48—Additional Data—Private Use

DE 48 (Additional Data—Private Use) is reserved for private organizations to define data unique to specific networks or specific programs and services. DE 48 provides other supplemental data in a message when a specific ISO-designated data element is not available. It is a free-format, variable-length data element that may be used for multiple purposes.

Subelement 14—Account Type Indicator

DE 48, subelement 14 (Account Type Indicator) contains values that identify the cardholder's intention to process the transaction as Credit or Debit. Subelement 14 will only be included on Brazil Combo card transactions.

Attributes	
Subelement ID	14
Data Representation	ans-1
Length of Field	2
Data Field	Contents of position 1
Subfields	N/A
Justification	N/A
Usage	

Attributes

Following is the usage of subelement 14 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages:	Org	Sys	Dst
Authorization Request/0100	C	•	C
Authorization Request Response/0110	CE	•	C
Authorization Advice/0120	C	•	C
Reversal Request/0400	C	•	C

Values

C = Credit Transaction

D = Debit Transaction

Application Notes

Subelement 14 (Account Type Indicator) is used in Brazil to identify the transaction as:

- Credit: (Credit/Mastercard). The transaction will be processed by the Dual Message System with a Mastercard credit brand/product
- Debit: (Debit/Mastercard). The transaction will be processed by the Dual Message System as a Debit Mastercard transaction with a Mastercard debit brand/product.

Subelement 77—Funding/Payment Transaction Type Indicator

DE 48, subelement 77 (Funding/Payment Transaction Type Indicator) indicates the type of Funding/Payment Transaction taking place.

Values

C91	=	Utility Payments—Brazil domestic transactions
C92	=	Government Services—Brazil domestic transactions
C93	=	Mobile phone top-ups—Brazil domestic transactions
C94	=	Coupon Booklet Payments (CARNE)—Brazil domestic transactions

DE 61—Point-of-Service (POS) Data

DE 61 (Point-of-Service [POS] Data) supersedes and replaces the ISO-specified DE 25 (Point-of-Service [POS] Condition Code) that customers must not use in the Authorization Request/

0100. DE 61 indicates the conditions that exist at the point of service at the time of the transaction.

Subfield 7—POS Transaction Status

DE 61, Subfield 7 (POS Transaction Status) indicates the purpose or status of the request.

Values		
5	=	Time Based Payment Authorization Request—Brazil domestic transactions

DE 112—Additional Data (National Use)

DE 112 (Additional Data [National Use]) is reserved for national organizations to define data unique to specific networks or specific programs and services. DE 112 provides other supplemental data in a message when a specific ISO-designated data element is not available. It is a free-format, variable-length, alphanumeric data element used for information on transactions between customers.

Subelement 018—Brazil Post-Dated Transaction Data

DE 112, subelement 018 (Brazil Post-Dated Transaction Data) contains additional data to support post-dated transaction data provided by the acquirer.

Attributes			
Subelement ID	018		
Data Representation	ans-39		
Length of Field	3		
Data Field	Contents of positions 1–39		
Subfields	N/A		
Justification	N/A		
Usage			
Following is the usage of subelement 018 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages:	Org	Sys	Dst
Authorization Request/0100	C	•	C
Authorization Request Response/0110	CE	•	C
Authorization Advice/0120	C	•	C
Reversal Request/0400	C	•	C
Values			
Field Name	**Positions**	**Attribute**	**Field Description**

Attributes

Service Code	1-2	n-2	Type of post-dated transaction. Valid Values: • 30 = Post-Dated with Guarantee • 31 = Post-Dated without Guarantee Must be present and equal to 30 or 31 when DE 61, subfield 7 = 5.
Number of Installments	3	n-1	Valid Values: If present, value will always be 1.
Guarantee	4	a-1	Valid Values: • Y = Yes • N = No
Guarantee Amount	5-12	n-8	Amount of guarantee to be settled; assumed to be a credit to the issuer. Valid Values: Must be 00000000 if Position 1-2 = 31 (Post-Dated without Guarantee).
Post Settlement Date	13-18	n-6	Proposed settlement date (expected date for completion message arrival). Format: MMDDYY
Original MasterCard Settlement Date	19-24	n-6	Contains zeros on authorization message. Format: MMDDYY
Original Banknet Reference Number	25-33	n-9	Original Banknet reference number assigned by Banknet to original authorization request; contains zeros on authorization request/0100 message.
Authorization Code	34-39	n-6	Contains the online authorization code provided by the issuer on the original authorization response.

Edits

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

Authorization Platform Edits

The Authorization Platform will perform the following system edits.

Bill Pay

WHEN...	THEN the Authorization Platform...
The Authorization Request/0100 message or the Reversal Request/0400 message contains DE 48 (Additional Data—Private Use), subelement 77 (Funding/Payment Transaction Type Indicator) with value C91, C92, C93, or C94 and DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code) is not value 00 (Purchase)	Will reject the transaction with • DE 39 (Response Code) = 12 (Invalid Transaction)

Combo Cards with a Single PAN

WHEN...	THEN the Authorization Platform...
The Authorization Request/0100, the Authorization Advice/0120—Acquirer generated, or the Reversal Request/0400 message contains DE 48 (Additional Data—Private Use), subelement 14 (Account Type Indicator) with values other than C (Credit Transaction) or D (Debit Transaction)	Will reject the transaction and forward the acquirer an Authorization Request Response/0110, Authorization Advice Response/0130, or a Reversal Request Response/0410 with • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 048 (indicating the data element in error)

Post-Dated Transactions

WHEN...	THEN the Authorization Platform...
The Authorization Request/0100 message contains DE 112 (Additional Data—National Use), subelement 18 (Post-Dated Transactions) and the issuer account range is not set-up for the Post-Dated Payment service or the issuer and acquirer country codes are not the same	Will reject the transaction with • DE 39 (Response Code) = 57 (Transaction not permitted to issuer/cardholder)

WHEN...	THEN the Authorization Platform...
The Authorization Request/0100 message contains DE 112 (Additional Data—National Use), subelement 18 (Post-Dated Transactions), subfield 1 (Service Code) contains value 30 or 31 and DE 61 (Point of Service Data), subfield 7 (POS Transaction Status) does not contain value 5 (Time Based Payment Authorization Request)	Will reject the transaction with • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 061 (indicating the data element in error)
The Authorization Request/0100 message contains DE 61 (Point of Service Data), subfield 7 (POS Transaction Status) does not contain value 5 (Time Based Payment Authorization Request) and DE 112 (Additional Data—National Use), subelement 18 (Post-Dated Transactions), subfield 1 (Service Code) does not contain value 30 or 31	Will reject the transaction with • DE 39 (Response Code) = 30 (Format error) • DE 44 (Additional Response Data) = 112 (indicating the data element in error)

Alternate Processing

Customers may optionally choose to participate in the Mastercard Stand-In processing service.

Combo Cards with Single PAN

Transactions involving Combo Mastercard®/ Debit Mastercard® branded cards using a common card number (PAN) are eligible for Stand-In or X-Code processing on the credit portion of the portfolio.

NOTE: Stand-In or X-Code processing is not currently used for debit in Brazil at this time. Therefore, debit transactions will not be routed to Stand-In.

Post-Dated Transactions

Post-Dated transactions are not eligible for Stand-In or X-Code processing. If an issuer is not available, or offline, the transactions will be declined using the Authorization Request Response/0110 message containing DE 39 (Response Code), value 91 (Authorization Platform or issuer system inoperative).

Transaction Investigator—Authorization

Mastercard will update the Authorization Transaction Investigator as follows to support this release item.

• DE 48, new subelement 14
• DE 48, subelement 77, new values C91, C92, C93, and C94
• DE 61, subfield 7, new value 5
• DE 112, new subelement 018

Clearing

Mastercard will update the Clearing Platform as follows.

Message Layouts

Mastercard will update the following message layouts to support this release item.

Modified Clearing Message Layouts
Following is the list of the data elements applicable to the message.

Presentment, Addendum, and Chargeback Messages

First Presentment/1240 Messages

No.	Data Element Name	Org	Sys	Dst
p0183	Brazil Post-Dated Transaction Data	C	•	C

First Chargeback/1442 and Arbitration Chargeback/1442 Messages

No.	Data Element Name	Org	Sys	Dst
p0183	Brazil Post-Dated Transaction Data	C	•	C

Second Presentment/1240 Messages

No.	Data Element Name	Org	Sys	Dst
p0183	Brazil Post-Dated Transaction Data	C	•	C

IPM Data Element and Private Data Subelement Definitions

Mastercard will update the following data elements or private data subelement definitions to support this release item.

Private Data Subelements

Mastercard will add an Authorization to Clearing Data Element Mapping table to PDS 0158 (Business Activity), subfield 1 (Card Program Identifier), new values to PDS 0043 (Program Registration ID), and new values to PDS 0183 (Brazil Post-Dated Transactions).

PDS 0158, Subfield 1—Authorization to Clearing Data Element Mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

To map to PDS 0158, Card Program Identifier values	Description	Use CIS DE 48, Additional Data, subelement 14 (Account Type Indicator	Description
MCC	Mastercard Credit	C	Credit Transaction
DMC	Debit Mastercard	D	Debit Transaction

PDS 0043—Program Registration ID

PDS 0043 (Program Registration ID) monitors and tracks a participant's activity in special promotion programs.

Values

New values are listed in the following table.

Value	Description
C91	Utility Payments—Brazil domestic transactions
C92	Government Services—Brazil domestic transactions
C93	Mobile phone top-ups—Brazil domestic transactions
C94	Coupon Booklet Payments (CARNE)—Brazil domestic transactions

The Payment Transaction Types of C03–C07, C52–C56, and C92–C94 are valid for Clearing, via specific business service arrangements.

The Payment Transaction Types of C91–C94 are valid for Processing Code 00 (Purchase Goods and Services) and 20 (Credit [Purchase Return]) on domestic transactions.

Authorization to Clearing Data Element Mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

To map to PDS 0043, Program Registration ID value	Description	Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator)	Description
C91	Utility Payments—Brazil domestic transactions	C91	Utility Payments—Brazil
C92	Government Services—Brazil domestic transactions	C92	Government Services—Brazil
C93	Mobile phone top-ups—Brazil domestic transactions	C93	Mobile phone top-ups—Brazil
C94	Coupon Booklet Payments (CARNE)—Brazil domestic transactions	C94	Coupon Booklet Payments (CARNE)—Brazil

PDS 0183—Brazil Post-Dated Transaction Data
PDS 0183 (Brazil Post-Dated Transaction Data) contains information to support post-dated clearing transactions.

Attributes

Data Representation:	an-39

Tag Field:	0183
Length Field:	3 positions, value = 039
Data Field:	Fixed length, 39 positions
Subfields:	8
Justification:	See "Subfields"

Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Presentment, Addendum, and Chargeback Messages			
First Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C
Second Presentment/1240	C	•	C

Subfields

Number	Positions	Name	Attribute	Justification	Field Description
1	1-2	Service Code	n-2	N/A	Type of post-dated transaction. Valid Values: • 30 = Post-Dated with Guarantee • 31 = Post-Dated without Guarantee If PDS 0183 is present, Subfield 1 (Service Code) must be equal to 30 or 31.
2	3	Number of Installments	n-1	N/A	Valid Values: If present, value will always be 1.
3	4	Guarantee	a-1	N/A	Valid Values: • Y = Yes • N = No

Subfields

Number	Positions	Name	Attribute	Justification	Field Description
4	5-12	Guarantee Amount	n-8	N/A	Amount of guarantee to be settled; assumed to be a credit to the issuer.
					Valid Values:
					Must be 00000000 if Position 1-2 = 31 (Post-Dated without Guarantee).
5	13-18	Post Settlement Date	n-6	N/A	Proposed settlement date (expected date for completion message arrival).
					Format: MMDDYY
6	19-24	Original Authorization Request Date	n-6	N/A	Contains zeros on authorization message.
					Format: MMDDYY
7	25-33	Original Banknet Reference Number	an-9	N/A	Original Banknet reference number assigned by Banknet to original authorization request.

Subfields

Number	Positions	Name	Attribute	Justification	Field Description
8	34-39	Authorization Code	n-6	N/A	Contains the online authorization code provided by the issuer on the original authorization response.

IPM MPE

Mastercard will add new PDS 0183 (Post-Dated Transactions) to IPM MPE table IP0008T1—PDS Attributes.

Interchange Programs

Mastercard will publish information on interchange programs and interchange rates to support this release item in a future bulletin.

Edits

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

New Edit—DE 2 (Primary Account Number [PAN])

This edit validates if Account Range is set-up for Post-Dated transaction service.

Error Number	Requirement
2809	The Clearing Platform will ensure that when PDS 0183 (Brazil Post Dated Transaction), subfield 1 (Service Code) contains value 30 or 31, the Primary Account Number (PAN) in DE 2 (Primary Account Number [PAN]) must belong to an account range enabled for Post-Dated transaction service.

This edit is performed at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 3 (Processing Code), Subfield 2 (Cardholder "From" Account Type Code)

This edit validates if the values in IPM DE 3, subfield 2 correspond to the value in CIS DE 3 (Processing Code), subfield 2 (Cardholder "From Account" Type Code) in the authorization message.

Error Number	Requirement
2824	The Clearing Platform will ensure for combo card transactions, if IPM DE 3 (Processing Code), Subfield 2 (Cardholder "From" Account Type Code) is present, then it should match with the values in CIS DE 3 (Processing Code), subfield 2 (Cardholder "From Account" Type Code) of the corresponding authorization transaction.

This edit is performed at the Central Site for the following messages:

• First Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0043 (Program Registration ID)

This edit validates that PDS 0043 is used with the correct transaction type.

Error Number	Requirement
2811	The Clearing Platform will ensure that when PDS 0043 (Program Registration ID) contains one of the values C91, C92, C93 or C94, then DE 3 (Processing Code) must contain value 00 (Purchase Goods and Services) or 20 (Credit [Purchase Returns]) and the issuer and acquirer must be located in the same country.

This edit is performed at the Central Site for the following messages:

• First Presentment/1240
• First Chargeback/1442
• Arbitration Chargeback/1442
• Second Presentment/1240
• Retrieval Request/1644
• Retrieval Request Acknowledgement/1644

Collection Only messages are excluded from this edit.

New Edit—PDS 0158 (Business Activity), Subfield 1 (Card Program Identifier)

This edit validates if the values in PDS 0158, subfield 1 corresponds to the value in CIS DE 48 subelement 14 (Account Type Indicator).

Error Number	Requirement
2823	The Clearing Platform will ensure for combo card transactions, if PDS 0158 (Business Activity), Subfield 1 (Card Program Identifier) is present and contains value MCC or DMC, then it should match with the values in CIS DE 48 (Additional Data—Private Use), subelement 14 (Account Type Indicator) of the corresponding authorization.

PDS158SF1	DE48SE14
MCC	C (Credit)
DMC	D (Debit)

This edit is performed at the Central Site for the following messages:

• First Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0183 (Brazil Post-Dated Transaction)

This edit validates if the post-dated transaction is domestic.

Error Number	Requirement
2810	The Clearing Platform will ensure that when PDS 0183 (Brazil Post-Dated Transaction), subfield 1 (Service Code) contains value 30 or 31, the issuer and acquirer must be located in the same country.

This edit is performed at the Central Site for the following messages:

• First Presentment/1240
• First Chargeback/1442
• Arbitration Chargeback/1442
• Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0183 (Brazil Post-Dated Transaction), Subfield 1 (Service Code)

This edit validates if PDS 0183, subfield 1 has the correct syntax and values.

Error Number	Requirement
2204	The Clearing Platform will ensure that when PDS 0183 (Brazil Post-Dated Transaction), subfield 1 (Service Code) is present, it must be numeric and must contain value 30 or 31.

This edit is performed at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0183 (Brazil Post-Dated Transaction), Subfield 2 (Number of Installments)

This edit validates if PDS 0183, subfield 2 has the correct syntax and values.

Error Number	Requirement
0008	The Clearing Platform will ensure that when PDS 0183 (Brazil Post-Dated Transaction), subfield 2 (Number of Installments) is present, it must be numeric and must contain value 1.

This edit is performed at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0183 (Brazil Post-Dated Transaction), Subfield 3 (Guarantee)

This edit validates if PDS 183, subfield 3 has the correct syntax and values.

Error Number	Requirement
2204	The Clearing Platform will ensure that when PDS 0183 (Brazil Post-Dated Transaction), subfield 3 (Guarantee) is present, it must contain value Y or N.

This edit is performed at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0183 (Brazil Post-Dated Transaction), Subfield 4 (Guarantee Amount)

This edit validates if PDS 0183, subfield 4 has the correct syntax and values.

Error Number	Requirement
2595	The Clearing Platform will ensure that when PDS 0183 (Brazil Post-Dated Transaction), subfield 4 (Guarantee Amount) is present, it must be numeric.

This edit is performed at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Error Numbers

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

Error Numbers in New Edits

Field/Subfield	Error Number	Error Message	Edit Performed By…
DE 2	2809	CARD NOT ENABLED FOR POST-DATED TRANSACTION.	GCMS

Field/Subfield	Error Number	Error Message	Edit Performed By...
DE 3 sf2	2824	WHEN DE3SF2 IS PRESENT FOR THE COMBO CARD TRANSACTIONS, REJECT THE TRANSACION IF DE3SF2 IN CLEARING DOES NOT MATCH WITH THE DE3SF2 IN THE CORRESPONDING AUTHORIZATION TRANSACTION.	GCMS
PDS 0043	2811	PDS0043 MUST EQUAL TO C91, C92, C93, OR C94, THE PROCESSING CODE MUST BE 00 OR 20, AND THE TRANSACTION MUST BE DOMESTIC.	GCMS
PDS 0158 sf1	2823	WHEN PDS158SF1 (MCC/DMC) IS PRESENT FOR THE COMBO CARD TRANSACTIONS, REJECT THE TRANSACION IF PDS158SF1 DOES NOT MATCH WITH THE DE48SE14 IN THE CORRESPONDING AUTHORIZATION TRANSACTION.	GCMS
PDS 0183	2810	POST-DATED TRANSACTIONS MUST BE DOMESTIC.	GCMS
PDS 0183 sf1	2204	PDS0183 INVALID.	GCMS
PDS 0183 sf2	0008	PDS0183 INVALID, MUST BE 1.	GCMS
PDS 0183 sf3	2204	PDS0183 INVALID.	GCMS
PDS 0183 sf4	2595	PDS0183 INVALID, MUST BE NUMERIC.	GCMS

Transaction Investigator—Clearing

Mastercard will update the Clearing Transaction Investigator as follows to support this release item.

- PDS 0043, new values C91, C92, C93, and C94
- New PDS 0183

Chapter 11 Global 534—Card Sequence Number in Mastercard Digital Enablement Service Transactions

Mastercard is providing issuers with an option to receive the Card Sequence Number in Mastercard Digital Enablement Service (MDES) transactions.

Global 534—Card Sequence Number in Mastercard Digital Enablement Service Transactions

Mastercard is providing issuers with an option to receive the Card Sequence Number in Mastercard Digital Enablement Service (MDES) transactions.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Issuers	Processors	
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Clearing	Single Message System
Brands:	Mastercard®	Debit Mastercard®	Maestro®
Products & Services	MDES		
Action Indicator:	**O**	Optional—Issuers that want to receive the Card Sequence Number in MDES transactions must request the enablement of this option via their Mastercard representative.	
	R	Program or service registration required—Issuers that choose to participate must opt-in to receive the Card Sequence Number.	
	T	Testing recommended—MasterCard recommends testing for issuers to support the enhancements described in this release item.	
Effective Date:	Dual Message System (Authorization): 13 June 2017		
	Dual Message System (Clearing): 13 June 2017		
	Single Message System: 13 June 2017		
	NOTE: To support this enhancement, Mastercard is aligning the implementation date of all three platforms to help ensure a successful implementation.		

Overview

MasterCard is announcing that the Card Sequence Number will be passed to issuers that opt-in to receive it in MDES transactions.

The Card Sequence Number distinguishes between separate cards that share the same Account PAN. Issuers may use this capability for a number of different purposes. For example:

- To distinguish between two different cardholders who share the same Account PAN
- To denote an issuance number of a card, that may get incremented when a card is renewed
- To distinguish between different card products, such as debit and credit, that share the same Account PAN

Currently, when digitizing a card using MDES, it is possible for an issuer to provide a specific Card Sequence Number for a specific token in pre-digitization response messages. It is also already possible for an issuer to update Card Sequence Numbers on-file within MDES at individual token level via a number of different methods.

Building on this existing capability, Mastercard is announcing a new opt-in capability to send the Card Sequence Number in MDES transactions. This will enable issuers participating in MDES and opting-in to receive the Card Sequence Number to distinguish between individual cards (tokens) within their transaction processing, fraud, analytics and cardholder/billing systems.

Customer Impact

This release item affects the indicated customers and platforms.

Issuers

This release item affects issuers as follows.

- All issuers will automatically be set to not receive the Card Sequence Number in MDES transactions. Issuers that would like to receive the Card Sequence Number in MDES transaction messages must request this option for all applicable account ranges by contacting their Mastercard representative.
- Issuers should ensure that Mastercard has the proper Card Sequence Numbers on file for each token prior to opting-in to receive them in transaction messages.
- Issuers that opt-in to receive the Card Sequence Number in MDES transaction messages must make the necessary enhancements to their systems to provide this information to Mastercard.
- Issuers must ensure that the Card Sequence Number falls within the range 000–099. Mastercard will not automatically update values that are outside of the 000–099 range and will clear any existing Card Sequence Numbers on file that have values above 099.

Current Processing

Currently, MasterCard does not send the Card Sequence Number in MDES dual message authorization, clearing, or single message transactions to the issuer. Mastercard has received requests from participating issuers to include the Card Sequence Number on MDES tokenized transactions to enable the issuer to uniquely identify the applicable cardholder who initiated the transaction for the purposes of billing, statements, online PIN validation, or to conduct additional internal research.

Enhancement Description

Mastercard will create the capability to optionally provide issuers with the Card Sequence Number in MDES transactions when the issuer has opted-in to receive Card Sequence Number and one is on-file for the token within MDES. Issuers that would like to receive the Card Sequence Number in their MDES transactions must request this for each applicable account range.

For new tokenization requests, if the issuer does not provide the Card Sequence Number, then Mastercard will not send DE 23 (Card Sequence Number) even if the issuer has opted-in to receive the Card Sequence Number in MDES transactions.

The enhancements described in this release item only apply to tokens that use a secure element or cloud token type.

Issuers can provide the Card Sequence Number on a per token basis in the following ways:

- Token Eligibility Request (TER) or Token Authorization Request (TAR) pre-digitization messages
- MDES Pre-Digitization API
- Online Issuer File Update Request/0302 message
- R311 Bulk File Issuer File Update Request/0302 message
- Customer Service Application Program Interface (API) and Customers Service Application

Issuers must ensure that the Card Sequence Number falls within the range 000–099. Mastercard will not automatically update values that are outside of the 000–099 range and will clear any existing Card Sequence Numbers on file that have values above 099.

NOTE: It is the issuers' responsibility to send the correct Card Sequence Numbers to Mastercard prior to opting-in.

Card Sequence Number in Mapping Records

Issuers can limit each PAN-related update to a specific token by including the token within the maintenance request.

When an issuer provides PAN updates via the methods previously listed for one or more token mapping records without providing the Card Sequence Number, Mastercard will not update the existing Card Sequence Number on file.

NOTE: Issuers should be aware that when they update the Card Sequence Number by PAN rather than per token, the number will be assigned to all associated tokens, which could override values set for individual tokens.

Card Sequence Number Opt-In

Mastercard will enable Dual and Single Message System issuers that process MDES token transactions to opt-in to receive the Card Sequence Number. Issuers can opt in (or opt-out) by contacting their Mastercard representative. There is no fee to opt-in or out to receive the Card Sequence Number.

To opt-in to receive Card Sequence Numbers, issuers should:

1. Contact their Mastercard representative to establish the intent to opt-in to receiving Card Sequence Number, and agree upon the required timing.
2. Select a method for updating Card Sequence Number per token on-file in MDES.
3. Prepare system functionality to support updating Card Sequence Numbers in MDES.
4. Prepare system functionality for receiving Card Sequence Numbers on authorization and clearing messages.
5. Prior to the agreed opt-in enablement date, send the desired Card Sequence Numbers to MDES via the selected method.
6. On the agreed opt-in enablement date, expect to start receiving Card Sequence Numbers in transaction messages from MDES and process accordingly.

Card Sequence Number in Transaction Processing—Dual Message System and Single Message System

When an issuer has opted-in to receive the Card Sequence Number (DE 23), and one is associated with the token, the Dual Message System and Single Message System will send the Card Sequence Number to the issuer in the messages detailed in the following sections.

If no Card Sequence Number is associated with the token, then DE 23 will not be present in the message sent by Mastercard to the issuer.

Dual Message System (Authorization)

Mastercard includes DE 23 in the following messages sent to issuers for Dual Message System (Authorization) transactions when the Card Sequence Number is on file and when the POS entry mode is:

- 07—Contactless chip
- 09—Digital Secure Remote Payments (DSRP)-EMV version

For these messages:

- Authorization Request/0100

- Authorization Advice/0120

  - This includes declined advices, when DE 2 contains a PAN (and PAN mapping has been completed successfully)

- Reversal Request/0400
- Reversal Request Advice/0420

Dual Message System (Clearing)

Mastercard includes DE 23 in the following messages sent to issuers for Dual Message System (Clearing) transactions when the Card Sequence Number is on file:

- First Presentment/1240
- Retrieval Request Acknowledgment/1644
- Fee Collection (Acquirer-Generated)/1740

Mastercard will not limit the Card Sequence Number by DE 22 (Point-of-Service [POS] Entry Mode) in clearing messages—the Card Sequence Number will be provided if there is one on file.

Single Message System

Mastercard includes DE 23 in the following messages sent to issuers for Single Message System transactions when the Card Sequence Number is on file and when the POS entry mode is:

- 07—Contactless chip
- 09—Digital Secure Remote Payments (DSRP)-EMV version

For these messages:

- Financial Transaction Request/0200
- Financial Transaction Advice/0220
- Reversal Request/0400
- Reversal Request/0420 (same day reversal only)

Platform Impact

Customers must determine the impact of this release item on their own operations.

Chapter 12 Global 542—Mastercard Digital Enablement Service Enhancements Supporting New Transaction Analysis Capabilities and CVM Models for MCBP Tokens

Mastercard is updating the Mastercard Digital Enablement Service (MDES) to support new transaction analysis capabilities, new Cardholder Verification Method (CVM) models, and the delivery of transaction analysis results information to issuers when MCBP tokens transact.

Global 542—Mastercard Digital Enablement Service Enhancements Supporting New Transaction Analysis Capabilities and CVM Models for MCBP Tokens

Mastercard is updating the Mastercard Digital Enablement Service (MDES) to support new transaction analysis capabilities, new Cardholder Verification Method (CVM) models, and the delivery of transaction analysis results information to issuers when MCBP tokens transact.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
17 Jan 2017	Updated Authorization, CIS Data Element Definitions, DE 48—Additional Data—Private Use, Subelement 27—Additional Transaction Analysis application note and subfield 1 (Transaction Disposition) and subfield 2 (Test Results) attributes.	Subelement 27—Additional Transaction Analysis
17 Jan 2017	Updated Single Message System, Single Message System Data Element Definitions, DE 48—Additional Data, Subelement 27—Additional Transaction Analysis application note and subfield 1 (Transaction Disposition) and subfield 2 (Test Results) attributes.	Subelement 27—Additional Transaction Analysis
20 Dec 2016	Removed X from New SF 2 column in Enhancement Description, Updates for OBS 61/62 DE 48, subelement 71 (On-behalf Services), subfield 2 (Analysis Results) values. These changes are not marked with a revision bar.	Enhancement Description
20 Dec 2016	Updated Authorization, CIS Data Element Definitions, DE 48—Additional Data—Private Use, Subelement 27—Additional Transaction Analysis as follows: • Changed data representation attribute to an...97; LLVAR • Added application note	Subelement 27—Additional Transaction Analysis
20 Dec 2016	Updated Authorization, CIS Data Element Definitions, DE 48—Additional Data—Private Use, Subelement 27—Additional Transaction Analysis, Subfield 2—Test Results as follows: • Changed data representation attribute value from 90 to 87 in two places • Changed data field value from 90 to 87	Subfield 2—Test Results

Change Date	Description of Change	Where to Look
20 Dec 2016	Updated Single Message System, Single Message System Data Element Definitions, DE 48—Additional Data, Subelement 27—Additional Transaction Analysis as follows: • Changed data representation attribute to an…97; LLVAR • Added application note	Subelement 27—Additional Transaction Analysis
20 Dec 2016	Updated Single Message System, Single Message System Data Element Definitions, DE 48—Additional Data, Subelement 27—Additional Transaction Analysis, Subfield 2—Test Results as follows: • Changed data representation attribute value from 90 to 87 in two places • Changed data field value from 90 to 87	Subfield 2—Test Results

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Issuers	Processors	
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Single Message System	
Brands:	Mastercard®	Debit Mastercard®	Maestro®
Products & Services	Mastercard Digital Enablement Service		
Action Indicator:	**M**	Mandate—Issuers participating in the Mastercard Digital Enablement Service (MDES) and participating in a wallet that uses MCBP tokens must support these new features.	
	T	Testing recommended—Mastercard recommends testing for issuers participating in MDES wallets using MCBP tokens.	
Effective Date:	Dual Message System (Authorization): 13 June 2017		
	Single Message System: 13 June 2017		
	NOTE: To support this enhancement, Mastercard is aligning the implementation date of the two platforms to help ensure a successful implementation.		

Overview

MDES will support various CVM models for contactless and Digital Secure Remote Payment (DSRP) transactions that address market needs and deliver an improved and consistent user experience for all cards within the wallet.

In addition to the existing support for CDCVM based on mobile PIN (validated online by MDES during authorization processing), other cardholder verification methods are also supported, for instance device PIN, pattern, password or biometric methods such as fingerprint, iris, or facial features that are validated on the consumer's mobile device.

A wallet may utilize one of the following CVM models for contactless transactions:

- Card-Like—As its name suggests, this model requires cardholder validation similar to that expected for traditional plastic card transactions. A POS device that supports CDCVM cannot delegate consumer authentication to the consumer's mobile device when required for High-Value Transactions (HVTs).

  – For transit transactions, neither the consumer's wallet nor the transit gate perform consumer authentication.
  – For HVTs the POS device (and not the consumer's wallet) must perform consumer authentication when required via online PIN or signature depending on the configuration of the CVM list and the capabilities of the POS device.
  – For Low-Value Transactions (LVTs), the POS device will not perform any consumer validation. This model can be enabled with or without Lost and Stolen support for LVTs. The Lost and Stolen feature utilizes counters stored in the consumer's wallet to control the number of transactions allowed before requiring consumer authentication. This limits fraud risk if the consumer's mobile device is lost or stolen. When a wallet supports the Lost and Stolen option, the authentication must use a CVM that can be validated by the mobile device. Mobile PIN is not eligible for this process.

- Flexible CDCVM—A POS device that supports CDCVM can conditionally delegate consumer authentication to the consumer's mobile device when required for HVTs.

  – For transit transactions, neither the consumer's wallet nor the transit gate perform consumer authentication.
  – For HVTs originating from a POS device not supporting CDCVM, consumer authentication is required via online PIN or signature depending on the configuration of the CVM list and the capabilities of the POS device, regardless of whether or not the consumer has already been authenticated by the mobile device.
  – For HVTs originating from a POS device supporting CDCVM, the POS device can delegate consumer authentication to the mobile device with no further POS device authentication required.
  – For LVTs, the POS device will not perform any consumer validation. Similar to the Card Like model, this model can be enabled with or without Lost and Stolen support for LVTs.

- CDCVM Always—This model requires that the consumer's mobile device authenticates the consumer for all transactions. A POS device that supports CDCVM will delegate consumer authentication to the consumer's mobile device when required for HVTs.

  – For transit transactions, the wallet always requires consumer authentication. Consumers must be trained appropriately to authenticate prior to the contactless tap at the transit gate.
  – For HVTs originating from a POS device not supporting CDCVM, consumer authentication is required via online PIN or signature depending on the configuration of the CVM list and the capabilities of the POS device. Additionally, consumer authentication via an applicable CDCVM via the wallet is required.
  – For HVTs originating from a POS device supporting CDCVM, consumer authentication via an applicable CDCVM via the mobile device is required. No further POS device authentication is required. Note that the wallet will decline any transactions for which consumer authentication is unsuccessful.

NOTE: Digital Secure Remote Payment (DSRP) transactions (LVT or HVT) will always utilize the CDCVM Always model.

Wallet providers (and issuers acting in the role of a wallet provider) can select the CVM model supported by their wallet when onboarding a new wallet onto MDES. In support of these new CVM models, Mastercard will introduce a new Single Message System and Dual Message Authorization System subelement that will deliver transaction analysis information to issuers for all transactions processed via compatible MCBP wallets. Mastercard has defined:

- A list of real-time validations that are performed on the transaction data.

  Each failed validation is associated with one or more result codes. All of the result codes applicable to a transaction are used for comparison to an authorization decision matrix maintained by Mastercard for the purpose of determining whether to decline the transaction or continue processing.

- A new decision matrix used for assessing MCBP token transactions.

  Issuers and wallet providers are able to modify certain parameters within the decision matrix. The specific parameters that are available for modification will be described in detail in the *MDES Issuer Implementation Guide* and *MDES Wallet Provider Implementation Guide*.

This release item introduces the list of validation result codes that can be sent to issuers in authorization request and decline advice messages for use in their authorization decision processing and post-transaction analysis. Technical details pertaining to the specific validations and result codes will be provided in the *MDES Issuer Implementation Guide* and *MDES Wallet Provider Implementation Guide*.

Customer Impact

This release item affects the indicated customers and platforms.

Issuers

This release item affects issuers as follows.

Dual Message System (Authorization) and Single Message System

Issuers participating in wallets supporting these new CVM models must be prepared to receive new on-behalf service results and a new subelement containing new transaction analysis information. Additionally, wallet providers and issuers will be allowed to designate the action Mastercard must take when particular service results are generated.

Issuers participating in must support the following:

- DE 48 (Additional Data—Private Use), new subelement 27 (Additional Validation Analysis)
- DE 48 (Additional Data), subelement 71 (On-behalf Services), updates in subfield 2 (On-behalf Result 1) values

Current Processing

Currently transactions performed by wallet tokens not supporting the new CVM models do not benefit from the transaction analysis capabilities being introduced.

Enhancement Description

Mastercard will introduce the following capabilities.

Dual Message System (Authorization) and Single Message System

Mastercard will update the Dual Message System (Authorization) and Single Message System to support the following changes:

- DE 48 (Additional Data), new subelement 27 (Additional Transaction Analysis), new subfield 1 (Transaction Disposition) and subfield 2 (Test Results)
- DE 48 (Additional Data), subelement 71 (On-behalf Services), changes in subfield 2 (On-behalf Result 1) values

Transaction Analysis as part of Transaction Validation

As MCBP transactions are processed by Mastercard, a specific set of transaction analysis validations will be performed.

DE 48 (Additional Data), subelement 27 (Additional Transaction Analysis), subfield 1 (Transaction Disposition) will be used to provide issuers with a code representing the overall

disposition of the transaction based on the applicable transaction validation results and decision matrix.

DE 48 (Additional Data), subelement 27 (Additional Transaction Analysis), subfield 2 (Test Results) will be used to provide issuers with the transaction analysis results of all validation failures applicable to the transaction. If several failed validations generate the same code, it will be included in subfield 2 only once.

NOTE: Messages that fail none of the transaction analysis validations will not contain new DE 48, subelement 27.

The following table provides the description of each code that may be included in DE 48 (Additional Data), subelement 27 (Additional Data), subfield 2 (Test Results).

Code	Result	Description
CAM	Invalid card authentication	The validation of the Mobile Device Authentication (MD) cryptogram has failed.
CCH	Cross Channel	Payment application credentials (such as Application Interchange Profile value) were detected being used outside of their intended purpose. For example, data defined for a contactless EMV transaction was used in a DSRP transaction and vice versa.
		The detection of cross channel is not applicable to Contactless Mag Stripe transactions.
CVF	Cardholder verification (on terminal) was not successful	The payment terminal has reported that cardholder verification (on the terminal) was unsuccessful.
		Incident is applicable only to contactless EMV transactions.
CVU	CVM Requirements not fulfilled	Transaction analysis (using CVM results or transaction capabilities) has detected that the CVM requirements were not fulfilled (such as a HVT has been performed but no CVM has been performed).
CVX	Status CVM unknown	The status of the CVM cannot be determined.
		This validation of this conditions is applicable only to contactless transactions.

Code	Result	Description
DAF	ODA failed	The payment terminal has reported that ODA was not performed.
		Incident is applicable only to contactless EMV transactions.
DAU	ODA was not performed	The payment terminal has reported that ODA was not performed.
		This validation of this condition is applicable only to contactless EMV transactions.
DMM	Data mismatch	The actual transaction data present in the message (such as the CVN value for EMV-based transactions, or the nUN value for mag stripe contactless transactions) is not as expected for the given type of transaction.
DNC	Data not consistent with application or product	Data present in a contactless EMV transactions that is inconsistent with the application or product has been detected. This validation is applicable only to contactless EMV transactions.
EXP	Token Expired	The payment terminal has reported that the token is expired.
		This validation is applicable only to contactless EMV transactions.
FER	Format error	A format error has been detected in a DSRP transaction containing DE48, subelement 43. A future update to the *Mastercard Cloud-Based Payments Implementation Guide* will describe the correct, updated UCAF format expected for this validation.
		The failure of this validation always generates a decline. This default decision cannot be overridden by the wallet provider or the issuer during their onboarding process.

Code	Result	Description
FUZ	Fuzzing	A fuzzing attack has been detected. A fuzzing attack occurs when invalid, unexpected, or random data is intentionally provided as input to a payment application. Attackers use this method in an attempt to better understand the capabilities of the application or to determine weaknesses of data input validations in order to alter the behavior of the system or choose a channel for attack.
		Mastercard has implemented several methods to detect fuzzing including:
		• The key within the transaction is not valid for the available list for the PAN/Card Expiry Date/Seq Num • A repeated Application Transaction Counter (ATC) is detected with an invalid cryptogram • The Application Interchange Profile (AIP) value used for the transaction does not match the data on record and the cryptogram is invalid • The Offline Data Authentication (ODA) was not performed, the AIP value matches data on record and the cryptogram is invalid
ICT	Not a valid Cryptogram Type	An EMV cryptogram type that is not an Authorization Request Cryptogram (ARQC) was detected.
		This validation is not applicable to Contactless Mag Stripe.
NMK	No Matching Key File/KDI Combination	The cryptographic material required to validate the transaction cannot be retrieved.
		The failure of this validation always generates a decline. This default decision cannot be overridden by the wallet provider or issuer during their onboarding process.
OVE	CDCVM retry exceeded - Token Suspended	The transaction data indicates that CDCVM was performed and the validation of the UMD cryptogram has failed. The number of CDCVM failures has exceeded the threshold value defined in the configuration for the token (wallet parameter that can be overridden by the issuer).
		The token has to be suspended.

Code	Result	Description
OVF	CDCVM Failed	The transaction data indicates that CDCVM was performed and the validation of the User and Mobile Device Authentication (UMD) cryptogram has failed.
OVP	CDCVM (was possible but) not performed	The condition in which CDCVM was possible but did not occur was detected.
OVU	CDCVM Not Performed	The condition in which CDCVM was not performed was detected. Mastercard validates whether or not CDCVM was performed.
PKC	ODA compromised	Offline Data Authentication (ODA) compromise was detected. This can occur when the payment terminal reports that ODA was not performed, the cryptographic information indicates that ODA was not performed and the cryptogram is valid. The detection of ODA compromised is only applicable to contactless EMV transactions.
PPP	PIN Pad Problem	The payment terminal has reported that there was a problem with the PIN pad during a high value transaction. Incident is applicable only to contactless EMV transactions.
PTB	PIN on Terminal Bypass	The payment terminal has reported that PIN entry was bypassed for a high value EMV contactless transaction. The detection of PIN Bypass is only applicable to EMV contactless transactions.
PWE	Possible wedge	Conditions indicating a possible wedge attack were detected. The list of conditions includes: 1. CDA was not performed and validated 2. Result of the CDCVM validation 3. Online PIN block is not present 4. CVM Results are present and indicate that CDCVM is successful and the Result of the CDCVM validation is CDCVM Not Performed The detection of possible wedge is only applicable to contactless EMV transactions.

Code	Result	Description
REP	ATC Replay - Same UN	Application Transaction Counter (ATC) replay has been detected.
		This type of detection can be useful for identifying fuzzing or key compromise.
SKC	Key Compromised	A compromised payment key was detected.
		• A repeated ATC is detected with a different Unpredictable Number (UN) and the cryptogram is valid
		• The AIP value used for the transaction does not match the data on record and the cryptogram is valid
SNA	Requested service not allowed for this product	The payment terminal has reported that the requested service is not allowed for the given product.
		This validation is applicable only to contactless EMV transactions.
UTP	Unable to process	A fatal error was detected in the transaction data. The transaction cannot be processed.
		The failure of this validation always generates a decline. This default decision cannot be overridden by the wallet provider or issuer during their onboarding process.

Mastercard has defined a new decision matrix. The decision matrix defines the action (decline or continue processing) to be taken by MDES when a validation failure occurs.

The decision matrix contains the actions for the list of error codes that can be reported as part of the transaction analysis (failed validations) in the context of Contactless EMV, DSRP EMV, DSRP UCAF, or Contactless Mag Stripe transactions (LVT or HVT). The decision matrix will be defined within the *MDES Issuer Implementation Guide* and the *MDES Wallet Provider Implementation Guide*.

MCBP Onboarding Decision Matrix

The decision matrix will be setup as indicated in the sample diagram as follows.

Transaction Type + LVT vs. HVT							
Contactless EMV		DSRP EMV		DSRP UCAF		Contactless Mag Stripe	
Decline or Continue Processing	Decline or Continue Processing	Decline or Continue Processing	Decline or Continue Processing	Decline or Continue Processing	Decline or Continue Processing	Decline or Continue Processing	Decline or Continue Processing

Within each transaction type shown, Wallet Providers (or Issuers acting as their own wallet provider) will be able to indicate via Transaction Analysis result (SE 27 sf2 value) whether the transaction will Decline or Continue Processing upon validation failure. Different actions can be specified at the LVT and HVT levels.

MDES uses the decision matrix during online authorization processing.

DE 48 (Additional Data), subelement 27 (Additional Transaction Analysis), subfield 1 (Transaction Disposition) will be used to provide issuers with a code representing the overall disposition of the transaction based on the applicable transaction validation results and decision matrix.

The issuer will receive the DE 48 (Additional Data), subelement 27 (Additional Transaction Analysis) including the list of codes (Test results - subfield 2). If several failed checks generate the same code, the code will only be reported one time in subfield 2 (Test Results).

Updates for OBS 61/62 DE 48, subelement 71 (On-behalf Services), subfield 2 (Analysis Results) values

The following updates are being made to OBS 61/62 DE 48, subelement 71, subfield 2 (Analysis Results) values.

Old SF 2	Old SF 2 Description	New SF 2	New SF 2 Description
K	Valid MD AC; invalid UMD AC (invalid mobile PIN)	K	No matching key file for this PAN, PAN expiry date and KDI combination
.	.	P	Valid MD AC; invalid UMD AC (invalid mobile PIN)

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

Topic	Dual Message System		Single Message System
	Authorization	**Clearing**	
Message Flows			
Message Layouts			
Data Element Definitions	√		√
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Authorization

Mastercard will update the Authorization Platform as follows.

CIS Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 48—Additional Data—Private Use

DE 48 (Additional Data—Private Use) is reserved for private organizations to define data unique to specific networks or specific programs and services. DE 48 provides other supplemental data in a message when a specific ISO-designated data element is not available. It is a free-format, variable-length data element that may be used for multiple purposes.

Subelement 27—Additional Transaction Analysis

DE 48, subelement 27 (Additional Transaction Analysis) contains additional information about validation analysis.

	Attribute	Value
Subelement ID	n-2	27
Subelement Length	n-2	
Data Representation	an...97; LLVAR	
Data Field		Contents of subfields 1–2
Number of Subfields	2	

Usage			
Following is the usage of subelement 27 (whether it is mandatory, conditional, optional, or system provided) in applicable messages.			
Message	**Org**	**Sys**	**Dst**
Authorization Request/0100	•	X	C
Authorization Advice/0120—System-Generated	C	•	C

Application Notes
DE 48, Subelement 27 and subfields 1 and 2 are setup in Tag, Length, Value format: 27LL01LLVV02LLVVVVVVVVV... For example, see as follows:

Application Notes

Subfield 1	Subfield 2
0102CI	0206SNAOVP

Subfield 1—Transaction Disposition
DE 48, subelement 27, subfield 1 (Transaction Disposition) provides issuers with a code that represents the overall disposition of the transaction based on the applicable transaction validation results and corresponding decision matrix.

Attributes

Subfield ID	01
Data Representation	an-2
Subfield Length	2
Data Field	Contents of subfield 1
Justification	N/A

Values	Description
CI	Continue processing with information
CW	Continue processing with warning
DI	Decline issuer decision
DS	Decline suspicious

Subfield 2—Test Results
DE 48, subfield 2 (Test Results) provides the list of failed validations. If several failed validations generate the same test result code, the code will only be reported one time in subfield 2.

Attribute	Value
Subfield ID	02
Data Representation	an...87; LLVAR; The LL length field of LLVAR will be an integral multiple of 3, not to exceed 87.
Subfield Length	2

Attribute	Value
Data Field	Contents of subfield 2
Justification	N/A

Values	Description
CAM	Invalid Card Authentication
CCH	Cross channel
CVF	Cardholder verification (on terminal) was not successful
CVU	CVM requirements not fulfilled
CVX	Status CVX unknown
DAF	ODA failed
DAU	Data not consistent with application
DMM	Data mismatch
DNC	ODA was not performed
EXP	Token expired
FER	Format error
FUZ	Fuzzing
ICT	Not a valid cryptogram type
NMK	No matching key file/KDI combination
OVE	CDCVM retry exceeded—token suspended
OVF	CDCVM failed
OVP	CDCVM (was possible but) not performed
OVU	CDCVM not performed
PKC	ODA compromised
PPP	PIN Pad Problem
PTB	PIN on terminal bypass
PWE	Possible wedge
REP	ATC replay—Same UN
SKC	Key compromised

Values	Description
SNA	Request service not allowed for this product
UTP	Unable to process

Transaction Investigator

Mastercard will update the Authorization Transaction Investigator tool as follows to support this release item.

The Authorization Transaction Investigator tool will display:

- DE 48, subelement 27, subfields 1 and 2
- DE 48, subelement 71, changes in subfield 2 values

Single Message System

Mastercard will update the Single Message System as follows.

Single Message System Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 48—Additional Data

DE 48 (Additional Data) is reserved for use based on product type.

Subelement 27—Additional Transaction Analysis

DE 48, subelement 27 (Additional Transaction Analysis) contains additional information about validation analysis.

	Attribute	Value
Subelement ID	n-2	27
Subelement Length	n-2	
Data Representation	an...97; LLVAR	
Data Field		Contents of positions 1–2
Number of Subfields	2	

Usage
Following is the usage of subelement 27 (whether it is mandatory, conditional, optional, or system provided) in applicable messages.

Usage

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Advice/0220—System-Generated	C	•	C

Application Notes

DE 48, subelement 27 and subfields 1 and 2 are setup in Tag, Length, Value format: 27LL01LLVV02LLVVVVVVVVV... For example, see as follows:

Subfield 1	Subfield 2
0102CI	0206SNAOVP

Subfield 1—Transaction Disposition
DE 48, subelement 27, subfield 1 (Transaction Disposition) provides issuers with a code that represents the overall disposition of the transaction based on the applicable transaction validation results and corresponding decision matrix.

Attributes

Subfield ID	01
Data Representation	an-2
Subfield Length	2
Data Field	Contents of subfield 1
Justification	N/A

Values	Description
CI	Continue processing with information
CW	Continue processing with warning
DI	Decline issuer decision
DS	Decline suspicious

Subfield 2—Test Results

DE 48, subfield 2 (Test Results) provides the list of failed validations. If several failed validations generate the same test result code, the code will only be reported one time in subfield 2.

Attribute	Value
Subfield ID	02
Data Representation	an...87; LLVAR; The LL length field of LLVAR will be an integral multiple of 3, not to exceed 87.
Subfield Length	2
Data Field	Contents of positions 3...87
Justification	N/A

Values	Description
CAM	Invalid Card Authentication
CCH	Cross channel
CVF	Cardholder verification (on terminal) was not successful
CVU	CVM requirements not fulfilled
CVX	Status CVX unknown
DAF	ODA failed
DAU	Data not consistent with application
DMM	Data mismatch
DNC	ODA was not performed
EXP	Token expired
FER	Format error
FUZ	Fuzzing
ICT	Not a valid cryptogram type
NMK	No matching key file/KDI combination
OVE	CDCVM retry exceeded—token suspended
OVF	CDCVM failed
OVP	CDCVM (was possible but) not performed
OVU	CDCVM not performed

Values	Description
PKC	ODA compromised
PPP	PIN Pad Problem
PTB	PIN on terminal bypass
PWE	Possible wedge
REP	ATC replay—Same UN
SKC	Key compromised
SNA	Request service not allowed for this product
UTP	Unable to process

Chapter 13 Global 566—Miscellaneous Core Systems Updates

This release item describes the miscellaneous core system changes that will occur with Release 17.Q2, which are not addressed in other global release items.

Global 566—Miscellaneous Core Systems Updates

This release item describes the miscellaneous core system changes that will occur with Release 17.Q2, which are not addressed in other global release items.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 20 December, 2016.

Change Date	Description of Change	Where to Look
17 Jan 2017	In Clearing, New PDS 0047—Trade Payment Information, clarified trade payment information and corrected Attributes and Usage.	PDS 0047—Trade Payment Information
3 Jan 2017	In Clearing section, added the following: • Error Number 2639 for Modified Edit—DE 2—Primary Account Number (PAN) • Error Number 2641 for Modified Edit—DE 2—Primary Account Number (PAN) • Error Number 2664 for Modified Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator) • Error Number 2664 for Modified Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator) • Error Messages for these four edits.	Modified Edit—DE 2—Primary Account Number (PAN) Modified Edit—DE 2—Primary Account Number (PAN) Modified Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator) Modified Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator) Error Numbers
20 Dec 2016	In At-A-Glance section: • Systems—Added Authorization and Single Message System • Products and Services—Added Private Label • Effective Date—Added Dual Message System (Authorization) and Single Message System	At-A-Glance

Change Date	Description of Change	Where to Look
20 Dec 2016	Added Authorization section: • Block Removal on MoneySend Payment Transactions—Reminder • New Spend Alerts Reason Codes • Update to DE 112—Additional Data (National Use)	Block Removal on MoneySend Payment Transactions—Reminder New Spend Alerts Reason Codes Update to DE 112—Additional Data (National Use)
20 Dec 2016	In Clearing section, added the following: • New PDS 0047—Trade Payments • IPM MPE Updates	New PDS 0047—Trade Payment Information IPM MPE Updates
20 Dec 2016	Added Single Message System section: • Block Removal on MoneySend Payment Transactions—Reminder • New Spend Alerts Reason Codes	Block Removal on MoneySend Payment Transactions—Reminder New Spend Alerts Reason Codes

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Clearing	Single Message System
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
Products and Services:	Private Label		
Action Indicator:	**M**	Mandate—Acquirers and issuers must determine their own impact in support of this release item.	

	T	Testing recommended—Mastercard recommends testing for acquirers and issuers.
Effective Date:		Dual Message System (Authorization): 21 April 2017
		Dual Message System (Clearing): 21 April 2017
		Single Message System: 21 April 2017
		NOTE: To support this enhancement, Mastercard is aligning the implementation date of the three platforms to help ensure a successful implementation.

Overview

This release item describes the miscellaneous core system changes that will occur with Release 17.Q2, which are not addressed in other global release items.

System Changes

This release item addresses MasterCard initiatives. The following table provides customers with key information about the systems affected by these initiatives. Each customer must determine the impact on its operations.

Initiative	Authorization	Clearing	Single Message System
Authorization: Block Removal on MoneySend Payment Transactions—Reminder Single Message System: Block Removal on MoneySend Payment Transactions—Reminder	Yes	No	Yes
Authorization: New Spend Alerts Reason Codes Single Message System: New Spend Alerts Reason Codes	Yes	No	Yes
Update to DE 112—Additional Data (National Use)	Yes	No	No
Edit Updates	No	Yes	No

Initiative	Authorization	Clearing	Single Message System
New PDS 0047—Trade Payment Information	No	Yes	No
IPM MPE Updates	No	Yes	No

Related Information

- "MEA 323—Introduction of Contactless IRD Structure in Lebanon," Release 17.Q2
- "Canada 331—Canada Intracountry Interchange and Card Acceptor Business Programs," Release 17.Q1
- "U.S. 523—Allow Cash as Funding Source for MoneySend Payment Transactions," Release 17.Q1

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers and Issuers

Acquirers and issuers must determine their own impact in support of this release item.

Enhancement Description

MasterCard will make the following changes to Dual Message System (Authorization and Clearing).

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		
Topic	Authorization	Clearing	Single Message System
Message Flows			
Message Layouts			
Data Element Definitions	√	√	√

| | Dual Message System | | Single Message System |
Topic	Authorization	Clearing	System
IPM MPE		√	
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits	√	√	√
Error Numbers		√	
Alternate Processing			
Interchange Compliance		√	
Billing 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			

Authorization

Mastercard will update the Authorization Platform as follows.

Block Removal on MoneySend Payment Transactions—Reminder

Mastercard is reminding customers that effective 21 April 2017 Mastercard will be removing the block on MoneySend payment transactions with cash as the funding source for receiving cards issued in the U.S. region.

Acquirers in the U.S. region that choose to participate in MoneySend may choose to use cash as the funding source for MoneySend Payment Transactions. Issuers in the U.S. region must be prepared to receive MoneySend Payment Transactions with cash as the funding source for receiving cards.

Mastercard will remove the Authorization and Single Message System edit that prevents MoneySend Payment Transactions from being processed when the funding source is cash and the receiving card is issued in the U.S. region.

The Authorization Platform and the Single Message System will allow transactions when DE 108 (MoneySend Reference Data), Subelement 03 (MoneySend Transaction Data), subfield 03 (Funding Source) is present and contains value 06 (Cash) and the issuer country code is 840 (US).

For more information refer to "U.S. 523—Allow Cash as Funding Source for MoneySend Payment Transactions," in Release 17.Q1.

New Spend Alerts Reason Codes

Mastercard will add new reason codes to the Mastercard Spend Alerts service.

Subelement 56—Valid Subfield 1 and Subfield 2 Value Combinations

Following is the valid DE 48, subelement 56, subfield 1 (Security Services Indicator) and subfield 2 (Security Services Data) new value combinations.

Service Data Content

Following is the Service Data Content for the Mastercard Spend Alerts service.

Subfield 1 (an-3)	Subfield 2 (an-3)	
Service Code	Reason Code	Description
INC—Spend Alerts Real Cards	AAL	Alert All Transactions
	ACB	Alert Cross-border
	ACH	Alert Transaction Channel
	AGE	Alert Transaction Geography
	AMC	Alert Merchant Category Code

Subfield 1 (an-3)	Subfield 2 (an-3)	
Service Code	Reason Code	Description
	ATA	Alert Transaction Amount
	DCB	Decline Cross-border
	DCD	Decline Card Disabled
	DCH	Decline Transaction Channel
	DGE	Decline Transaction Geography
	DMC	Decline Merchant Category Code
	DTA	Decline Transaction Amount
	NAT	No Action Taken

Update to DE 112—Additional Data (National Use)

DE 112, new subelement 034 (Trade Payment Information) contains additional information for the private label Cross-border Commodities Trade Program and may only be used by customers registered for this program.

DE 112—Additional Data (National Use)

DE 112—Additional Data (National Use) is reserved for national organizations to define data unique to specific networks or specific programs and services. DE 112 provides other supplemental data in a message when a specific ISO-designated data element is not available. It is a free-format, variable-length, alphanumeric data element used for information on transactions between customers..

Subelement 034—Trade Payment Information

DE 112, new subelement 034 (Trade Payment Information) contains additional information about a trade payment in authorization messages.

	Attribute	Value
Subelement ID	n-3	034
Subelement Length	n-3	015
Data Representation	ans...040, LLLVAR	
Data Field		Contents of subfields 1–2
Number of Subfields		2

Usage

Following is the usage of subelement 034 (whether it is mandatory, conditional, optional, or system provided) in applicable messages.

Message	Org	Sys	Dst
Authorization Request/0100	C	•	C
Authorization Request Response/0110	CE	•	C
Reversal Request/0400	C	•	C
Reversal Request Response/0410	CE	•	C

Application Notes

Subelement 34 must be present in Cross-border Commodities Trade Program transactions.

Subfield 1—Trade Payment Option
DE 112, subelement 034, subfield 1 (Trade Payment Option) contains payment option values used for trading provided by acquirer.

Attributes	
Data Representation	ans-3
Data Field	Contents of positions 1-3
Justification	Left

Subfield 2—Intra-day Credit Amount
DE 112, subelement 034, subfield 2 (Intra-day Credit Amount) contains the intra-day amount that is transferred in the trade.

Attributes	
Data Representation	n-12
Data Field	Contents of positions 4-15
Justification	Right

Values	Description
This amount in the same currency as the transaction amount and zero filled if not applicable.	

Clearing

Mastercard will update the Clearing Platform as follows.

Edit Updates

Edits announced in Release 17.Q1 and 17.Q2 regional articles are being described here to ensure customers globally are aware of the impacts these changes may have on transactions.

- "Canada 331—Canada Intracountry Interchange and Card Acceptor Business Programs," Release 17.Q1 announced one new edit below
- "MEA 323—Introduction of Contactless IRD Structure in Lebanon," announced six modified edits below
- Four existing clearing edits modified to replace the term *PayPass* with Contactless.

New Edit—DE 22 (Point of Service Entry Mode), Subfield 7 (Card Data: Input Mode)

This edit ensures that DE 22 (POS entry Mode), subfield 7 (Card Data: Input Mode) is present and is not contactless (value A or M). If it is, the transaction will reject. The edit will be applied to IRDs 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 55, 56, and 58 for Canada Intracountry Business Service Arrangement 4/124001 and these IRDs will be life cycled until Release 18.Q2.

Error Number	Requirement
2817	The Clearing Platform will ensure that DE 22 (POS Entry Mode), subfield 7 (Card Data: Input Mode) is present and does not equal A (PAN auto-entry via contactless magnetic stripe) or M (PAN auto-entry via contactless M/Chip).

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442

Collection Only messages are excluded from this edit.

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 5 (Cardholder Present Data)

Mastercard will modify this edit to remove IRD EC.

Error Number	Requirement	Modification
2507	The Clearing Platform will ensure DE 22 (Point of Service Entry Mode), Subfield 5 (Cardholder Present Data) is present and not equal to 0. This identifies the cardholder is not present.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

This edit excludes collection only messages.

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 6 (Card Present Data)

Mastercard will modify this edit to remove IRD EC.

Error Number	Requirement	Modification
2508	The Clearing Platform will ensure DE 22 (Point of Service Entry Mode), Subfield 6 (Card Present Data) is present and not equal to 1. This identifies the card is not present.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

This edit excludes collection only messages.

Modified Edit—DE 22 (Point of Service Data Code), Subfield 7 (Card Data: Input Mode)

Mastercard will modify this edit to remove IRD EC.

Error Number	Requirement	Modification
2506	The Clearing Platform will ensure that DE22, subfield 7 (Card Data: Input Mode) is present and equal to value S (Electronic commerce) or T (PAN auto entry via server (issuer, acquirer, or third party vendor system). This identifies the transaction as e-commerce.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—DE 40 (Service Code)

Mastercard will modify the following edit to exclude Region E to Region E transactions for IRD PT.

Error Number	Requirement	Modification
2625	The Clearing Platform will ensure DE 40 (Service Code) is present and contains a valid value. Value/Range List Table in the IPM MPE OneDay file is IP2153T1 (DE 40 Service Code Valid Ranges).	This edit will be modified to exclude Region E to Region E transactions.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- Second Presentment/1240

The following transactions are excluded from this edit:

- Region E to Region E transactions.

Modified Edit—PDS 0023 (Terminal Type)

Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
0022	The Clearing Platform will ensure that when PDS 0158, SF4 (interchange Rate Designator) is the specified value, and DE 3 (Processing Code), SF1 (Cardholder Transaction Type) is value 00 (Purchase), or 18 (Unique), then PDS 0023 (Terminal Type) must be value CT6.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—PDS 0052 (Electronic Commerce Security Level Indicator), Subfield 2 (Cardholder Authentication)

Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
2509	The Clearing Platform will ensure PDS 0052, subfield 2 (Cardholder Authentication) is equal to value 2 when the transaction is submitted for one of the associated IRDs. This will ensure the transaction is identified as a Mastercard online checkout transaction.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—DE 2—Primary Account Number (PAN)

Mastercard will modify the Requirement and Error Message text of this edit to replace *PayPass* with Contactless.

Error Number	Requirement
2639	The Clearing Platform will endure, if the IRD is PC/PK, then the card must be contactless-enabled. this edit is performed on transactions where Acquirer ATM Indicator is equal to a 5. Edit only performed on Region D to Region D Transactions.

This edit is performed in Pre-edit and at the Central Site for the following messages:

• First Presentment/1240
• Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—DE 2—Primary Account Number (PAN)

Mastercard will modify the Requirement and Error Message text of this edit to replace *PayPass* with Contactless.

Error Number	Requirement
2641	The Clearing Platform will ensure the issuer Contactless Enabled Indicator on IPM MPE table IP0040T1 (Issuer Account Range) is configured to indicate card is not contactless enabled.

This edit is performed in Pre-edit and at the Central Site for the following messages:

• First Presentment/1240
• First Chargeback/1442
• Arbitration Chargeback/1442
• Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator)
Mastercard will modify the Requirement and Error Message text of this edit to replace *PayPass* with Contactless.

Error Number	Requirement
2664	The Clearing Platform will ensure the issuer Contactless Indicator on IPM MPE table IP0040T1 (Issuer Account Range) must be configured to match the valid value defined for that IRD on IPM MPE table IP0052T1 (edit does not apply for table IP0052T1 [Interchange Fee Group] value nulls). Region D to Region D only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator)
Mastercard will modify the Requirement and Error Message text of this edit to replace *PayPass* with Contactless.

Error Number	Requirement
2664	The Clearing Platform will ensure issuer Contactless Indicator for the Interchange Rate Designator on IPM MPE table IP0052T1 (Interchange Fee Group) value of N must match the value of N for the issuer Contactless Indicator on IPM MPE table IP0040T1 (Issuer Account Range) or if the issuer Contactless Indicator for the Primary Account Number on IPM MPE table IP0040T1 is a value of Y and issuer Contactless Indicator for the Interchange Rate Designator on IPM MPE table IP0052T1 value is N, then DE 22 (Point of Service Data Code), Subfield 1 (Terminal Data Card: Card Data Input Capability) should be equal to A or M. Region D to Region D only. This edit excludes IPM MPE table value of M.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Error Numbers

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

Error Numbers in New Edits

Field/Subfield	Error Number	Error Message	Edit Performed By...
DE 22, sf7	2817	<FLDNAME> MUST BE PRESENT AND NOT EQUAL TO A OR M.	Both

Error Numbers in Modified Edits

Field/Subfield	Error Number	Error Message	Edit Performed By...
DE 22, sf5	2507	DE22S5 MUST BE PRESENT AND CANNOT EQUAL 0.	Both
DE 22, sf6	2508	DE22S6 MUST BE PRESENT AND CANNOT EQUAL 1.	Both
DE 22, sf7	2506	DE22S7 MUST BE PRESENT AND EQUAL TO S OR T.	Both
DE 40	2625	DE40 MUST BE PRESENT AND EQUAL TO <VALLIST>.	Both
PDS 0023	0022	<FLDNAME>/PDS0158S4 INTERCHANGE REATE DESIGNATOR CONFLICT.	Both
PDS 0052, sf2	2509	PDS0052S2 INVALID. MUST BE 2 WHEN SUBMITTED FOR THE MASTERCARD ONLINE CHECKOUT INTERCHANGE PROGRAM.	Both
DE 2	2639	CARD MUST BE CONTACTLESS ENABLED.	Both
DE 2	2641	CARD CANNOT BE CONTACTLESS ENABLED.	Both
PDS 0158, sf4	2664	ISSUER CONTACTLESS INDICATOR VALUE/IRD COMBINATION IS NOT VALID.	Both

New PDS 0047—Trade Payment Information

New PDS 0047 (Trade Payment Information) contains additional information for the private label Cross-border Commodities Trade Program and may only be used by customers registered for this program.

PDS 0047—Trade Payment Information

PDS 0047 (Trade Payment Information) is required in First and Second Presentment/1240 messages and First and Arbitration Chargeback/1442 messages that contains additional information about a trade payment in clearing messages.

Attributes

Data Representation:	ans...015; TAGLLLVAR
Tag Field:	0047
Length Field:	3 positions, value = 003-015 positions
Data Field:	Variable length, 003-015 positions
Subfields:	2
Justification:	See "Subfields"

Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

Message Type Identifier	Org	Sys	Dst
Presentment, Addendum, and Chargeback Messages			
First Presentment/1240	C	•	C
Second Presentment/1240	C	•	C
First Chargeback/1442 and Arbitration Chargeback/1442	C	•	C

Subfield 1—Trade Payment Option
PDS 0047 (Trade Payment Data), subfield 1 (Trade Payment Option) contains the mode of payment transferred for trade.

Attributes	
Data Representation	ans-3
Data Field	Contents of positions 1-3
Justification	Left

Subfield 2—Intra-day Credit Amount
PDS 0047 (Trade Payment Data), subfield 2 (Intra-day Credit Amount) contains the intra-day amount transferred in trade.

Attributes	
Data Representation	n-12
Data Field	Contents of positions 4-15
Justification	Right with leading zeros

IPM MPE Updates

MasterCard will update IPM MPE to support this release item.

Update to IPM MPE Tables
MasterCard will update IPM MPE tables to support this release item.

- Add new PDS 0047 to IPM MPE Table IP0008T1—PDS Attribute
- Add new PDS 0047 Subfield to IPM MPE Table IP0009T1—PDS Subfield Attributes

New and Updated IPM MPE Tables
MasterCard will update IPM MPE Tables in 17.Q2. Customers need to be able to recognize the new fields and tables being added. Additional details will be provided in Release 17.Q3.

The following are new IPM MPE tables:

- IPM MPE Table IP0105T1—New Product Code Mapping—This table maps an existing brand product code to a new brand product code associated to a country or region
- IPM MPE Table IP0106T1—Issuer Participation Activation/Deactivation—Customers will use this table to identify the active/inactive status for a new product

The following IPM MPE tables will be updated:

- IPM MPE Table IP0040T1: Issuer Account Range

- IPM MPE Table IP0041T1: Acquirer BIN

Mastercard will include these changes in the 17.Q2 update for the *GCMS Parameter Table Layouts*.

Single Message System

Mastercard will update the Single Message System as follows.

Block Removal on MoneySend Payment Transactions—Reminder

Mastercard is reminding customers that effective 21 April 2017 Mastercard will be removing the block on MoneySend payment transactions with cash as the funding source for receiving cards issued in the U.S. region.

Acquirers in the U.S. region that choose to participate in MoneySend may choose to use cash as the funding source for MoneySend Payment Transactions. Issuers in the U.S. region must be prepared to receive MoneySend Payment Transactions with cash as the funding source for receiving cards.

Mastercard will remove the Authorization and Single Message System edit that prevents MoneySend Payment Transactions from being processed when the funding source is cash and the receiving card is issued in the U.S. region.

The Authorization Platform and the Single Message System will allow transactions when DE 108 (MoneySend Reference Data), Subelement 03 (MoneySend Transaction Data), subfield 03 (Funding Source) is present and contains value 06 (Cash) and the issuer country code is 840 (US).

For more information refer to "U.S. 523—Allow Cash as Funding Source for MoneySend Payment Transactions," in Release 17.Q1.

New Spend Alerts Reason Codes

Mastercard will add new reason codes to the Mastercard Spend Alerts service.

Subelement 56—Valid Subfield 1 and Subfield 2 Value Combinations

Following is the valid DE 48, subelement 56, subfield 1 (Security Services Indicator) and subfield 2 (Security Services Data) value combinations.

Service Data Content

Following is the Service Data Content for the Mastercard Spend Alerts service.

Subfield 1 (an-3)	Subfield 2 (an-3)	
Service Code	Reason Code	Description
INC—Spend Alerts Real Cards	AAL	Alert All Transactions
	ACB	Alert Cross-border

Subfield 1 (an-3)	Subfield 2 (an-3)	
Service Code	Reason Code	Description
	ACH	Alert Transaction Channel
	AGE	Alert Transaction Geography
	AMC	Alert Merchant Category Code
	ATA	Alert Transaction Amount
	DCB	Decline Cross-border
	DCD	Decline Card Disabled
	DCH	Decline Transaction Channel
	DGE	Decline Transaction Geography
	DMC	Decline Merchant Category Code
	DTA	Decline Transaction Amount
	NAT	No Action Taken

Chapter 14 Global 594—Mastercard Support of Payment Account Reference

The EMVCo introduction of Payment Account Reference (PAR) provides an industry-aligned approach designed to help link Primary Account Number (PAN) based transactions to transactions on associated payment tokens without using the PAN as the linkage mechanism. Mastercard is introducing support for PAR over multiple releases. This release item is provided to assist customers in implementing this first phase of PAR in Authorization and Single Message System messages.

Global 594—Mastercard Support of Payment Account Reference

The EMVCo introduction of Payment Account Reference (PAR) provides an industry-aligned approach designed to help link Primary Account Number (PAN) based transactions to transactions on associated payment tokens without using the PAN as the linkage mechanism. Mastercard is introducing support for PAR over multiple releases. This release item is provided to assist customers in implementing this first phase of PAR in Authorization and Single Message System messages.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 20 December 2016.

Change Date	Description of Change	Where to Look
17 Jan 2017	Updated the Effective Dates row to include dates on which PAR testing will become available in the Mastercard Test Facility.	At-A-Glance
17 Jan 2017	Made the following modifications: • Added verbiage and a diagram to the Dual Message System (Authorization) and Single Message System subsection to explain an uncommon use case in which an issuer's request to replace an old PAN with a new PAN for only one specific token will result in the new PAN not being associated with a PAR. • Added a note beneath the first bullet point of the When Mastercard is the BIN Controller subsection clarifying the means by which issuers may obtain the PAR value after tokenization if they are not opted in to receiving the MDES Tokenization Complete Notification messages.	Issuers
17 Jan 2017	Added verbiage and a diagram to provide a more detailed explanation of the formatting and contents of new DE 56 (Payment Account Data).	Enhancement Description
20 Dec 2016	Added a table containing technical details of the new Payment Account Reference (PAR) field being added to the 250-byte Batch Data File.	250-byte Batch Data File

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

Core Systems:	Authorization	Single Message System	
May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Brands:	Mastercard®	Debit Mastercard®	Maestro®
Action Indicator:	**M**	Mandate—Acquirers must support PAR in Authorization and Single Message System messages as indicated in this release item.	
	M	Mandate—Mastercard Digital Enablement Service (MDES) issuers must support PAR in Authorization and Single Message System messages as indicated in this release item.	
	T	Testing recommended—Mastercard recommends acquirers and MDES issuers perform testing to support the enhancements in this release item.	
Effective Date:	Dual Message System (Authorization) begins 13 June 2017		
	Single Message System begins 13 June 2017		
	PAR testing availability in the Mastercard Test Facility will roll out in phases:		
	• 13 March 2017		
	– Test Authorization and Single Message System (excludes pre-digitization messages)		
	– Test Issuer File Update Request/0302 Maintenance (Token/PAN Update MCC106) or R311 Bulk File Update, as needed		
	• 11 May 2017		
	– Test Pre-digitization Authorization and Single Message System messages when Mastercard is the BIN Controller		
	Mastercard will implement PAR in stages.		
	NOTE: To support this enhancement, Mastercard is aligning the implementation date of both platforms to help ensure a successful implementation.		

Overview

Mastercard is establishing the necessary business practices and technology changes to support the EMVCo PAR specification across Mastercard brands. The information within this release item is intended to assist customers with preparing their systems to support PAR.

Background

When cardholders conduct transactions with tokens, acquirers and merchants have limited or no access to the cardholder's PAN.

The establishment of a Mastercard-assigned PAR associated to a PAN and all affiliated tokens to the PAN will help acquirers and merchants to uniquely identify a cardholder account without continued exposure and storage of the PAN. With the adoption of PAR where available/applicable, acquirers no longer need to receive the full PAN in authorization response messages. The PAR is only for uniquely referencing a PAN and will not be used to replace the PAN in payment transaction processing.

The introduction of the Mastercard-assigned PAR features practices and policies that are designed to help ensure consistent merchant and acquirer receipt of the PAR value, regardless if a token was issued by MDES or by another token service provider. When Mastercard is the BIN Controller (as defined by EMVCo standards), Mastercard PAR will be assigned to each PAN in accordance with the following guidelines:

- Mastercard will assign PAR to a given Mastercard PAN issued from the Mastercard product ranges of 222100–272099 and 510000–559999 and the Maestro product ranges of 639000–639099 and 670000–679999 is unique across the industry. Mastercard is the BIN Controller for cards issued from these product ranges.
- Mastercard PAR will be defined as alphanumeric, uppercase, and 29 positions in length. The first four positions will reflect the Mastercard bank identification number (BIN) Controller Identifier as assigned by EMVCo. The remaining 25 positions will contain a pseudo randomly assigned value that will not be configured in a manner to enable users to derive the PAN or token.
- Any token associated with a given PAN will be linked to a single Mastercard PAR. The PAR value will be associated to a PAN and not to a distinct cardholder.
- When a cardholder is issued a replacement PAN for an account, the issuer has to ensure that they send an update to Mastercard so the PAR can be linked to the new PAN, provided the issuer has not changed.
- Financial transactions or authorization messages that include the PAR value must be initiated by either an EMVCo-compliant payment token or PAN.
- For those cases where the issuer or other third party is the BIN Controller, the issuer will be responsible for providing the PAR. EMVCo defines BIN Controller as an entity that controls the issuance and allocation of ISO BINs that will be used to issue Payment Tokens according to EMVCo specifications.
- The PAR value will be introduced on ATM transactions in a future release.

Related Information

- "Mastercard Announces Support of the Payment Account Reference Specification," *Global Operations Bulletin* No. 3, 1 March 2016
- "Global 517—Mastercard Support of Payment Account Reference in Messages," Release 16.Q4 Addendum
- EMVCo Specification Bulletin No. 178 Tokenisation Data Objects—Payment Account Reference (PAR), April 2016, and Second Edition, September 2016
- EMVCo Specification Bulletin No. 167 Payment Account Reference, January 2016

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Dual Message System (Authorization) and Single Message System

Acquirers need to prepare to receive a PAR value in the following messages.

Authorization	Single Message System
Authorization Request Response/0110	Financial Transaction Request Response/0210

Mastercard will provide the PAR value to acquirers in authorization and financial messages within newly defined DE 56 (Payment Account Data). All acquirers must support the new DE 56, subelement 01, subfield 01 in the messages listed in the previous table. If the issuer or a third party entity is the BIN Controller, and does not provide the PAR during authorization, then the acquirer response message will not contain a PAR.

NOTE: Mastercard will implement support for PAR over multiple releases during which it will be added to additional message types.

Issuers

This release item affects issuers as follows.

Dual Message System (Authorization) and Single Message System

All MDES issuers must support new DE 56 (Payment Account Data), subelement 01 (Payment Account Data), subfield 01 (Payment Account Reference).

Mastercard will assign a PAR value to MDES tokenized PANs with tokens in Active or Suspended status. MDES issuers must manage the life cycle of the PAN to the PAR value

stored by Mastercard. The following options will be available to MDES issuers to assist in managing the assignment of a new PAN to an existing PAR value:

- MDES Customer Service Application or MDES Customer Service API—When an MDES issuer uses the Token Management function to update the PAN to token relationship, Mastercard will link the updated PAN to the PAR.
- Issuer File Update Request/0302 Maintenance (Token/PAN Update MCC106) or R311 Bulk File Update—When an MDES issuer initiates a token to PAN update using the Issuer File Update Request/0302 message or R311 Bulk File update, Mastercard will link the updated PAN to the PAR.
- Automatic Billing Updater—When MDES issuers submit PAN updates using ABU, Mastercard will link the updated PAN to the PAR.

NOTE: Mastercard will implement support for PAR over multiple releases during which it will be added to additional message types.

MDES issuers must be aware that if a PAN is associated with multiple tokens and they request a PAN replacement for a specific token, Mastercard will disassociate only that token from the original PAN and associate it with the replacement PAN; this will also sever the relationship between the token and the original PAR. Furthermore, because PAR generation is a function of PAN tokenization, and this scenario does not involve tokenization, the replacement PAN will not be associated with a PAR; this applies to all PAN replacements requested via (a) Issuer File Update Request/0302 messages or (b) Customer Service Portal or API requests.

The following diagram illustrates this uncommon use case:
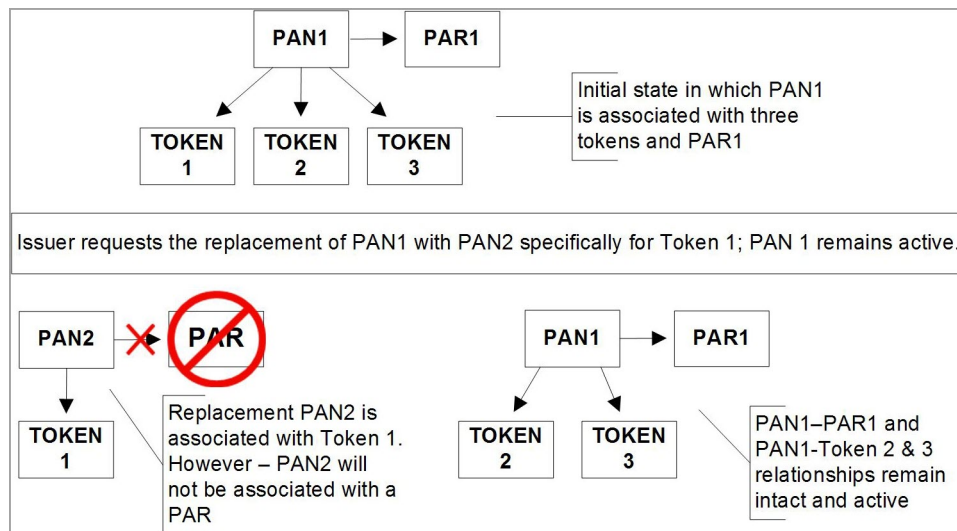
When Mastercard is the BIN Controller

Mastercard will provide the PAR to MDES issuers in authorization and financial messages within newly defined DE 56. MDES issuers must prepare to receive the PAR value in DE 56 for the message types listed in the following table. MDES issuers will not be required to echo back the PAR value in the original message.

Authorization	Single Message System
Authorization Request/0100	Financial Transaction Request/0200
Authorization Request/0100—Tokenization Complete Notification[*]	Financial Transaction Request/0200—Tokenization Complete Notification[*]
Administrative Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification[*]	Administrative Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification[*]

[*] These are MDES pre-digitization messages.

MDES issuers must be aware that Mastercard will:

• Assign a PAR value and notify issuers of the PAR when a PAN is tokenized for the first time via the MDES Tokenization Complete Notification.

   NOTE: Issuers that have not opted into receiving the MDES Tokenization Complete Notification messages marked with an asterisk (*) in the previous table may obtain the PAR value through the Token Services Notify Service Activated API message.

• Personalize a PAR value within the profile on the device in new EMV tag 9F24 when MDES provisions a token. This applies to new tokens provisioned post-PAR implementation. Mastercard has updated its terminal specifications to reference the new EMV tag 9F24 for optional use by merchants and acquirers.
• Assign PAR values to PANs with existing MDES tokens in an Active or Suspended status.
• Provide the PAR value on the authorization and financial messages to MDES issuers when a transaction traverses the Mastercard Network for which a PAR has been assigned.

When Mastercard is not the BIN Controller

When Mastercard is not the BIN controller, Mastercard does not assign or generate PAR values —the issuer or third party entity assigns the PAR value. When the issuer or third party entity is the BIN controller, and the issuer sends a PAR in the response message, Mastercard will send that PAR to the acquirer.

Following the assignment of the PAR, MDES issuers must prepare to send DE 56 in the messages listed in the following table.

Authorization	Single Message System
Authorization Request Response/0110	Financial Transaction Request Response/0210
Authorization Request Response/0110— Tokenization Authorization[*]	Financial Transaction Request Response/0210— Tokenization Authorization[*]

Authorization	Single Message System
Authorization Request Response/0110—Account Status Inquiry[*]	Financial Transaction Request Response/0210—Account Status Inquiry[*]

[*] These are MDES pre-digitization messages.

Current Processing

Currently, Mastercard does not support PAR and continues to send the PAN to acquirers in tokenized transactions. Merchants cannot easily link token-based transactions to those conducted using the PAN.

Enhancement Description

This release item provides acquirers and MDES issuers with information to assist in implementing PAR. The PAR definition for Authorization and Single Message System is specified along with the applicable messages.

Dual Message System (Authorization) and Single Message System

The following Authorization Platform and Single Message System messages will support the new DE 56.

Authorization	Single Message System
Authorization Request/0100	Financial Transaction Request/0200
Authorization Request/0100—Tokenization Complete Notification[*]	Financial Transaction Request/0200—Tokenization Complete Notification[*]
Authorization Request Response/0110	Financial Transaction Request Response/0210
Authorization Request Response/0110—Tokenization Authorization[*]	Financial Transaction Request Response/0210—Tokenization Authorization[*]
Authorization Request Response/0110—Account Status Inquiry[*]	Financial Transaction Request Response/0210—Account Status Inquiry[*]
Administration Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification[*]	Administration Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification[*]

[*] These are MDES pre-digitization messages.

Mastercard will introduce the ability to provide the PAR value to acquirers and MDES issuers in authorization and financial messages within newly defined DE 56 (Payment Account Data). All acquirers and MDES issuers must be ready to receive DE 56, subelement 01, subfield 01 in the messages listed in the previous table.

The new DE 56 (Payment Account Data) is:

• Comprised of one subelement (Payment Account Data), which contains one subfield (Payment Account Reference).
• 40 bytes in total length.
• Defined as an...37 LLLVAR with a leading three-position LLL length for a total length of 40. The three positions occupied by the LLL length are not included in LLL length value; however, the value indicates the length of the data that follows it.

The following is a sample of DE 56 content with a fictitious PAR value:

```
0370133012912345678901234567890123456789   ← 40 bytes
AAABBCCDDEEFFFFFFFFFFFFFFFFFFFFFFFFFFFFF

(A) DE56 LLL length of 037   = 03 bytes
(B) se01 identifier of 01    = 02 bytes
(C) se01 length of 33        = 02 bytes
(D) sf01 identifier of 01    = 02 bytes
(E) sf01 length of 29        = 02 bytes
(F) PAR value itself         = 29 bytes
=======================================
    DE056 contains a total of 40 bytes
```

NOTE: Mastercard will introduce support for PAR over multiple releases. Mastercard will include PAR in additional message types in future releases.

Mastercard will assign a PAR value to MDES tokenized PANs with tokens in Active or Suspended status. MDES issuers must manage the life cycle of the PAN to the PAR value. Mastercard will offer the following life cycle management options to MDES issuers:

• MDES Customer Service Application or MDES Customer Service API—Mastercard will link the updated PAN to the PAR when an MDES issuer uses the Token Management function to update the PAN to token relationship.
• Issuer File Update Request/0302 Maintenance (Token/PAN Update MCC106) or R311 Bulk File Update—Mastercard will link the updated PAN to the PAR when an MDES issuer initiates a token to PAN update using the Issuer File Update Request/0302 message or R311 Bulk File update.
• Automatic Billing Updater—Mastercard will link the updated PAN to the PAR when MDES issuers submit PAN updates using ABU.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		
Topic	**Authorization**	**Clearing**	**Single Message System**
Message Flows			
Message Layouts	√		√
Data Element Definitions	√		√
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Authorization

Mastercard will update the Authorization Platform as follows.

Message Layouts

Mastercard will update the following message layouts to support this release item.

Authorization Request/0100

Following is the list of the data elements applicable to this message.

Data Element ID and Name	Org	Sys	Dst	Comments
56 Payment Account Data	•	X	C	When Mastercard is the BIN Controller, it inserts the PAR value on any qualified transaction.

Authorization Request Response/0110

Following is the list of the data elements applicable to this message.

Data Element ID and Name	Org	Sys	Dst	Comments
56 Payment Account Data	C	X	C	When Mastercard is the BIN Controller, the issuer does not need to provide the PAR value. Mastercard will insert the PAR value before passing the message to the acquirer. When the issuer is the BIN Controller, in order for the PAR value to proliferate in the ecosystem, the issuer must provide the PAR.

Administrative Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification

Following is the list of the data elements applicable to this message.

Data Element ID and Name	Org	Sys	Dst	Comments
56 Payment Account Data	•	X	C	This is only for MDES Tokenization Complete Notifications.

CIS Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 56—Payment Account Data

DE 56 (Payment Account Data) is a non-financial reference assigned to each unique PAN and used to link a payment account represented by that PAN.

Attribute	Value
Data Representation:	an…37; LLLVAR
Length Field:	3
Data Field:	Contents of subelements
Subelements:	1
Justification:	See "Subelement"
Usage	

Following is the usage of DE 56 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages:	Org	Sys	Dst
Authorization Request/0100	•	X	C
Authorization Request/0100—Tokenization Complete Notification[*]	•	X	C
Authorization Request Response/0110	C	X	C
Authorization Request Response/0110—Tokenization Authorization Request Response[*]	C	X	C
Authorization Request Response/0110—Account Status Inquiry[*]	C	X	C
Administrative Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification[*]	•	X	C

[*] These are MDES pre-digitization messages.

Subelement 01—Payment Account Data

DE 56, subelement 01 (Payment Account Data) provides the PAR value linked to PANs.

	Attribute	Value
Subelement ID	01	Payment Account Data
Subelement Length	2	02
Data Representation	an…33; LLVAR	
Data Field		Contents of positions 1–2

	Attribute	Value
Number of Subfields	1	Payment Account Reference

Subfield 01—Payment Account Reference
DE 56, subelement 01, subfield 01 (Payment Account Reference) contains the assigned PAR value.

	Attribute
Subfield ID	01
Subfield Length	2
Data Representation	an…29; LLVAR
Justification	N/A

Position	Description
1–4	BIN Controller Identifier—A four-character registered value assigned by EMVCo
5–29	A 25-alphanumeric character uppercase unique value linked to a PAN

Single Message System

Mastercard will update the Single Message System as follows.

Message Layouts

Mastercard will update the following message layouts to support this release item.

Financial Transaction Request/0200
Following is the list of the data elements applicable to this message.

Data Element ID and Name		Org	Sys	Dst	Comments
56	Payment Account Data	•	X	C	When Mastercard is the BIN Controller, it inserts the PAR value on any qualified transaction.

Financial Transaction Request Response/0210

Following is the list of the data elements applicable to this message.

Data Element ID and Name	Org	Sys	Dst	Comments
56 Payment Account Data	C	X	C	When Mastercard is the BIN Controller, the issuer does not need to provide the PAR value. Mastercard will insert the PAR value before passing the message to the acquirer. When the issuer is the BIN Controller, in order for the PAR value to proliferate in the ecosystem, the issuer must provide the PAR.

Administrative Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification

Following is the list of the data elements applicable to this message.

Data Element ID and Name	Org	Sys	Dst	Comments
56 Payment Account Data	•	X	C	This is only for MDES Tokenization Complete Notifications.

Single Message System Data Element Definitions

Mastercard will update the following data elements to support this release item.

DE 56—Payment Account Data

DE 56 (Payment Account Data) is a non-financial reference assigned to each unique PAN and used to link a payment account represented by that PAN.

Attributes

Data Representation:	an...37; LLLVAR
Length Field:	3
Data Field:	Contents of subelements
Subelements:	1
Justification:	See "Subelements"

Usage

Following is the usage of DE 56 (Payment Account Reference) (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

Message	Org	Sys	Dst
Financial Transaction Request/0200	•	X	C
Financial Transaction Request/0200—Tokenization Complete Notification*	•	X	C
Financial Transaction Request Response/0210	C	X	C
Financial Transaction Request Response/0210—Tokenization Authorization Request Response*	C	X	C
Financial Transaction Request Response/0210—Account Status Inquiry*	C	X	C
Administrative Advice/0620—Issuer Token Notification Advice for Tokenization Complete Notification*	•	X	C

* These are MDES pre-digitization messages.

Subelement 01—Payment Account Data

DE 56, subelement 01 (Payment Account Data) provides the PAR value linked to PANs.

	Attribute	Value
Subelement ID	01	Payment Account Data
Subelement Length	2	02
Data Representation	an...33; LLVAR	
Data Field		Contents of positions 1–2
Number of Subfields	1	Payment Account Reference

Subfield 01—Payment Account Reference
DE 56, subelement 01, subfield 01 (Payment Account Reference) contains the assigned PAR value.

	Attribute
Subfield ID	01
Subfield Length	2
Data Representation	an…29; LLVAR
Justification	N/A

Position	Description
1–4	BIN Controller Identifier—A four-character registered value assigned by EMVCo
5–29	A 25-alphanumeric character uppercase unique value linked to a PAN

250-byte Batch Data File

This release item affects the 250-byte Batch Data File.

Financial/Non-financial Additional Data Addendum Record (ADDR)—Optional

To support this release item, Mastercard will modify the 250-byte Batch Data File sent to customers (T464 bulk type) to include a new PAR field in the Additional Data Addendum Record (ADDR) type.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Payment Account Reference (PAR)	214–242	56/1–1	an-29	Contains the four-character BIN Controller Identifier followed by 25 unique characters linked to a PAN.

Beginning on 21 April 2017 through 12 June 2017, the PAR field will be present in the 250-byte Batch Data File, but will contain spaces for the Financial Transaction Request/0200 and Financial Transaction Request Response/0210 messages.

Beginning on 13 June 2017, if a PAR value is available, the Single Message System will include it in the new PAR field in the 250-byte Batch Data File for Financial Transaction Request/0200 and Financial Transaction Request Response/0210 messages.

PAR will be present in the 250-byte Batch Data File for additional types of messages in a future release.

Chapter 15 AP 345—New Clearing Edit to Support Mastercard Purchasing Card

Mastercard is introducing a clearing edit to validate the correct usage of Mastercard® Purchasing Card® (MCP) commercial credit product code on domestic chargeback transactions for BSAs 4/050001 (Bangladesh), 4/356001 or 8/000840 (India), and 4/144001 (Sri Lanka).

AP 345—New Clearing Edit to Support Mastercard Purchasing Card

Mastercard is introducing a clearing edit to validate the correct usage of Mastercard® Purchasing Card® (MCP) commercial credit product code on domestic chargeback transactions for BSAs 4/050001 (Bangladesh), 4/356001 or 8/000840 (India), and 4/144001 (Sri Lanka).

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
20 Dec 2017	Replaced all references to DE 04 (Amount, Transaction) with DE 30 (Amounts, Original). Added new domestic BSA 8/000840 for India. Changes are not marked with a change bar.	Throughout
20 Dec 2017	Renamed the clearing edit from New Edit—DE 4 (Amount, Transaction) to PDS 0002 (GCMS Product Identifier). In this edit, replaced reference to DE 04 (Amount, Transaction) with DE 30 (Amounts, Original).	New Edit—PDS 0002 (GCMS Product Identifier)

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Clearing		
Brands:	Mastercard®		
Action Indicator:	**M** Mandate—Acquirers in Bangladesh, India, and Sri Lanka must be aware of the specific chargeback reason codes that will be accepted for commercial credit product code MCP as described in this release item.		

		Mandate—Issuers in Bangladesh, India, and Sri Lanka must comply with the restrictions on chargeback reason codes accepted for commercial credit product code MCP as described in this release item.
	T	Testing recommended—Mastercard recommends testing for issuers in Bangladesh, India, and Sri Lanka.
Effective Date:		Dual Message System (Clearing): 21 April 2017

Overview

Mastercard is taking action to reduce the risk perception among business-to-business (B2B) merchants and acquirers by limiting the cases for which chargebacks can be submitted.

Currently, the perceived use of chargebacks and associated credit risks make B2B merchants and suppliers reluctant to accept card payment products. To increase the acceptance of purchasing cards, Mastercard will establish restrictions on chargebacks submitted on these transactions.

By defining specific chargeback reason codes which apply on B2B card payments when the transaction amount is equal to or exceeds a threshold amount, Mastercard will decrease the chargeback related risks thereby increasing the acceptance of business card payment products.

For the Asia/Pacific region countries Bangladesh, India, and Sri Lanka, domestic chargeback transactions using product code MCP, with a transaction amount greater than or equal to a defined threshold amount, will be restricted to the following reason codes:

- 4808—Requested/required authorization not obtained.
- 4831—Transaction amount differs.
- 4834—Duplicate processing.
- 4846—Correct transaction currency code not provided.

For all other reason codes, domestic chargebacks with a transaction amount greater than or equal to the threshold amount will be rejected.

These restrictions do not apply to transactions where the transaction amount is less than the threshold amount.

Domestic chargeback rules to support this release item will be announced in future country-specific bulletins.

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

Acquirers in Bangladesh, India, and Sri Lanka must be aware of the restrictions on chargeback reason codes for domestic transactions with commercial credit product code MCP as described in this release item.

Issuers

Issuers in Bangladesh, India, and Sri Lanka must comply with the restrictions on chargeback reason codes accepted for commercial credit product code MCP as described in this release item.

Issuers in each country should be aware Mastercard will define the threshold amount to be applied to the clearing edit for each country.

Current Processing

Mastercard does not have restrictions on chargeback reason codes for domestic transactions using the commercial product code MCP in the Asia/Pacific region countries Bangladesh, India, and Sri Lanka.

Enhancement Description

Mastercard will introduce a Clearing Platform edit to validate domestic chargeback transactions for BSAs 4/050001 (Bangladesh), 4/356001 or 8/000840 (India), and 4/144001 (Sri Lanka) submitted with commercial product code MCP (Mastercard Purchasing Card™).

When...	If...	Then...
• PDS 0002 (GCMS Product Identifier) is value MCP • The merchant country identified in DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) is one of the following: – 050 (Bangladesh) – 356 (India) – 144 (Sri Lanka)	DE 30 (Amounts, Original), in local currency, is equal to or greater than the specified threshold amount for the merchant country,	• DE 25 (Message Reason Code) must be one of the following codes: – 4808—Requested/required authorization not obtained. – 4831—Transaction amount differs. – 4834—Duplicate processing. – 4846—Correct transaction currency code not provided.

If these conditions are not met, the transaction will be rejected.

The threshold amounts specific to each country are as follows:

Country	Currency	Threshold Limit
Bangladesh	BDT	100000
India	INR	100000
Sri Lanka	LKR	200000

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		**Single Message System**
Topic	**Authorization**	**Clearing**	
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits		√	
Error Numbers		√	
Alternate Processing			
Interchange Compliance			
Billing 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			

Clearing

Mastercard will update the Clearing Platform as follows.

Edits

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

New Edit—PDS 0002 (GCMS Product Identifier)

Mastercard will introduce a Clearing Platform edit to reject domestic chargeback transactions when PDS 0002 (GCMS Product Identifier) contains value MCP, DE 30 (Amounts, Original) contains a value equal to or greater than the specified threshold amount for Bangladesh, India, and Sri Lanka, and DE 25 (Reason Code) does not contain value 4808, 4831, 4834, or 4846.

Error Number	Requirement
2814	The Clearing Platform will reject the transaction when PDS 0002 (GCMS Product Identifier) contains value MCP, DE 30 (Amounts, Original) contains a value equal to or greater than the specified threshold amount for the merchant country identified in DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code), and DE 25 (Reason Code) does not contain value 4808, 4831, 4834, or 4846.

This edit is performed at the Central Site for the following messages:

- First Chargeback/1442
- Arbitration Chargeback/1442

Collection Only messages are excluded from this edit.

Error Numbers

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

Error Numbers in New Edits

Field/Subfield	Error Number	Error Message	Edit Performed By…
PDS 0002	2814	<FLDNAME> INVALID FOR PRODUCT CODE MCP.	GCMS

Chapter 16 LAC 329—Introduction of Interchange Structure for Haiti Intracountry Transactions

Mastercard is implementing a new intracountry Business Service Arrangement (BSA) and introducing new intracountry interchange programs for Haiti. These changes will apply to transactions acquired in Haiti for cards issued in Haiti.

LAC 329—Introduction of Interchange Structure for Haiti Intracountry Transactions

Mastercard is implementing a new intracountry Business Service Arrangement (BSA) and introducing new intracountry interchange programs for Haiti. These changes will apply to transactions acquired in Haiti for cards issued in Haiti.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
20 Dec 2016	Added supporting bulletin information.	Overview

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Clearing		
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
Action Indicator:	M	Mandate—Acquirers and issuers in Haiti must support the changes to the interchange structure as described in this release item.	
	T	Testing recommended—Mastercard recommends testing for acquirers and issuers.	
Effective Date:	Dual Message System (Clearing): 21 April 2017		

Overview

Mastercard will introduce a business service arrangement for Haiti and a domestic interchange structure for point-of-sale, manual cash disbursement, and ATM transactions in Haiti.

These changes are limited to transactions acquired in Haiti for cards issued in Haiti (country code value 332).

Related Information

- "Introducing New Haiti Intracountry Interchange," *Haiti Interchange Bulletin* No. 1, 19 October 2016

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers and Issuers

Acquirers and issuers in Haiti must support the new BSA and new intracountry interchange programs as described in this release item.

- BSA 4/332001 for Haiti intracountry.
- Consumer and commercial interchange programs for Haiti intracountry.

Current Processing

An intracountry interchange structure is not available in Haiti.

Enhancement Description

Mastercard will make the following changes to the Clearing Platform.

Mastercard will introduce intracountry BSA 4/332001 and introduce the following new IRDs:

- IRD 61—Haiti Intracountry Commercial Standard
- IRD 73—Haiti Intracountry Consumer Core Electronic
- IRD 75—Haiti Intracountry Consumer Core Standard
- IRD 83—Haiti Intracountry Consumer Core Electronic
- IRD 85—Haiti Intracountry Consumer Core Standard
- IRD 95—Haiti Intracountry Consumer Core Standard
- IRD ES—Haiti Intracountry Consumer Super Premium Standard
- IRD MS—Haiti Intracountry MasterCard MoneySend
- IRD PS—Haiti Intracountry Consumer Premium

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		Single Message System
Topic	**Authorization**	**Clearing**	**Single Message System**
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Clearing

Mastercard will update the Clearing Platform as follows.

Interchange Programs

Mastercard will introduce the following interchange programs to support this release item.

Interchange Rates

Interchange rate changes will be published in a future interchange bulletin.

New Interchange Programs

IRD 61—Haiti Intracountry Commercial Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	**Commercial Credit**—MAB, MAC, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.

Criteria	Requirement
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 73—Haiti Intracountry Consumer Core Electronic
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH2—Other. All MCCs assigned to OTH1 **except** MCC 5542 (Fuel Dispenser, Automated) • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded. All post-authorized aggregated transit authority transactions are exempt from the timeliness test.
Approval Code	Required
Magnetic stripe data from authorization message	Required

Criteria	Requirement
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
	Must contain an MCC other than one of the following:

	• MCC 5542 (Fuel Dispenser, Automated)
	 • Mail order/telephone order (MO/TO) MCCs:
	   – MCC 5960 (Direct Marketing—Insurance Services)
	   – MCC 5962 (Direct Marketing—Travel Related Arrangement Services)
	   – MCC 5964 (Direct Marketing—Catalog Merchants)
	   – MCC 5965 (Direct Marketing—Combination Catalog and Retail Merchants)
	   – MCC 5966 (Direct Marketing—Outbound Telemarketing Merchants)
	   – MCC 5967 (Direct Marketing—Inbound Telemarketing Merchants)
	   – MCC 5968 (Direct Marketing—Continuity/Subscription Merchants)
	   – MCC 5969 (Direct Marketing—Other Direct Marketers—Not Elsewhere Classified)

Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	None
Notes	The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.
	Purchase (Goods and Services) with Cash Back transactions are accepted for Debit MasterCard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.
	When used in the Asia/Pacific, Middle East/Africa (MEA), and Latin America and the Caribbean regions:
	• For chip transactions (both issuer and acquirer are chip compliant):
	– DE 40 (Service Code), position 1 must be provided with a value of 2 or 6.
	– DE 22 (Point of Service Data Code), subfield 1 (Card Data Input Capability) must be provided with a value of C, D, E, M, or 5.
	• For non-chip transactions (issuer, acquirer, or both do not meet the requirements for the Chip interchange programs):
	– DE 40, position 1 must be provided with a value of 1, 5, or 7.
	– DE 22, subfield 1 must be provided with a value of A, B, V, 0, 1, 2, 4, or 6.

IRD 75—Haiti Intracountry Consumer Core Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR
	Consumer Debit—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required

Criteria	Requirement
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	Purchase (Goods and Services) with Cash Back transactions are accepted for Debit MasterCard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.

IRD 83—Haiti Intracountry Consumer Core Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH2—Other. All MCCs assigned to OTH1 **except** MCC 5542 (Fuel Dispenser, Automated) • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded. All post-authorized aggregated transit authority transactions are exempt from the timeliness test.
Approval Code	Required
Magnetic stripe data from authorization message	Required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement

Card Acceptor Business Code (MCC)	Required
	
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
	
	Must contain an MCC other than one of the following:
	
	• MCC 5542 (Fuel Dispenser, Automated)
	• Mail order/telephone order (MO/TO) MCCs:
	
	  – MCC 5960 (Direct Marketing—Insurance Services)
	  – MCC 5962 (Direct Marketing—Travel Related Arrangement Services)
	  – MCC 5964 (Direct Marketing—Catalog Merchants)
	  – MCC 5965 (Direct Marketing—Combination Catalog and Retail Merchants)
	  – MCC 5966 (Direct Marketing—Outbound Telemarketing Merchants)
	  – MCC 5967 (Direct Marketing—Inbound Telemarketing Merchants)
	  – MCC 5968 (Direct Marketing—Continuity/Subscription Merchants)
	  – MCC 5969 (Direct Marketing—Other Direct Marketers—Not Elsewhere Classified)

Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	The card and the cardholder must be present at the time of the transaction and the transaction must be face-to-face.
	Purchase (Goods and Services) with Cash Back transactions are accepted for Debit MasterCard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.
	When used in the Asia/Pacific, Middle East/Africa (MEA), and Latin America and the Caribbean regions:
	• For chip transactions (both issuer and acquirer are chip compliant):
	– DE 40 (Service Code), position 1 must be provided with a value of 2 or 6.
	– DE 22 (Point of Service Data Code), subfield 1 (Card Data Input Capability) must be provided with a value of C, D, E, M, or 5.
	• For non-chip transactions (issuer, acquirer, or both do not meet the requirements for the Chip interchange programs):
	– DE 40, position 1 must be provided with a value of 1, 5, or 7.
	– DE 22, subfield 1 must be provided with a value of A, B, V, 0, 1, 2, 4, or 6.

IRD 85—Haiti Intracountry Consumer Core Standard
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR
	Consumer Debit—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240
	• First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services)
	• 18—Unique Transaction (requires unique MCC)
	• 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required

Criteria	Requirement
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	Purchase (Goods and Services) with Cash Back transactions are accepted for Debit MasterCard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.

IRD 95—Haiti Intracountry Consumer Core Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required

Criteria	Requirement
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	Purchase (Goods and Services) with Cash Back transactions are accepted for Debit MasterCard transactions only. For DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 09, DE 54 (Amounts, Additional), subfield 5 (Additional Amount, Amount) must be submitted with all Purchase (Goods and Services) with Cash Back transactions to identify the cash back portion of the transaction from DE 4 (Amount, Transaction). The cash back amount in DE 54, subfield 5 must be submitted in the same currency as the transaction.

IRD ES—Haiti Intracountry Consumer Super Premium

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK **Consumer Debit**—MDW
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required

Criteria	Requirement
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD MS—Haiti Intracountry Mastercard MoneySend

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MAC, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 28—Payment Transaction
Card Acceptor Business (CAB) Program	MON1—MoneySend For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization message	Not required

Criteria	Requirement
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Not required
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® MoneySend™ transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644: - PDS 0670 (Payer/User Information) - PDS 0671 (Date of Funds Requested) - PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) - PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	In the First Presentment/1240: • PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]). • PDS 0043 (Program Registration ID) is required and must contain a value of C07, C52, C53, C54, C55, C56, C57, or C67 when transaction processing code is a value of 00 or 28. • PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number. • PDS 0175 (Card Acceptor URL) should contain the card acceptor URL. The acquirer pays the interchange fee to the issuer. Acquirers may submit a MoneySend Payment Transaction only after collected funds are on deposit and under the control of the acquirer. Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction. The MoneySend Payment Transaction may not be used for any of the following circumstances: • Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant. • Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider. A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bonafide agent relationship with said customer financial institution. MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transaction). MCC 6538 (MoneySend Funding) is to only be used with Processing Code 00 (used with MoneySend Funding Transaction).

IRD PS—Haiti Intracountry Consumer Premium

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MPL **Consumer Debit**—MDP, MRH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • M001—Mail Order/Telephone Order • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required

Criteria	Requirement
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

Chapter 17 LAC 334—Introduction of Intracountry Interchange in Trinidad and Tobago

Mastercard is modifying an existing, non-Mastercard defined, local Business Service Arrangement (BSA) and introducing a new Mastercard-defined BSA and intracountry interchange programs for Trinidad and Tobago. These changes will apply to transactions acquired in Trinidad and Tobago for cards issued in Trinidad and Tobago.

LAC 334—Introduction of Intracountry Interchange in Trinidad and Tobago

Mastercard is modifying an existing, non-Mastercard defined, local Business Service Arrangement (BSA) and introducing a new Mastercard-defined BSA and intracountry interchange programs for Trinidad and Tobago. These changes will apply to transactions acquired in Trinidad and Tobago for cards issued in Trinidad and Tobago.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
20 Dec 2016	Added supporting bulletin information.	Overview
20 Dec 2016	Updated the following Criteria in IRD 04—Trinidad and Tobago Intracountry Consumer–Core Small Ticket: • Approval Code: Not required • Trace ID: Not required • Point of Service Data Code: Not required	IRD 04—Trinidad and Tobago Intracountry Consumer—Core Small Ticket
20 Dec 2016	Updated the following Criteria in IRD 05—Trinidad and Tobago Intracountry Consumer Core–Recurring Payments Ticket: • Approval Code: Not required • Trace ID: Not required • Card Acceptor Postal (ZIP) Code: Not required • Card Acceptor State, Province, or Region Code: Not required • Notes: None	IRD 05—Trinidad and Tobago Intracountry Consumer Core—Recurring Payments

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		

Systems:	Clearing		
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
Action Indicator:	**M**	Mandate—Acquirers and issuers in Trinidad and Tobago must support the changes to the interchange structure as described in this release item.	
	T	Testing recommended—Mastercard recommends testing for acquirers and issuers.	
Effective Date:	Dual Message System (Clearing): 21 April 2017		

Overview

Mastercard is introducing Mastercard-defined BSA 4/780001 and intracountry interchange programs to promote continued business development.

Trinidad and Tobago intracountry interchange programs introduced in this release item will be available to transactions acquired in Trinidad and Tobago for cards issued in Trinidad and Tobago (country code value 780).

Related Information

• "Introducing New Trinidad and Tobago Intracountry Interchange," *Trinidad and Tobago Interchange Bulletin* No. 1, 19 October 2016

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers and Issuers

Acquirers and issuers in Trinidad and Tobago must support the new Mastercard-defined BSA and the new intracountry interchange programs as described in this release item.

• Mastercard defined BSA 4/780001 for Trinidad and Tobago intracountry.
• Consumer and commercial interchange programs for Trinidad and Tobago intracountry.
• Life Cycle of existing non-Mastercard defined intracountry interchange programs from non-Mastercard defined BSA 4/780001 as described in this release item.
• New card acceptor business (CAB) programs:

  – ST03—TTO (Trinidad and Tobago) Small Ticket
  – TR01—TTO Transport
  – TT01—TTO Other

Current Processing

Domestic transactions in Trinidad and Tobago are routed via an existing, local BSA 4/780001 and IRDs that apply local interchange rates. Mastercard-defined interchange programs are not available.

The following existing CAB programs are available for Trinidad and Tobago:

- EDU1—Education
- GVT1—Government
- PET1—Gas Stations
- PET2—Gas Stations
- S001—Supermarket
- T001—Telephone
- UT01—Utilities
- W001—Wholesalers

Enhancement Description

Mastercard will make the following changes to the Clearing Platform.

Introduce the following IRDs:

- IRD 01—Trinidad and Tobago Intracountry Consumer Core – Gasoline Stations
- IRD 02—Trinidad and Tobago Intracountry Consumer Core – Government
- IRD 03—Trinidad and Tobago Intracountry Consumer Core – Supermarkets
- IRD 04—Trinidad and Tobago Intracountry Consumer Core – Small Ticket
- IRD 05—Trinidad and Tobago Intracountry Consumer Core – Recurring Payments
- IRD 06—Trinidad and Tobago Intracountry Consumer Core – Transportation
- IRD 07—Trinidad and Tobago Intracountry Consumer Core – Wholesalers
- IRD 08—Trinidad and Tobago Intracountry Consumer Core – Other
- IRD 09—Trinidad and Tobago Intracountry Consumer Premium
- IRD 10—Trinidad and Tobago Intracountry Consumer Super Premium
- IRD 11—Trinidad and Tobago Intracountry Commercial
- IRD MS—Trinidad and Tobago Intracountry MoneySend

Life Cycle the following local IRDs from the non-Mastercard defined, local BSA 4/780001:

IRD 71, 72, 73, 74, 75, 76, 77, 78, 81, 82, 83, and 85

Create new CAB programs:

- ST03—TTO Small Ticket with the following MCCs and add it to the IRD 04 under BSA 4/780001

  - MCC 5462 (Bakeries)
  - MCC 5814 (Fast Food Restaurants)

- TR01—TTO Transport with the following MCC and add it to the IRD 06 under BSA 4/780001:

  - MCC 4111 (Transportation—Suburban and Local Commuter Passenger, including Ferries)
  - MCC 4121 (Limousines and Taxicabs)
- TT01—TTO Other and add it to the IRD 08 under BSA 4/780001

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		**Single Message System**
Topic	**Authorization**	**Clearing**	
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs		√	
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			
Forms			
Quarterly Mastercard Reporting			
Transaction Investigator			
SAFE			

| | Dual Message System | | Single Message |
Topic	Authorization	Clearing	System
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Clearing

Mastercard will update the Clearing Platform as follows.

Interchange Programs

Mastercard will introduce the following interchange programs to support this release item.

Interchange Rates

Interchange rate changes will be published in a future interchange bulletin.

Intraregional Interchange Programs—Life Cycle from Local BSA 4/78001

MasterCard will life cycle the following local IRDs from the non-Mastercard defined, local BSA 4/780001 until Release 18.Q2:

IRD 71, 72, 73, 74, 75, 76, 77, 78, 81, 82, 83, and 85

New Intracountry Interchange Programs

IRD 01—Trinidad and Tobago Intracountry Consumer Core—Gasoline Stations

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• PET1—Petroleum CAT/Automated Fuel Dispenser • PET2—Petroleum Service Stations For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required

Criteria	Requirement
Financial Detail Addendum/1644	None
Notes	None

IRD 02—Trinidad and Tobago Intracountry Consumer—Core Government

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	GVT1—Government Services For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required

Criteria	Requirement
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 03—Trinidad and Tobago Intracountry Consumer—Core Supermarkets

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	S001—Supermarket For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 04—Trinidad and Tobago Intracountry Consumer—Core Small Ticket

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR
	Consumer Debit—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	ST03—TTO Small Ticket
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Point of Service Data Code	Not required
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required

Criteria	Requirement
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 05—Trinidad and Tobago Intracountry Consumer Core—Recurring Payments
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR
	Consumer Debit—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240
	• First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services)
	• 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products)
	• 18—Unique Transaction (requires unique MCC)
	• 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• EDU1—Education
	• T001—Telephone
	• UT01—Utilities
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.

Criteria	Requirement
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 06—Trinidad and Tobago Intracountry Consumer—Core Transportation

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	TR01—TTO Transportation For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.

Criteria	Requirement
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 07—Trinidad and Tobago Intracountry Consumer—Core Wholesalers
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	W001—Wholesalers For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 08—Trinidad and Tobago Intracountry Consumer—Core Other

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR **Consumer Debit**—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	TT01—TTO Others For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Not required

Criteria	Requirement
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 09—Trinidad and Tobago Intracountry Consumer Premium
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MPL **Consumer Debit**—MDP, MRH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• EDU1—Education • GVT1—Government • PET1—Gas Stations • PET2—Gas Stations • S001—Supermarket • ST03—TTO Small Ticket • T001—Telephone • TR01—TTO Transportation • TT01—TTO Others • UT01—Utilities • W001—Wholesalers For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Required
Card Acceptor State, Province, or Region Code	Not required

Criteria	Requirement
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 10—Trinidad and Tobago Intracountry Consumer Super Premium

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK
	Consumer Debit—MDW
Message Type ID	• First and Second Presentments/1240
	• First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services)
	• 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card products)
	• 18—Unique Transaction (requires unique MCC)
	• 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• EDU1—Education
	• GVT1—Government
	• PET1—Gas Stations
	• PET2—Gas Stations
	• S001—Supermarket
	• ST03—TTO Small Ticket
	• T001—Telephone
	• TR01—TTO Transportation
	• TT01—TTO Others
	• UT01—Utilities
	• W001—Wholesalers
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None

Criteria	Requirement
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 11—Trinidad and Tobago Intracountry Commercial
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC

Criteria	Requirement
GCMS Product ID	**Commercial Credit**—MAB, MAC, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• EDU1—Education • GVT1—Government • PET1—Gas Stations • PET2—Gas Stations • S001—Supermarket • ST03—TTO Small Ticket • T001—Telephone • TR01—TTO Transportation • TT01—TTO Others • UT01—Utilities • W001—Wholesalers For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table.
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required

Criteria	Requirement
Card Acceptor Street Address	Required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros.
Card Acceptor Postal (ZIP) Code	Required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD MS—Trinidad and Tobago Intracountry Mastercard MoneySend

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR
	Consumer Debit—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH
	Commercial Credit—MAB, MAC, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 28—Payment Transaction
Card Acceptor Business (CAB) Program	MON1—MoneySend
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None

Criteria	Requirement
Approval Code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Required for all transactions in which the card acceptor country code is BRA (Brazil) or MEX (Mexico). Not required for all other transactions
Card Acceptor City	Not required
Card Acceptor Postal (ZIP) Code	Required for all transactions in which the card acceptor country code is BRA (Brazil) or MEX (Mexico). Not required for all other transactions
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® MoneySend™ transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644: • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	In the First Presentment/1240:

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]).
- PDS 0043 (Program Registration ID) is required and must contain a value of C07, C52, C53, C54, C55, C56, C57, or C67 when transaction processing code is a value of 00 or 28.
- PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.
- PDS 0175 (Card Acceptor URL) should contain the card acceptor URL.

The acquirer pays the interchange fee to the issuer.

Acquirers may submit a MoneySend Payment Transaction only after collected funds are on deposit and under the control of the acquirer.

Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.

The MoneySend Payment Transaction may not be used for any of the following circumstances:

- Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant.
- Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider.

A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bonafide agent relationship with said customer financial institution.

MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transaction).

MCC 6538 (MoneySend Funding) is to only be used with Processing Code 00 (used with MoneySend Funding Transaction).

CAB Programs, Descriptions, and Associated MCCs

Mastercard is introducing new card acceptor business (CAB) programs to support this release item.

For a complete list of valid card acceptor business codes (MCCs), see the spreadsheet included in the Comprehensive MCC Listing by Formatted File Type section in Chapter 3 of the *Quick Reference Booklet*.

New CAB Programs, Descriptions, and Associated MCCs

MasterCard is creating the following new card acceptor business (CAB) programs to support this release.

CAB Program, Description, and Associated MCCs	Comments
ST03—TTO Small Ticket 5462, 5814	This is a new CAB program associated with this release item. ST03 will be added to IRD 04
TR01—TTO Transport 4111, 4121	This is a new CAB program associated with this release item. TR01 will be added to IRD 06

CAB Program, Description, and Associated MCCs	Comments
TT01—TTO Other 1520, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 3000-3299, 3351-3441, 3501-3833, 4011, 4012, 4119, 4131, 4215, 4225, 4411, 4457, 4468, 4511, 4582, 4723, 4784, 4785, 4786, 4789, 4812, 4815, 4816, 4817, 4818, 4819, 4821, 4899, 4900, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, 5199, 5200, 5211, 5231, 5251, 5261, 5271, 5300, 5309, 5310, 5311, 5331, 5399, 5422, 5451, 5499, 5511, 5521, 5531, 5532, 5533, 5551, 5561, 5571, 5592, 5598, 5599, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5712, 5713, 5714, 5718, 5719, 5722, 5732, 5733, 5734, 5735, 5811, 5812, 5813, 5815, 5816, 5817, 5912, 5921, 5931, 5932, 5933, 5935, 5936, 5937, 5940, 5941, 5942, 5943, 5944, 5945, 5946, 5947, 5948, 5949, 5950, 5952, 5960, 5962, 5963, 5964, 5965, 5967, 5968, 5969, 5970, 5971, 5972, 5973, 5975, 5976, 5977, 5978, 5983, 5992, 5993, 5994, 5995, 5996, 5997, 5998, 5999, 6012, 6211, 6300, 6555, 7011, 7032, 7033, 7210, 7211, 7216, 7221, 7230, 7231, 7251, 7261, 7273, 7276, 7277, 7278, 7296, 7297, 7298, 7299, 7311, 7321, 7333, 7375, 7338, 7339, 7342, 7349, 7361, 7372, 7379, 7392, 7393, 7394, 7395, 7399, 7512, 7513, 7519, 7523, 7531, 7534, 7535, 7538, 7542, 7549, 7622, 7623, 7629, 7631, 7641, 7692, 7699, 7829, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991, 7992, 7993, 7994, 7995, 7996, 7997, 7998, 7999, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8398, 8641, 8651, 8661, 8666, 8675, 8699, 8911, 8931, 8999, 9401, 9402, 9405, 9406	This is a new CAB program associated with this release item. TT01 will be added to IRD 08

Chapter 18 LAC 338—New Belize Domestic Interchange

Mastercard is introducing a new intracountry interchange structure for point-of-sale (POS) transactions that are acquired and issued in Belize.

LAC 338—New Belize Domestic Interchange

Mastercard is introducing a new intracountry interchange structure for point-of-sale (POS) transactions that are acquired and issued in Belize.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 20 December 2017.

Change Date	Description of Change	Where to Look
20 Dec 2017	Revised the Timeliness, Approval Code, and Magnetic Stripe Data from Authorization Message criteria for IRD 13—Belize Intracountry Other—Consumer Premium.	Interchange Programs
20 Dec 2017	Revised the Timeliness, Approval Code, and Magnetic Stripe Data from Authorization Message criteria for IRD 14—Belize Intracountry Other—Consumer Super Premium.	Interchange Programs
20 Dec 2017	Revised the Timeliness, Approval Code, and Magnetic Stripe Data from Authorization Message criteria for IRD 15—Belize Intracountry Other—Commercial Core.	Interchange Programs

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Clearing		
Brands:	Mastercard®	Debit Mastercard®	
Action Indicator:	M	Mandate—Acquirers and issuers in Belize must support the new interchange structure introduced in this release item.	
	T	Testing recommended—Mastercard recommends testing for acquirers and issuers that participate in the Belize intracountry domestic interchange structure.	

| **Effective Date:** | Dual Message System (Clearing): 21 April 2017 |

Overview

Mastercard is introducing a new Belize Intracountry Interchange Rate Structure to promote continued domestic business development.

The introduction of this new intracountry interchange structure will promote the growth of Mastercard® and Debit Mastercard® card product offerings in Belize.

Related Information

• *Belize Interchange Bulletin* No. 1, 16 August 2016

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers and Issuers

This release item affects acquirers and issuers as follows.

Dual Message System (Clearing)

• Acquirers and issuers that participate in the Belize domestic settlement service must prepare to support the new IRDs
• Acquirers and issuers that participate in the Belize domestic settlement service must submit clearing transactions as described in this release item
• Acquirers and issuers in Belize must support the new BSA and new intracountry interchange programs (BSA 4/084001) Intracountry Business Service for Belize IRDs

Current Processing

Currently, Mastercard intraregional interchange rates are applied to intracountry transactions in Belize. Intracountry rates are not available.

Enhancement Description

MasterCard will enhance the Clearing Platform by introducing a new intracountry BSA 4/084001 and associated new IRDs.

Although Mastercard is not implementing any new or changed Single Message System functionality or related transaction processing, customers should be aware of the enhancements described in this release item. The new IRDs are as follows.

IRD
IRD 01—Belize Intracountry Gasoline Stations Electronic
IRD 02—Belize Intracountry Gasoline Stations Standard
IRD 03—Belize Intracountry Utilities Electronic
IRD 04—Belize Intracountry Utilities Standard
IRD 05—Belize Intracountry Supermarkets Electronic
IRD 06—Belize Intracountry Supermarkets Standard
IRD 07—Belize Intracountry Government Electronic
IRD 08—Belize Intracountry Government Standard
IRD 09—Belize Intracountry Education Electronic
IRD 10—Belize Intracountry Education Standard
IRD 11—Belize Intracountry Other—Consumer Core Electronic
IRD 12—Belize Intracountry Other—Consumer Core Standard
IRD 13—Belize Intracountry Other—Consumer Premium
IRD 14—Belize Intracountry Other—Consumer Super Premium
IRD 15—Belize Intracountry Other—Commercial Core
IRD MS—Belize Intracountry Mastercard MoneySend

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		Single Message System
Topic	**Authorization**	**Clearing**	
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE			
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs		√	
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing 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			

Clearing

Mastercard will update the Clearing Platform as follows.

Interchange Programs

Mastercard will introduce the following interchange programs to support this release item.

Interchange Rates

Interchange rate changes are published in *Belize Interchange Bulletin* No. 1, 16 August 2016.

IRD 01—Belize Intracountry Gasoline Stations Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR
	Consumer Debit—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH
	Commercial Credit—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• PET1—Petroleum CAT/Automated Fuel Dispenser • PET2—Petroleum Service Stations For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Required

Criteria	Requirement
Magnetic stripe data from authorization message	Required
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 02—Belize Intracountry Gasoline Stations Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• PET1—Petroleum CAT/Automated Fuel Dispenser • PET2—Petroleum Service Stations For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required

Criteria	Requirement
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 03—Belize Intracountry Utilities Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• SI02—Service Industries Version 2 • UT01—Utilities For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Required
Magnetic stripe data from authorization message	Required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces

Criteria	Requirement
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 04—Belize Intracountry Utilities Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• SI02—Service Industries Version 2 • UT01—Utilities For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 05—Belize Intracountry Supermarkets Electronic
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB

Criteria	Requirement
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	S001—Supermarket For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Required
Magnetic stripe data from authorization message	Required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros

Criteria	Requirement
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 06—Belize Intracountry Supermarkets Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	S001—Supermarket For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required

Criteria	Requirement
Magnetic stripe data from authorization message	Not required
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 07—Belize Intracountry Government Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR
	Consumer Debit—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH
	Commercial Credit—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	GVT1—Government Services For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Required
Magnetic stripe data from authorization message	Required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A

Criteria	Requirement
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 08—Belize Intracountry Government Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing Code	00—Purchase (Goods and Services) 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18—Unique Transaction (requires unique MCC) 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	GVT1—Government Services For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces

Criteria	Requirement
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 09—Belize Intracountry Education Electronic

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR **Consumer Debit**—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH **Commercial Credit**—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	EDU1—Education For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Required
Magnetic stripe data from authorization message	Required

Criteria	Requirement
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 10—Belize Intracountry Education Standard
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR
	Consumer Debit—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH
	Commercial Credit—MAB, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	EDU1—Education For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros

Criteria	Requirement
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 11—Belize Intracountry Other—Consumer Core Electronic
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR
	Consumer Debit—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	BEL1—Other
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five Days
	• Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.

Criteria	Requirement
Approval Code	Required
Magnetic stripe data from authorization message	Required
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 12—Belize Intracountry Other—Consumer Core Standard

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCE, MCG, MCS, MIU, MRC, MRG, SUR
	Consumer Debit—MDG, MDS, MIP, MPA, MPG, MPP, MPY
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	BEL1—Other For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required

Criteria	Requirement
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 13—Belize Intracountry Other—Consumer Premium
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MPL
	Consumer Debit—MDP, MRH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	BEL1—Other
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not Required
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 14—Belize Intracountry Other—Consumer Super Premium

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK **Consumer Debit**—MDW
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	BEL1—Other For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not Required
Magnetic stripe data from authorization message	Not Required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required

Criteria	Requirement
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD 15—Belize Intracountry Other—Commercial Core
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	**Commercial Credit**—MAB, MAC, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MRW, MWB
Message Type ID	- First and Second Presentments/1240 - First and Arbitration Chargebacks/1442
Processing Code	00—Purchase (Goods and Services) 09—Purchase (Goods and Services) with Cash Back (only for use with Mastercard Debit Card Products) 18—Unique Transaction (requires unique MCC) 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	BEL1—Other
	For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Not Required

Criteria	Requirement
Magnetic stripe data from authorization message	Not Required
Trace ID	Not required
	If present, the Banknet Date must contain a valid date in the format MMDD.
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	None

IRD MS—Belize Intracountry Mastercard MoneySend

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MBK, MCE, MCG, MCS, MIU, MPL, MRC, MRG, SUR
	Consumer Debit—MDG, MDP, MDS, MDW, MIP, MPA, MPG, MPP, MPY, MRH
	Commercial Credit—MAB, MAC, MBE, MCB, MCF, MCO, MCP, MDB, MEB, MEO, MLA, MLL, MNF, MWB
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 28—Payment Transaction
Card Acceptor Business (CAB) Program	MON1—MoneySend For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	None
Approval Code	Required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required

Criteria	Requirement
Card Acceptor Street Address	Not required
	Required for all transactions in which the card acceptor country code is BLZ (Belize).
	Not required for all other transactions.
Card Acceptor City	Not required
Card Acceptor Postal (ZIP) Code	Not required
	Required for all transactions in which the card acceptor country code is BLZ (Belize).
	Not required for all other transactions.
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	For Mastercard® MoneySend™ transactions, acquirers must submit the following data in a Financial Detail Addendum (Payment Transaction Detail)/1644: • PDS 0670 (Payer/User Information) • PDS 0671 (Date of Funds Requested) • PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) • PDS 0765 (Payee Information) must be submitted for all MoneySend Payment transactions

Criteria	Requirement
Notes	In the First Presentment/1240:

In the First Presentment/1240:

- PDS 0023 (Terminal Type) is required and must contain a value of ATM (ATM terminal), CT2 (CAT level 2 [self-service terminal]), CT6 (CAT level 6 [electronic commerce transaction]), or NA (Terminal type data unknown or not available [The third position of this value is a space.]).
- PDS 0043 (Program Registration ID) is required and must contain a value of C07, C52, C53, C54, C55, C56, C57, or C67 when transaction processing code is a value of 00 or 28.
- PDS 0170 (Card Acceptor Inquiry Information), subfield 1 (Customer Service Phone Number) should contain the customer service phone number.
- PDS 0175 (Card Acceptor URL) should contain the card acceptor URL.

The acquirer pays the interchange fee to the issuer.

Acquirers may submit a MoneySend Payment Transaction only after collected funds are on deposit and under the control of the acquirer.

Multiple Payment Transactions may not be aggregated into a single Mastercard authorization or clearing transaction.

The MoneySend Payment Transaction may not be used for any of the following circumstances:

- Transfer of gambling winnings or funds related to chips, currency, or other value usable for gambling that were purchased at any gambling card acceptor; or transfer of the proceeds from a Mastercard transaction to a commercial entity or to another Mastercard merchant.
- Cardholder authentication, including authentication of a Mastercard account, or the cardholder, by posting a nominal credit (with a Payment Transaction) to a cardholder's account and requesting cardholders to report a coded card acceptor description to the Payment Transaction provider.

A Payment Transaction provider may not represent itself as an agent of any customer financial institution, for any purpose, including accepting minimum monthly payments or account balance payments on behalf of the customer financial institution, unless it has entered into a bonafide agent relationship with said customer financial institution.

MCC 6536 (MoneySend Intracountry) and MCC 6537 (MoneySend Intercountry) are to only be used with Processing Code 28 (used with MoneySend Payment Transaction).

MCC 6538 (MoneySend Funding) is to only be used with Processing Code 00 (used with MoneySend Funding Transaction).

CAB Programs, Descriptions, and Associated MCCs

Mastercard is introducing new card acceptor business (CAB) programs to support this release item.

For a complete list of valid card acceptor business codes (MCCs), see the spreadsheet included in the Comprehensive MCC Listing by Formatted File Type section in Chapter 3 of the *Quick Reference Booklet*.

New CAB Programs, Descriptions, and Associated MCCs

Mastercard is creating the following new card acceptor business (CAB) programs to support this release.

CAB Program, Description, and Associated MCCs

GVT1—Government services with the following MCCs:

- 9211—Court Costs including Alimony and Child Support
- 9222—Fines
- 9223—Bail and Bond Payments
- 9311—Tax Payments
- 9399—Government Services—Not Elsewhere Classified

EDU1—Education with the following MCCs:

- 8211—Schools, Elementary and Secondary
- 8220—Colleges, Universities, Professional Schools, & Junior Colleges
- 8241—Schools, Correspondence
- 8244—Schools, Business and Secretarial
- 8249—Schools, Trade and Vocational
- 8299—Schools and Educational Services—not elsewhere classified
- 8351—Child Care Services

CAB Program, Description, and Associated MCCs

BEL1—Others

1520, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 3000, 3001, 3002, 3003, 3004, 3005,
3006, 3007, 3008, 3009, 3010, 3011, 3012, 3013, 3014, 3015, 3016, 3017, 3018, 3020, 3021,
3022, 3023, 3024, 3025, 3026, 3027, 3028, 3029, 3030, 3031, 3032, 3033, 3034, 3035, 3036,
3037, 3038, 3039, 3040, 3041, 3042, 3043, 3044, 3045, 3046, 3047, 3048, 3049, 3050, 3051,
3052, 3053, 3054, 3055, 3056, 3057, 3058, 3059, 3060, 3061, 3062, 3063, 3064, 3065, 3066,
3067, 3068, 3069, 3071, 3072, 3075, 3076, 3077, 3078, 3079, 3082, 3083, 3084, 3085, 3087,
3088, 3089, 3090, 3094, 3096, 3097, 3098, 3099, 3100, 3102, 3103, 3106, 3111, 3112, 3117,
3125, 3127, 3129, 3130, 3131, 3132, 3135, 3136 3144, 3146, 3148, 3151, 3156, 3159, 3161,
3164, 3167, 3171, 3172, 3174, 3175, 3177, 3178, 3180, 3181, 3182, 3183, 3184, 3185, 3186,
3187, 3188, 3190, 3191, 3193, 3196, 3197, 3200, 3204, 3206, 3211, 3212, 3213, 3217, 3219,
3220, 3221, 3222, 3223, 3226, 3228, 3229, 3231, 3234, 3236, 3239, 3240, 3241, 3242, 3243,
3245, 3246, 3247, 3248, 3252, 3253, 3256, 3260, 3261, 3263, 3266, 3267, 3280, 3282, 3285,
3286, 3287, 3292, 3293, 3294, 3295, 3296, 3297, 3298, 3299, 3351, 3352, 3353, 3354, 3355,
3357, 3359, 3360, 3361, 3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380, 3381, 3385, 3386,
3387, 3388, 3389, 3390, 3391, 3393, 3394, 3395, 3396, 3398, 3400, 3405, 3409, 3412, 3420,
3421, 3423, 3425, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3438, 3439,
3441, 3501, 3502, 3503, 3504, 3505, 3506, 3507, 3508, 3509, 3510, 3511, 3512, 3513, 3514,
3515, 3516, 3517, 3518, 3519, 3520, 3521, 3522, 3523, 3524, 3525, 3526, 3527, 3528, 3529,
3530, 3531, 3532, 3533, 3534, 3535, 3536, 3537, 3538, 3539, 3540, 3541, 3542, 3543, 3544,
3545, 3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559,
3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574,
3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589,
3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604,
3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619,
3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 3633, 3634,
3635, 3636, 3637, 3638, 3639, 3640, 3641, 3642, 3643, 3644, 3645, 3646, 3647, 3648, 3649,
3650, 3651, 3652, 3653, 3654, 3655, 3656, 3657, 3658, 3659, 3660, 3661, 3662, 3663, 3664,
3665, 3666, 3667, 3668, 3669, 3670, 3671, 3672, 3673, 3674, 3675, 3676, 3677, 3678, 3679,
3680, 3681, 3682, 3683, 3684, 3685, 3686, 3687, 3688, 3689, 3690, 3691, 3692, 3693, 3694,
3695, 3696, 3697, 3698, 3699, 3700, 3701, 3702, 3703, 3704, 3705, 3706, 3707, 3708, 3709,
3710, 3711, 3712, 3713, 3714, 3715, 3716, 3717, 3718, 3719, 3720, 3721, 3722, 3723, 3724,
3725, 3726, 3727, 3728, 3729, 3730, 3731, 3732, 3733, 3734, 3735, 3736, 3737, 3738, 3739,
3740, 3741, 3742, 3743, 3744, 3745, 3746, 3747, 3748, 3749, 3750, 3751, 3752 3753, 3754,
3755, 3757, 3758, 3759, 3760, 3761, 3762, 3763, 3764, 3765, 3766, 3767, 3768, 3769, 3770
3771, 3772, 3773, 3774, 3775, 3776, 3777, 3778, 3779, 3780, 3781, 3782, 3783, 3784, 3785,
3786, 3787, 3788, 3789, 3790, 3791, 3792, 3793, 3794, 3795, 3796, 3797, 3798, 3799, 3800,
3801, 3802, 3803, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3811, 3812, 3813, 3814, 3815,
3816, 3817, 3818, 3819, 3820, 3821, 3822, 3823, 3824, 3825, 3826, 3827, 3828, 3829, 3830,
3831, 3832, 3833, 4011, 4111, 4112, 4119, 4121, 4131, 4215, 4225, 4411, 4457, 4468, 4511,
4582, 4723, 4784, 4785, 4786, 4789, 4812, 4813, 4815, 4816, 4817, 4818, 4819, 4821, 5013,
5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122,
5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, 5199, 5200, 5211, 5231, 5251, 5261, 5271,
5300, 5309, 5310, 5311, 5331, 5399, 5422, 5451, 5462, 5499, 5511, 5521, 5531, 5532, 5533,

CAB Program, Description, and Associated MCCs

5551, 5561, 5571, 5592, 5598, 5599, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5712, 5713, 5714, 5718, 5719, 5722, 5732, 5733, 5734, 5735, 5811, 5812, 5813, 5814, 5815, 5816, 5817, 5818, 5912, 5921, 5931, 5932, 5933, 5935, 5936, 5937, 5940, 5941, 5942, 5943, 5944, 5945, 5946, 5947, 5948, 5949, 5950, 5952, 5960, 5962, 5963, 5964, 5965, 5966, 5967, 5968, 5969, 5970, 5971, 5972, 5973, 5975, 5976, 5977, 5978, 5983, 5992, 5993, 5994, 5995, 5996, 5997, 5998, 5999, 6012, 6211, 6300, 6513, 6555, 7011, 7032, 7033, 7210, 7211, 7216, 7217, 7221, 7230, 7231, 7251, 7261, 7273, 7276, 7277, 7278, 7296, 7297, 7298, 7299, 7311, 7321, 7333, 7338, 7339, 7342, 7349, 7361, 7372, 7375, 7379, 7392, 7393, 7394, 7395, 7399, 7512, 7513, 7519, 7523, 7531, 7534, 7535, 7538, 7542, 7549, 7622, 7623, 7629, 7631, 7641, 7692, 7699, 7829, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7941, 7991, 7992, 7993, 7994, 7995, 7996, 7997, 7998, 7999, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099, 8111, 8398, 8641, 8651, 8661, 8666, 8675, 8699, 8734, 8911, 8931, 8999, 9401, 9402, 9405, 9406

Chapter 19 LAC 342—Enhancements to Support Brazil MCC Settlement Functionality

MasterCard is introducing enhancements to support transit and Mastercard® MoneySend™ transactions in Brazil.

LAC 342—Enhancements to Support Brazil MCC Settlement Functionality

MasterCard is introducing enhancements to support transit and Mastercard® MoneySend™ transactions in Brazil.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

Core Systems:	Clearing		
May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Brands:	MasterCard®	Maestro®	
Products & Services	MoneySend		
Action Indicator:	**M**	Mandate—Acquirers and issuers in Brazil that process transit or MoneySend transactions must support the new settlement enhancements as described in this release item.	
	T	Testing recommended—MasterCard recommends testing by acquirers and issuers to support this release item.	
Effective Date:	Dual Message System (Clearing): 21 April 2017		

Overview

Mastercard is introducing enhancements to support transit and MoneySend transactions in Brazil.

These enhancements include:

• New settlement service selection criteria by card acceptor business code (MCC)
• Revised settlement period for MoneySend and transit MCCs

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers and Issuers

Acquirers and issuers must prepare to process transit and MoneySend Funding and MoneySend Payment Transactions with the D + 1 settlement (where D = transaction date).

Current Processing

Currently, the Dual Message System (Clearing) does not have the ability to select specific settlement service selection criteria at the MCC level. This discourages some merchants from accepting transit and MoneySend transactions due to the long settlement period for dual message transactions.

Enhancement Description

MasterCard will introduce a new settlement service selection criteria by card acceptor business code (MCC) and revised settlement period to support transit and Mastercard MoneySend transactions.

Mastercard will:

- Leverage the existing settlement service LA00098620 to change the settlement date to D + 1 for transit and MoneySend transactions in Brazil for the following MCCs:

  – MCC 4111 (Transportation—Suburban and Local Commuter Passenger, including Ferries)
  – MCC 6536 (MoneySend Intracountry)
  – MCC 6537 (MoneySend Intercountry)
  – MCC 6538 (MoneySend Funding)

Platform Impact

MasterCard is not implementing any new or changed system functionality to support this release item. Customers must determine the impact of this release item on their own operations.

Chapter 20 MEA 323—Introduction of Contactless IRD Structure in Lebanon

Mastercard is introducing IRDs and clearing edits to support intracountry contactless terminal and contactless card transactions in Lebanon.

MEA 323—Introduction of Contactless IRD Structure in Lebanon

Mastercard is introducing IRDs and clearing edits to support intracountry contactless terminal and contactless card transactions in Lebanon.

Summary of Changes

This document reflects changes associated with Release 17.Q2. Changes are to the information published 18 October 2016.

Change Date	Description of Change	Where to Look
3 Jan 2017	Removed Processing Code 09 from the Criteria table for the following IRDs: • IRD 2T—Lebanon Intracountry Consumer Standard/Gold Contactless Terminal • IRD 3C—Lebanon Intracountry Consumer Standard/Gold Contactless Card • IRD EC—Lebanon Intracountry Consumer World Elite Contactless Card • IRD ET—Lebanon Intracountry Consumer World Elite Contactless Terminal • IRD L3—Lebanon Intracountry Low Value Contactless Terminal • IRD PC—Lebanon Intracountry Consumer Platinum Contactless Card • IRD PT—Lebanon Intracountry Consumer Platinum Contactless Terminal • IRD TC—Lebanon Intracountry Consumer Titanium Contactless Card • IRD TT—Lebanon Intracountry Consumer Titanium Contactless Terminal • IRD WC—Lebanon Intracountry Consumer World Contactless Card • IRD WT—Lebanon Intracountry Consumer World Contactless Terminal These changes are not marked with a change bar.	Interchange Programs

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

Core Systems:	Clearing		
May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Brands:	Mastercard®	Debit Mastercard®	
Action Indicator:	**M**	Mandate—Acquirers in Lebanon must support the new interchange structure on qualifying transactions as described in this release item.	
	M	Mandate—Issuers in Lebanon must be prepared to receive transactions using the new interchange structure as described in this release item.	
	T	Testing recommended—Mastercard recommends testing for acquirers and issuers to support this release item.	
Effective Date:	Dual Message System (Clearing): 21 April 2017		

Overview

To support the development of card payments, Mastercard is introducing an intracountry contactless interchange structure for domestic point-of-sale transactions in Lebanon.

New interchange programs, new clearing edits, and modifications to existing clearing edits are required to support this structure.

Related Information

- "Revised Intracountry Contactless Interchange Fees in Lebanon," *Lebanon Interchange Bulletin* No. 1, 14 March 2016
- "Global 340—Unmasking Titanium Debit Product Code and Introduction of Titanium Products in MEA Region," Release 16.Q4

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Acquirers in Lebanon must support the new interchange structure on qualifying transactions.

- New IRDs for low value transactions at a contactless terminal.
- New IRDs for acquirer incentive interchange program where the terminal is contactless capable and the card is not contactless capable.
- New IRDs for issuer incentive interchange program where the terminal is not contactless capable and the card is contactless capable.
- New and modified clearing edits to support the acquirer and issuer incentive programs.
- Acquirers must use the issuer incentive program IRDs and must no longer use the following IRDs when the terminal is not contactless and the card is contactless capable:

    - IRD 73, 83—Lebanon Intracountry Consumer Electronic
    - IRD EE—Lebanon Intracountry Consumer Elite Electronic
    - IRD PE—Lebanon Intracountry Consumer Premium Electronic
    - IRD WE—Lebanon Intracountry Consumer Super Premium Electronic

Issuers

This release item affects issuers as follows.

Issuers in Lebanon must be prepared to receive transactions submitted for the interchange programs introduced in this release item.

Current Processing

There are no interchange programs that provide specific acquirer or issuer incentives for the deployment of contactless capable cards and terminals.

The following IRDs are available for transactions in which the terminal and the card are both contactless capable:

- IRD P7—Lebanon Intracountry Consumer Contactless
- IRD P8—Lebanon Intracountry Consumer Premium Contactless
- IRD P9—Lebanon Intracountry Consumer Super Premium Contactless
- IRD PB—Lebanon Intracountry Consumer Elite Contactless
- IRD PG—Lebanon Intracountry Commercial Contactless

However, no incentive interchange is available when only one party involved in a transaction is contactless capable.

When a non-contactless capable card is used at a contactless capable terminal, standard interchange is assessed, providing no acquirer incentive to place contactless capable terminals at the point of interaction.

Similarly, when a contactless capable card is used at a non-contactless capable terminal, standard interchange is assessed, providing no issuer incentive to issue contactless capable cards to their customers.

Enhancement Description

Mastercard will enhance the Clearing Platform to support this release item

- Introduce new IRD L3—Lebanon Intracountry Low Value Contactless Terminal for Lebanon intracountry transactions at a contactless capable terminal.
- Introduce the following new IRDs for the acquirer incentive interchange program where the terminal is contactless capable and the card is not contactless capable:

  – IRD 2T—Lebanon Intracountry Consumer Standard/Gold Contactless Terminal
  – IRD ET—Lebanon Intracountry Consumer World Elite Contactless Terminal
  – IRD PT—Lebanon Intracountry Consumer Platinum Contactless Terminal
  – IRD TT—Lebanon Intracountry Consumer Titanium Contactless Terminal
  – IRD WT—Lebanon Intracountry Consumer World Contactless Terminal

- Introduce the following new IRDs for the issuer incentive interchange program where the terminal is not contactless capable and the card is contactless capable:

  – IRD 3C—Lebanon Intracountry Consumer Standard/Gold Contactless Card
  – IRD EC—Lebanon Intracountry Consumer World Elite Contactless Card
  – IRD PC—Lebanon Intracountry Consumer Platinum Contactless Card
  – IRD TC—Lebanon Intracountry Consumer Titanium Contactless Card
  – IRD WC—Lebanon Intracountry Consumer World Contactless Card

- Introduce the following new clearing edits applied to Lebanon intracountry transactions:

  – DE 2 (Primary Account Number [PAN]), Error Number 2639:

    – Ensure a card is contactless.
    – Applies to IRDs 3C, EC, PC, TC, and WC.

  – DE 2 (Primary Account Number [PAN]), Error Number 2641:

    – Ensure a card is not contactless.
    – Applies to IRDs 2T, ET, TT, and WT.

  – DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability), Error Number 2647:

    – Ensure DE 22, subfield 1 is present and has values A or M.
    – Applies to IRDs 2T, ET, L3, PT, TT, and WT.

  – DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability), Error Number 2660:

- Ensure DE 22, subfield 1 is present and has values 2, 5, B, C, D, or E.
- Applies to IRDs 3C, EC, PC, TC, and WC.
  - DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data), Error Number 2635:

    - Ensure DE22S5 is present and has value 0.
    - Applies to IRDs 2T, 3C, EC, ET, L3, PC, PT, TC, TT, WT, and WC.
  - DE 22 (Point of Service Data Code), subfield 7 (Card Data: Input Mode), Error Number 2662:

    - Ensure DE 22, subfield 7 is present and has value 2, B, C, or F.
    - Applies to IRDs 2T, ET, PT, TT, and WT.
  - PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator), Error Number 2664:

    - Ensures PDS 0158, subfield 4 cannot equal 73, 83, EE, PE, or WE when the card is contactless.
    - Applies to IRDs 73, 83, EE, PE, and WE.

- Modify the following clearing edits to remove IRD EC:

  - DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data), Error Number 2507.
  - DE 22 (Point of Service Data Code), subfield 6 (Card Present Data), Error Number 2508.
  - DE 22 (Point of Service Data Code), subfield 7 (Card Data: Input Mode), Error Number 2506.
  - PDS 0023 (Terminal Type), Error Number 0022
  - PDS 0052 (Electronic Commerce Security Level Indicator), subfield 2 (Cardholder Authentication), Error Number 2509.

- Modify clearing edit for DE 4 (Amount, Transaction), Error Number 2332, to include IRD L3.
- Modify clearing edit for DE 40 (Service Code), Error Number 2625, to exclude Region E to Region E transactions for IRD PT.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

Topic	Dual Message System		Single Message System
	Authorization	Clearing	
Message Flows			
Message Layouts			

| Topic | Dual Message System | | Single Message System |
	Authorization	Clearing	
Data Element Definitions			
IPM MPE			
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs			
Edits		√	
Error Numbers		√	
Alternate Processing			
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			
Forms			
Quarterly Mastercard Reporting			
Transaction Research Tool			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Clearing

Mastercard will update the Clearing Platform as follows.

Interchange Programs

Mastercard will introduce the following interchange programs to support this release item.

Interchange Rates

Interchange rate changes will be published in a future *Interchange* bulletin.

IRD 2T—Lebanon Intracountry Consumer Standard/Gold Contactless Terminal

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCC, MCE, MCG, MCS, MCV, MIU, MRC, MRG, SUR **Consumer Debit**—MCD, MDG, MDO, MDR, MDS, MHA, MIA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MPZ
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.

Criteria	Requirement
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Point of Service Data Code	Required Subfield 1 (Terminal Data: Card Data Input Capability) must be A or M. Subfield 5 (Cardholder Present Data) must be 0. Subfield 7 (Card Data: Input Mode) must be 2, B, C or F. Not required for all other subfields
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required

Criteria	Requirement
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction. To qualify for this interchange program, the transaction must be acquired from a non-contactless-enabled card on a contactless terminal. To determine whether a card is registered as contactless-enabled, refer to the *GCMS Parameter Table Layouts* manual, IPM MPE table IP0040T1, Contactless Enabled Indicator.

IRD 3C—Lebanon Intracountry Consumer Standard/Gold Contactless Card

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCC, MCE, MCG, MCS, MCV, MIU, MRC, MRG, SUR **Consumer Debit**—MCD, MDG, MDO, MDR, MDS, MHA, MIA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MPZ
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Point of Service Data Code	Required Subfield 1 (Terminal Data: Card Data Input Capability) must be 2, 5, B, C, D, E. Subfield 5 (Cardholder Present Data) must be 0. Not required for all other subfields
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required

Criteria	Requirement
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction.

IRD EC—Lebanon Intracountry Consumer World Elite Contactless Card
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MWE **Consumer Debit**—MDW
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Point of Service Data Code	Required Subfield 1 (Terminal Data: Card Data Input Capability) must be 2, 5, B, C, D, E. Subfield 5 (Cardholder Present Data) must be 0. Not required for all other subfields
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required

Criteria	Requirement
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction.

IRD ET—Lebanon Intracountry Consumer World Elite Contactless Terminal

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MWE **Consumer Debit**—MDW
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)

Criteria	Requirement
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.
Point of Service Data Code	Required Subfield 1 (Terminal Data: Card Data Input Capability) must be A or M. Subfield 5 (Cardholder Present Data) must be 0. Subfield 7 (Card Data: Input Mode) must be 2, B, C or F. Not required for all other subfields
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A

Criteria	Requirement
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction. To qualify for this interchange program, the transaction must be acquired from a non-contactless-enabled card on a contactless terminal. To determine whether a card is registered as contactless-enabled, refer to the *GCMS Parameter Table Layouts* manual, IPM MPE table IP0040T1, Contactless Enabled Indicator.

IRD L3—Lebanon Intracountry Low Value Contactless Terminal

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCC, MCE, MCG, MCS, MCT, MCV, MCW, MIU, MNW, MPL, MRC, MRG, MWE, SUR **Consumer Debit**—MCD, MDG, MDH, MDO, MDP, MDR, MDS, MDW, MET, MHA, MIA, MIP, MPA, MPF, MPG, MPM, MPN, MPO, MPP, MPR, MPT, MPV, MPX, MPY, MPZ, MRH

Criteria	Requirement
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded. All post-authorized aggregated transit authority transactions are exempt from the timeliness test.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required Must contain a valid Banknet Reference Number, and the Banknet Date must contain a valid date in the format MMDD

Criteria	Requirement
Point of Service Data Code	Required Subfield 1 (Terminal Data: Card Data Input Capability) must be A or M. Subfield 5 (Cardholder Present Data) must be 0. Not required for all other subfields
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	Less than or equal to USD 15
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction.

IRD PC—Lebanon Intracountry Consumer Platinum Contactless Card
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MPL **Consumer Debit**—MDP, MRH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Point of Service Data Code	Required
	Subfield 1 (Terminal Data: Card Data Input Capability) must be 2, 5, B, C, D, E.
	Subfield 5 (Cardholder Present Data) must be 0.
	Not required for all other subfields
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction.

IRD PT—Lebanon Intracountry Consumer Platinum Contactless Terminal
Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MPL **Consumer Debit**—MDP, MRH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Point of Service Data Code	Required
	Subfield 1 (Terminal Data: Card Data Input Capability) must be A or M.
	Subfield 5 (Cardholder Present Data) must be 0.
	Subfield 7 (Card Data: Input Mode) must be 2, B, C or F.
	Not required for all other subfields
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction. To qualify for this interchange program, the transaction must be acquired from a non-contactless-enabled card on a contactless terminal. To determine whether a card is registered as contactless-enabled, refer to the *GCMS Parameter Table Layouts* manual, IPM MPE table IP0040T1, Contactless Enabled Indicator.

IRD TC—Lebanon Intracountry Consumer Titanium Contactless Card

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCT **Consumer Debit**—MET
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Point of Service Data Code	Required Subfield 1 (Terminal Data: Card Data Input Capability) must be 2, 5, B, C, D, E. Subfield 5 (Cardholder Present Data) must be 0. Not required for all other subfields
Card Acceptor Business Code (MCC)	Required Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction.

IRD TT—Lebanon Intracountry Consumer Titanium Contactless Terminal

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MCT **Consumer Debit**—MET
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Point of Service Data Code	Required
	Subfield 1 (Terminal Data: Card Data Input Capability) must be A or M.
	Subfield 5 (Cardholder Present Data) must be 0.
	Subfield 7 (Card Data: Input Mode) must be 2, B, C or F.
	Not required for all other subfields
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction. To qualify for this interchange program, the transaction must be acquired from a non-contactless-enabled card on a contactless terminal. To determine whether a card is registered as contactless-enabled, refer to the *GCMS Parameter Table Layouts* manual, IPM MPE table IP0040T1, Contactless Enabled Indicator.

IRD WC—Lebanon Intracountry Consumer World Contactless Card

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC
GCMS Product ID	**Consumer Credit**—MCW, MNW **Consumer Debit**—MDH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Point of Service Data Code	Required
	Subfield 1 (Terminal Data: Card Data Input Capability) must be 2, 5, B, C, D, E.
	Subfield 5 (Cardholder Present Data) must be 0.
	Not required for all other subfields
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction.

IRD WT—Lebanon Intracountry Consumer World Contactless Terminal

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC

Criteria	Requirement
GCMS Product ID	**Consumer Credit**—MCW, MNW **Consumer Debit**—MDH
Message Type ID	• First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	• 00—Purchase (Goods and Services) • 18—Unique Transaction (requires unique MCC) • 20—Credit (Purchase Return)
Card Acceptor Business (CAB) Program	• A001—Airline • B001—Cruise/Steamship • F001—Restaurant • H001—Lodging • OTH1—Other • P001—Beauty Salons • R001—Railways • S001—Supermarket • T001—Telephone • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club For card acceptor business codes (MCCs) associated with CAB programs, refer to Chapter 3 in the *Quick Reference Booklet*.
Timeliness	Five days • Non-processing days (Sundays) are excluded. • Holidays are not excluded. • Transaction date is excluded. • File header date is not excluded.
Approval Code	Not required
Magnetic stripe data from authorization message	Not required
Trace ID	Not required If present, the Banknet Date must contain a valid date in the format MMDD.

Criteria	Requirement
Point of Service Data Code	Required
	Subfield 1 (Terminal Data: Card Data Input Capability) must be A or M.
	Subfield 5 (Cardholder Present Data) must be 0.
	Subfield 7 (Card Data: Input Mode) must be 2, B, C or F.
	Not required for all other subfields
Card Acceptor Business Code (MCC)	Required
	Must contain an MCC belonging to a card acceptor business (CAB) program previously listed in this table
Amount Tolerance	N/A
Card Acceptor ID Code	Required
Card Acceptor Name	Required
Card Acceptor Street Address	Not required
Card Acceptor City	Required
	Must be left-justified and cannot contain all spaces or all zeros
Card Acceptor Postal (ZIP) Code	Not required
Card Acceptor State, Province, or Region Code	Not required
Card Acceptor Country Code	Required
	Cannot contain spaces
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	The cardholder must be present at the time of the transaction. To qualify for this interchange program, the transaction must be acquired from a non-contactless-enabled card on a contactless terminal. To determine whether a card is registered as contactless-enabled, refer to the *GCMS Parameter Table Layouts* manual, IPM MPE table IP0040T1, Contactless Enabled Indicator.

Edits

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

New Edit—DE 2—Primary Account Number (PAN)

Mastercard will add this edit for DE 2 for Region E to Region E messages only and apply to IRDs 3C, EC, PC, TC, and WC.

Error Number	Requirement
2639	The Clearing Platform will ensure the Contactless Enabled Indicator on IPM MPE table IP0040T1 (Issuer Account Range) is configured to indicate card is contactless-enabled. This edit is applicable with Region E to Region E messages only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 2—Primary Account Number (PAN)

Mastercard will add this edit for DE 2 and apply to IRD PT.

Error Number	Requirement
2641	The Clearing Platform will ensure the Contactless Enabled Indicator on IPM MPE table IP0040T1 (Issuer Account Range) is configured to indicate card is NOT contactless-enabled.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 2—Primary Account Number (PAN)

MasterCard will add this edit for DE 2 for Region E to Region E messages only and apply to IRDs 2T, ET, TT, and WT.

Error Number	Requirement
2641	The Clearing Platform will ensure the Contactless Enabled Indicator on IPM MPE table IP0040T1 (Issuer Account Range) is configured to indicate card is NOT contactless-enabled. This edit is applicable with Region E to Region E messages only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 22 (Point of Service Data Code), Subfield 1 (Terminal Data: Card Data Input Capability)

Mastercard will add this edit for DE 22, subfield 1 for Region E to Region E messages only and apply to IRDs 2T, ET, L3 PT, TT, and WT.

Error Number	Requirement
2647	The Clearing Platform will ensure DE 22 (Point of Service Data Code), Subfield 1 (Terminal Data: Card Data Input Capability) is present and must equal A (PAN auto-entry via contactless magnetic stripe) or M (PAN auto-entry via contactless M/Chip and contactless magnetic stripe transactions). This edit is applicable with Region E to Region E messages only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 22 (Point of Service Data Code), Subfield 1 (Terminal Data: Card Data Input Capability)

Mastercard will add this edit for DE 22, subfield 1 for Region E to Region E messages only and apply to IRDs 3C, EC, PC, TC, and WC.

Error Number	Requirement
2660	The Clearing Platform will ensure DE 22 (Point of Service Data Code), 1 (Terminal Data: Card Data Input Capability) is present and must equal 2 (Magnetic stripe reader capability), 5 (Integrated circuit card [ICC] capability), B (Magnetic stripe reader and key entry capability), C (Magnetic stripe reader, ICC, and key entry capability), D (Magnetic stripe reader and ICC capability), or E (ICC and key entry capability). This edit is applicable with Region E to Region E messages only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 22 (Point of Service Data Code), Subfield 5 (Cardholder Present Data)

Mastercard will add this edit for DE 22, subfield 5 for Region E to Region E messages only and apply to IRDs 2T, 3C, EC, ET, L3 PC, PT, TC, TT, WT, and WC.

Error Number	Requirement
2635	The Clearing Platform will ensure DE 22 (Point of Service Data Code), Subfield 5 (Cardholder Present Data) is present and must equal 0 (Cardholder present). This edit is applicable with Region E to Region E messages only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—DE 22 (Point of Service Data Code), Subfield 7 (Card Data: Input Mode)

Mastercard will add this edit for DE 22, subfield 7 for Region E to Region E messages only and apply to IRDs 2T, ET, PT, TT, and WT.

Error Number	Requirement
2662	The Clearing Platform will ensure DE 22 (Point of Service Data Code), 7 (Card Data: Input Mode) is present and must equal 2 (Magnetic stripe reader input), B (Magnetic stripe reader input; track data captured and passed unaltered), C (Online Chip), or F (Offline Chip). This edit is applicable with Region E to Region E messages only.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

New Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator)

Mastercard will add this edit for PDS 0158, subfield 4 for Lebanon intracountry BSA 4/422001 and apply to IRDs 73, 83, EE, PE, and WE.

Error Number	Requirement
2664	The Clearing Platform will ensure PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Designator) cannot equal 73, 83, EE, PE, or WE when the card is contactless-enabled and DE 22 (Point of Service Data Code), Subfield 1 (Terminal Data: Card Data Input Capability) must be present and equal 2 (Magnetic stripe reader capability), 5 (Integrated circuit card [ICC] capability), B (Magnetic stripe reader and key entry capability), C (Magnetic stripe reader, ICC, and key entry capability), D (Magnetic stripe reader and ICC capability), or E (ICC and key entry capability).

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—DE 4 (Amount, Transaction)

Mastercard will modify this edit to include IRD L3.

Error Number	Current Requirement	Modification for this Release
2332	The Clearing Platform must ensure that DE 4 (Amount, Transaction) is greater than or equal to the minimum amount and less than or equal to the maximum amount expressed in amount range currency according to the valid CPI/IRD/BSA combination as listed in One Day File IPM MPE Table IP0030T1 (Interchange Amount Restriction).	The following IRD will be included in this edit: L3.

This edit is performed at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 5 (Cardholder Present Data)

Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
2507	The Clearing Platform will ensure DE 22 (Point of Service Entry Mode), Subfield 5 (Cardholder Present Data) is present and not equal to 0. This identifies the cardholder is not present.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

This edit excludes collection only messages.

Modified Edit—DE 22 (Point of Service Entry Mode), Subfield 6 (Card Present Data)
Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
2508	The Clearing Platform will ensure DE 22 (Point of Service Entry Mode), Subfield 6 (Card Present Data) is present and not equal to 1. This identifies the card is not present.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

This edit excludes collection only messages.

Modified Edit—DE 22 (Point of Service Data Code), Subfield 7 (Card Data: Input Mode)
Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
2506	The Clearing Platform will ensure that DE22, subfield 7 (Card Data: Input Mode) is present and equal to value S (Electronic commerce) or T (PAN auto entry via server (issuer, acquirer, or third party vendor system). This identifies the transaction as e-commerce.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—DE 40 (Service Code)

Mastercard will modify the following edit to exclude Region E to Region E transactions for IRD PT.

Error Number	Current Requirement	Modification for this Release
2625	The Clearing Platform will ensure DE 40 (Service Code) is present and contains a valid value. Value/Range List Table in the IPM MPE OneDay file is IP2153T1 (DE 40 Service Code Valid Ranges).	This edit will be modified to exclude Region E to Region E transactions.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- Second Presentment/1240

The following transactions are excluded from this edit:

- Region E to Region E transactions.

Modified Edit—PDS 0023 (Terminal Type)

Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
0022	The Clearing Platform will ensure that, when PDS 0158, SF4 (Interchange Rate Designator) is the specified value, and DE 3 (Processing Code), SF1 (Cardholder Transaction Type) is value 00 (Purchase), or 18 (Unique), then PDS 0023 (Terminal Type) must be value CT6.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Modified Edit—PDS 0052 (Electronic Commerce Security Level Indicator), Subfield 2 (Cardholder Authentication)

Mastercard will modify this edit to remove IRD EC.

Error Number	Current Requirement	Modification for this Release
2509	The Clearing Platform will ensure PDS 0052, subfield 2 (Cardholder Authentication) is equal to value 2 when the transaction is submitted for one of the associated IRDs. This will ensure the transaction is identified as a Mastercard online checkout transaction.	The following IRD will be removed from this edit: EC.

This edit is performed in Pre-edit and at the Central Site for the following messages:

- First Presentment/1240
- First Chargeback/1442
- Arbitration Chargeback/1442
- Second Presentment/1240

Collection Only messages are excluded from this edit.

Error Numbers

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

Error Numbers in New Edits

Field/Subfield	Error Number	Error Message	Edit Performed By…
DE 2	2639	CARD MUST BE CONTACTLESS ENABLED	Both
DE 2	2641	CARD CANNOT BE CONTACTLESS ENABLED	Both
DE 22, s1	2647	DE22SF1 MUST BE PRESENT AND EQUAL TO A OR M.	Both
DE 22, s1	2660	DE22SF1 MUST BE PRESENT AND EQUAL TO 2, 5, B, C, D, OR E	Both
DE 22, s5	2635	DE22SF5 MUST BE PRESENT AND EQUAL TO 0.	Both
DE 22, s7	2662	DE22SF7 INVALID. MUST BE EQUAL TO 2, B, C, OR F.	Both
PDS 0158, s4	2664	ISSUER CONTACTLESS INDICATOR VALUE/IRD COMBINATION IS NOT VALID.	Both

Error Numbers in Modified Edits

Field/Subfield	Error Number	Error Message	Edit Performed By…
DE 4	2332	DE4 INVALID. MUST BE WITHIN THE ACCEPTED AMOUNT RANGE FOR THE INTERCHANGE PROGRAM.	GCMS
DE 22, s5	2507	DE22S5 MUST BE PRESENT AND CANNOT EQUAL 0.	Both
DE 22, s6	2508	DE22S6 MUST BE PRESENT AND CANNOT EQUAL 1	Both
DE 22, s7	2506	DE22S7 MUST BE PRESENT AND EQUAL TO S OR T.	Both
DE 40	2625	DE40 MUST BE PRESENT AND EQUAL TO <VALLIST>.	Both
PDS 0023	0022	<FLDNAME>/PDS0158S4 INTERCHANGE RATE DESIGNATOR CONFLICT	Both
PDS 0052, s2	2509	PDS0052S2 INVALID. MUST BE 2 WHEN SUBMITTED FOR THE MASTERCARD ONLINE CHECKOUT INTERCHANGE PROGRAM.	Both

Chapter 21 U.S. 323—Interchange Rate Program Timeliness Holidays for 2017

Mastercard is providing a list of holidays to be excluded from interchange timeliness calculation and editing for U.S. region incentive interchange rate programs. Under certain circumstances, for a given calendar year, Mastercard may choose not to exclude one or more holidays defined as net settlement holidays from interchange timeliness calculations and editing performed by the Global Clearing Management System (GCMS), IPM Pre-edit and Utilities, and interchange compliance.

U.S. 323—Interchange Rate Program Timeliness Holidays for 2017

Mastercard is providing a list of holidays to be excluded from interchange timeliness calculation and editing for U.S. region incentive interchange rate programs. Under certain circumstances, for a given calendar year, Mastercard may choose not to exclude one or more holidays defined as net settlement holidays from interchange timeliness calculations and editing performed by the Global Clearing Management System (GCMS), IPM Pre-edit and Utilities, and interchange compliance.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

Core Systems:	Clearing	
May Apply To:	Acquirers	Processors
	Each customer must determine the impact on its operations.	
Brands:	Mastercard®	Debit Mastercard®
Action Indicator:	**M**	Mandate—Acquirers must exclude the published holidays when calculating interchange timeliness and editing for U.S. region incentive interchange programs.
Effective Date:	Dual Message System (Clearing): 2 January 2017	

Overview

Mastercard is providing a list of holidays to be excluded from interchange timeliness calculation and editing for U.S. region incentive interchange rate programs. Under certain circumstances, for a given calendar year, Mastercard may choose not to exclude one or more holidays defined as net settlement holidays from interchange timeliness calculations and editing performed by the GCMS, IPM Pre-edit and Utilities, and interchange compliance.

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

Acquirers must exclude the holidays published in this release item when calculating interchange timeliness and editing for U.S. region incentive interchange programs.

Current Processing

Under certain circumstances, for a given calendar year, Mastercard may choose not to exclude one or more holidays defined as net settlement holidays from interchange timeliness calculations and editing performed by the GCMS, IPM Pre-edit and Utilities, and interchange compliance.

Enhancement Description

The following table shows the 2017 Mastercard U.S. region interchange rate program timeliness holidays.

MasterCard U.S. Region Interchange Rate Program Timeliness Holidays

Holiday	Day of the Week	Date to be excluded from Timeliness Calculation
New Year's Day	Monday	2 January 2017
Memorial Day	Monday	29 May 2017
Independence Day	Tuesday	4 July 2017
Labor Day	Monday	4 September 2017
Thanksgiving	Thursday	23 November 2017
Christmas Day	Monday	25 December 2017

GCMS, IPM Pre-edit and Utilities software, and interchange compliance will exclude the holidays listed when calculating the last valid transaction date (LVTD) for First Presentment/ 1240 messages submitted for any interchange rate program in which interchange timeliness editing is applied.

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below

| Topic | Dual Message System | | Single Message System |
	Authorization	Clearing	
Message Flows			
Message Layouts			
Data Element Definitions			
IPM MPE		√	
Interchange Programs			
CAB Programs, Descriptions, and Associated MCCs			
Edits			
Error Numbers			
Alternate Processing			
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			
Forms			
Quarterly MasterCard Reporting			
Transaction Research Tool			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Clearing

Mastercard will update the Clearing Platform as follows.

IPM MPE

The IPM MPE file itself is not affected. However, the net settlement holiday updates will reflect in IPM MPE Table IP0060T1 (Timeliness Holiday).

Chapter 22 U.S. 558—State-Owned Lottery Gaming Payment Transactions

Mastercard is revising standards to allow state-owned lottery Gaming Payment Transactions in the U.S. region to transfer winnings to U.S.-issued Mastercard®, Debit Mastercard®, Maestro® and Cirrus® cards.

U.S. 558—State-Owned Lottery Gaming Payment Transactions

Mastercard is revising standards to allow state-owned lottery Gaming Payment Transactions in the U.S. region to transfer winnings to U.S.-issued Mastercard®, Debit Mastercard®, Maestro® and Cirrus® cards.

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this release item, action indicators that specify the appropriate action, and the date or dates the release item is effective.

May Apply To:	Acquirers	Issuers	Processors
	Each customer must determine the impact on its operations.		
Systems:	Authorization	Clearing	Single Message System
Brands:	Mastercard®	Debit Mastercard®	Maestro®
	Cirrus®		
Action Indicator:	**M**	Mandate—Acquirers in the U.S. region that optionally choose to submit Gaming Payment Transactions must submit them as described in this release item.	
	M	Mandate—Issuers in the U.S. region must be able to receive Gaming Payment Transaction values as described in this release item.	
	T	Testing recommended—Mastercard recommends testing for this release item for impacted acquirers and issuers in the U.S. region.	
Effective Date:	Dual Message System (Authorization): 21 April 2017		
	Dual Message System (Clearing): 21 April 2017		
	Single Message System: 21 April 2017		

Overview

Mastercard is revising standards to allow state-owned lottery Gaming Payment Transactions in the U.S. region to transfer winnings to U.S.-issued Mastercard®, Debit Mastercard®, Maestro® and Cirrus® cards.

MasterCard will now allow payments for state owned lottery winnings under MCC 7800 (Government-owned Lottery [U.S. region only]).

Related Information

- "Revised Standards Relating to State Owned Lottery Gaming Payment Transactions," *U.S. Region Operations Bulletin* No.13, 31 October 2016

Customer Impact

This release item affects the indicated customers and platforms.

Acquirers

This release item affects acquirers as follows.

Dual Message System (Authorization) and Single Message System

Acquirers in the U.S. region must be able to identify and submit Gaming Payment Transactions in an Authorization Request/0100 or in a Reversal Request/0400 message, or for the Single Message System in a Financial Transaction Request/0200 or in an Acquirer Reversal Advice/0420 message with the following values:

- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 28 (Payment Transaction)
- DE 4 (Amount, Transaction), maximum USD 10,000
- DE 18 (Merchant Type), MCC 7800 (Government-owned Lottery [U.S. region only])
- DE 48 (Additional Data—Private Use), TCC value P (Payment Transaction)
- DE 48, subelement 77, value C04 (Gaming re-pay)

Dual Message System (Clearing)

Acquirers in the U.S. region must be able to submit Gaming Payment Transactions in a First Presentment/1240 message with the following values:

- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code), value 28 (Payment Transaction)
- DE 4 (Amount, Transaction), maximum USD 10,000
- DE 26 (Card Acceptor Business Code[MCC]), MCC 7800 (Government-owned Lottery [U.S. region only])
- PDS 0043 (Program Registration ID), value C04 (Gaming re-pay)

In addition, acquirers must be able to support the new Card Acceptor Business (CAB) program G001—Government Owned Lottery MCCs, and the modifications to U.S. Region Consumer IRD 20 (Payment Transaction).

Issuers

This release item affects issuers as follows.

Dual Message System (Authorization) and Single Message System

Issuers in the U.S. region must be able to receive Gaming Payment Transactions in an Authorization Request/0100 or in a Reversal Request/0400 message, or for the Single Message System in a Financial Transaction Request/0200 or in an Acquirer Reversal Advice/0420 message with the following values:

- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type), value 28 (Payment Transaction)
- DE 4 (Amount, Transaction), maximum USD 10,000
- DE 18 (Merchant Type), MCC 7800 (Government-owned Lottery [U.S. region only])
- DE 48 (Additional Data—Private Use), TCC value P (Payment Transaction)
- DE 48, subelement 77, value C04 (Gaming re-pay)

Dual Message System (Clearing)

Issuers in the U.S. region must be able to receive Gaming Payment Transactions in a First Presentment/1240 message with the following values:

- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code), value 28 (Payment Transaction)
- DE 4 (Amount, Transaction), maximum USD 10,000
- DE 26 (Card Acceptor Business Code[MCC]), MCC 7800 (Government-owned Lottery [U.S. region only])
- PDS 0043 (Program Registration ID), value C04 (Gaming re-pay)

In addition, issuers must be able to support the new Card Acceptor Business (CAB) program G001—Government Owned Lottery MCCs, and the modifications to U.S. Region Consumer IRD 20 (Payment Transaction).

Current Processing

Mastercard does not allow state-owned lottery Gaming Payment Transactions in the U.S. region to transfer winnings to U.S.-issued Mastercard®, Debit Mastercard®, Maestro® and Cirrus® cards.

Enhancement Description

Mastercard will now support state-owned lottery Gaming Payment Transactions in the U.S. region to transfer winnings to U.S.-issued Mastercard®, Debit Mastercard®, Maestro® and Cirrus® cards.

In the U.S. region, in addition to the current requirements for Payment Transactions, the following requirements will now apply to Gaming Payment Transactions:

- The Gaming Payment Transaction may only be used to transfer winnings related to a lottery conducted and managed by a U.S. state government body to U.S. issued Mastercard® , Debit Mastercard®, Maestro® and Cirrus® cards.
- The Gaming Payment Transaction must not be processed as electronic commerce (e-commerce).
- The Gaming Payment Transaction must be properly identified in authorization and clearing messages using MCC 7800, a transaction type value of 28, and a Payment Transaction program type value of C04.
- The Gaming Payment Transaction must not exceed USD 10,000.
- The Gaming Payment Transaction must not be processed to any type of Mastercard Corporate Card®. It must be processed to a Mastercard consumer card.
- The following Anti-Money-Laundering (AML) requirements apply:

  – The acquirer must consider its merchants that submit Gaming Payment Transactions as higher risk under its anti-money laundering compliance program.
  – In addition to any requirement of applicable local law or regulation, including but not limited to, sanctions screening checks against the Office of Foreign Assets Control (OFAC) requirements and United Nations watch lists, the acquirer must conduct enhanced customer due diligence reviews of any merchant that submits Gaming Payment Transactions.
  – The acquirer must ensure that each merchant that submits a Gaming Payment Transaction has appropriate controls in place to identify legitimate customers and to block suspicious activities or cards.
  – The acquirer must have robust procedures and ongoing controls in place to monitor transactions conducted by merchants that submit Gaming Payment Transactions and to detect and report any potentially suspicious activity.

- The Gaming Payment Transaction may be submitted if not prohibited by applicable law or regulation and only for U.S.-issued Mastercard®, Debit Mastercard®, Maestro® and Cirrus® cards.

- U.S. state government-owned lottery merchants and/or agents must perform a Gaming Payment Transaction using a lottery point-of-redemption system.
- An issuer in the U.S. region must be able to receive Gaming Payment Transactions in authorization, clearing, and Single Message System messages.
- The Gaming Payment Transaction will not be supported by any Mastercard Stand-In System. Approval of the Gaming Payment Transaction is entirely under the control of the issuer.
- The criteria for U.S. Region Consumer IRD 20 (Payment Transaction) will be modified as follows:

  – Add Card Program ID MSI
  – Add GCMS Product ID Maestro—MSI
  – Add new Card Acceptor Business (CAB) Program G001 Government Owned Lottery

Platform Impact

The following table lists the impact of this release item. For items that are marked √ ("Yes"), details are provided below.

	Dual Message System		Single Message System
Topic	**Authorization**	**Clearing**	**System**
Message Flows			
Message Layouts			
Data Element Definitions		√	
IPM MPE			
Interchange Programs		√	
CAB Programs, Descriptions, and Associated MCCs		√	
Edits			
Error Numbers			
Alternate Processing	√		√
Interchange Compliance			
Billing and Fees			
Reports			
Bulk Files			

| | Dual Message System | | Single Message |
Topic	Authorization	Clearing	System
Forms			
Quarterly Mastercard Reporting			
Transaction Investigator			
SAFE			
Single Message Transaction Manager			
250-byte Batch Data File			
80-byte Financial Institution Table File			

Authorization

Mastercard will update the Authorization Platform as follows.

Alternate Processing

Gaming Payment Transactions (identified using MCC 7800) will not be supported in the Stand-In System or X-Code System.

When a Gaming Payment Transaction is identified using MCC 7800 and is routed to:

• The Stand-In System, the Authorization Request/0100 message will be declined with DE 39 (Response Code), value 05 (Do Not Honor),
• The X-Code System, the Authorization Request/0100 message will be declined with DE 39 (Response Code), value 01 (Refer to Card Issuer).

Clearing

Mastercard will update the Clearing Platform as follows.

IPM Data Element and Private Data Subelement Definitions

Mastercard will update the following data elements or private data subelement definitions to support this release item.

PDS 0043—Program Registration ID

PDS 0043 (Program Registration ID) monitors and tracks a participant's activity in special promotion programs (primarily U.S.-defined).

Values

In the U.S. region, value C04 indicates that the Gaming Payment Transaction is associated with MCC 7800.

Interchange Programs

Mastercard will modify the following interchange programs to support this release item.

Interchange Rates

Interchange rates for this release item will be published in a future Interchange bulletin.

Modified U.S. Region Consumer IRD 20 (Payment Transaction)

The criteria of this interchange program will be modified as follows:

Criteria	Requirements
Card Program ID	**added:** MSI
GCMS Product ID	**added:** Maestro—MSI
Card Acceptor Business (CAB) Program	**added:** G001—Government Owned Lottery

CAB Programs, Descriptions, and Associated MCCs

Mastercard is introducing new card acceptor business (CAB) programs to support this release item.

For a complete list of valid card acceptor business codes (MCCs), see the spreadsheet included in the Comprehensive MCC Listing by Formatted File Type section in Chapter 3 of the *Quick Reference Booklet*.

New CAB Program, Description, and Associated MCC

Mastercard is creating one card acceptor business (CAB) program to support this release.

CAB Program, Description, and Associated MCCs	Comments
G001—Government Owned Lottery MCCs • 7800—Government-owned lottery (U.S. region only)	This is a new CAB program associated with this release item. G001 will be added to U.S. Region Consumer IRD 20 (Payment Transaction).

Single Message System

Mastercard will update the Single Message System as follows.

Interchange Rates

Interchange rates for this release item will be published in a future Interchange bulletin.

Alternate Processing

The Gaming Payment Transaction (identified using MCC 7800) will not be supported and will not be routed to the Stand-In System.

When a Gaming Payment Transaction is identified using MCC 7800 and is routed to the Stand-In System, the Financial Transaction Request/0200 message will be declined with DE 39 (Response Code), value 05 (Do Not Honor).

Notices

Following are policies pertaining to proprietary rights, trademarks, translations, and details about the availability of additional information online.

Proprietary Rights

The information contained in this document is proprietary and confidential to Mastercard International Incorporated, one or more of its affiliated entities (collectively "Mastercard"), or both.

This material may not be duplicated, published, or disclosed, in whole or in part, without the prior written permission of Mastercard.

Trademarks

Trademark notices and symbols used in this document reflect the registration status of Mastercard trademarks in the United States. Please consult with the Global Customer Service team or the Mastercard Law Department for the registration status of particular product, program, or service names outside the United States.

All third-party product and service names are trademarks or registered trademarks of their respective owners.

Disclaimer

Mastercard makes no representations or warranties of any kind, express or implied, with respect to the contents of this document. Without limitation, Mastercard specifically disclaims all representations and warranties with respect to this document and any intellectual property rights subsisting therein or any part thereof, including but not limited to any and all implied warranties of title, non-infringement, or suitability for any purpose (whether or not Mastercard has been advised, has reason to know, or is otherwise in fact aware of any information) or achievement of any particular result. Without limitation, Mastercard specifically disclaims all representations and warranties that any practice or implementation of this document will not infringe any third party patents, copyrights, trade secrets or other rights.

Translation

A translation of any Mastercard manual, bulletin, release, or other Mastercard document into a language other than English is intended solely as a convenience to Mastercard customers. Mastercard provides any translated document to its customers "AS IS" and makes no representations or warranties of any kind with respect to the translated document, including, but not limited to, its accuracy or reliability. In no event shall Mastercard be liable for any damages resulting from reliance on any translated document. The English version of any Mastercard document will take precedence over any translated version in any legal proceeding.

Information Available Online

Mastercard provides details about the standards used for this document—including times expressed, language use, and contact information—on the Publications Support page available on Mastercard Connect™. Go to Publications Support for centralized information.