
AN 2632—Enhancement of New Interchange Programs for Merchants in the European Economic Area

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AN 2632—Enhancement of New Interchange Programs for Merchants in the European Economic Area

Mastercard is introducing four new interchange programs to support its proposed commitments to the European Commission with regard to European Economic Area (EEA) inbound cross-border consumer transactions.

Version History

The version history of this announcement is as follows.

Date	Description of Change	Where to Look
1 May 2019	Initial publication date	

At-A-Glance

The At-a-Glance table provides key information about the systems and groups affected by this announcement, action indicators that specify the appropriate action, and the required implementation date or dates.

Type:	Switching Release Announcement
Audience:	Acquirer, Issuer, Processor Each customer must determine the impact on its operations.
Brands:	Mastercard®, Debit Mastercard®, Maestro®, Cirrus®
Release:	19.Q4
Region:	All
System:	Clearing, Single Message System
Action Indicator:	Network Mandate—Acquirer, Issuer Testing recommended—Acquirer, Issuer
Effective Date:	Dual Message System (Clearing): 18 October 2019 Single Message System: 18 October 2019

Overview

This overview provides information about the current environment and any applicable background information as it relates to this enhancement. This section also provides a brief explanation of what Mastercard is going to do to address this opportunity and the business drivers behind the enhancement.

Mastercard is introducing four new interchange programs to support its proposed commitments to the European Commission with regard to EEA inbound cross-border transactions.

Background

Mastercard has defined the EEA subregion as follows for purposes of interchange and service fees.

Mastercard EEA Subregion

- The 28 member states of the European Union: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland (including Åland Islands), France (including French Guiana, Guadeloupe, Martinique, Réunion, Saint Martin [French Part], and Mayotte), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores and Madeira), Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, and Melilla), Sweden, and United Kingdom (including Gibraltar)
- Iceland, Liechtenstein, and Norway (including Svalbard and Jan Mayen)

What Mastercard Is Currently Doing

Currently, all purchase transactions acquired for merchants in the EEA subregion with consumer cards issued outside of the EEA subregion qualify for the applicable interregional, intra-European, or intra-Western rates.

What Mastercard Is Going to Do

Mastercard will introduce four new interchange programs that will support purchase transactions for consumer cards when the merchant is located in one of the EEA countries and territories and the issuer is located outside of the EEA.

Why Mastercard Is Implementing These Enhancements

These changes are being introduced in-line with Mastercard's proposed commitments to the European Commission regarding EEA inbound interchange fees for consumer transactions.

Related Documentation

Information relevant to this release announcement can be found in the following documents available on Mastercard Connect™.

Announcements

Refer to these announcements for more information:

- [“AN 2661—New Interchange Programs for Inbound Cross-Border Transactions in the European Economic Area”](#)
- [“AN 2129—New Interchange Programs for Merchants in the European Economic Area,”](#) Release 19.Q2

Reference Materials

Refer to these reference manuals for information about the current state of Mastercard processing:

- *Interchange and Service Fees Manual—Europe Region*
- *IPM Clearing Format Error Numbers and Messages*

NOTE: Manuals are updated with necessary changes after release implementation. Depending on timing, information provided in this release announcement may not yet be reflected in the manuals.

Customer Impact

This section provides high level information about customer impact. Refer to the Enhancements section for more details.

Is Customer Action Required?

Network Mandate—Acquirers

Acquirers of merchants located in one of the European Economic Area (EEA) countries and territories must support the following new interchange programs:

- IRD EG—EEA Card Present Credit Restricted Rates
- IRD EB—EEA Card Present Debit Restricted Rates
- IRD EV—EEA Card Not Present Credit Restricted Rates
- IRD EW—EEA Card Not Present Debit Restricted Rates

Network Mandate—Issuers

Issuers located outside of the EEA countries and territories must be prepared to receive transactions submitted with any of the four new interchange programs introduced in this announcement.

Testing recommended—acquirers and issuers

Mastercard recommends that acquirers and issuers perform testing to support the enhancements in this announcement.

Transaction Message Flow Impacts

The manner in which a customer is connected to Mastercard determines the group of message flows that apply and the transaction message types they send or receive within that group. Customers can interface to the Mastercard Dual Message System, Single Message System, or both, as applicable. The message flows that are affected by this announcement are marked in the following table.

Acquirer to Mastercard	Mastercard to Issuer	Impacted
Dual Message	Dual Message	√
Dual Message	Single Message	√
Single Message	Single Message	
Single Message	Dual Message	√

The following are examples of message types within the Dual Message System and Single Message System:

- Dual Message System—Authorization Request/0100 and First Presentment/1240 messages
- Single Message System—Financial Transaction Request/0200 and Financial Transaction Advice/0220 messages

Enhancements

Mastercard will introduce the following changes to support this announcement.

Mastercard will introduce four new interchange programs that will support purchase transactions for consumer cards when the merchant country is an EEA country or territory and the issuer country is not an EEA country or territory.

Dual Message System (Clearing)—Acquirer, Issuer

Mastercard will introduce the following two new IRDs for Card Present transactions:

- IRD EG—EEA Card Present Credit Restricted Rates
- IRD EB—EEA Card Present Debit Restricted Rates

Mastercard will introduce the following two new IRDs for Card Not Present transactions:

- IRD EV—EEA Card Not Present Credit Restricted Rates
- IRD EW—EEA Card Not Present Debit Restricted Rates

Mastercard will create new edits to support these new IRDs.

NOTE: When the Clearing Platform identifies the transaction as qualified under the specified interchange programs, the Clearing Platform will truncate PDS 0146 (Amounts, Transaction Fee) at two decimal positions without rounding, and, if applicable, PDS 0147 (Extended Precision Amounts) at six decimal positions without rounding.

These IRDs will be assigned to the following Business Service Arrangement (BSA) Levels:

- 1—Interregional BSAs: 1-010501, 1-020501, 1-030501, 1-040501, 1-060501, 1-010201, 1-010301, 1-010401, 1-010601, 1-020101, 1-020301, 1-020401, 1-020601, 1-030101, 1-030201, 1-030401, 1-030601, 1-040101, 1-040201, 1-040301, 1-040601, 1-050101, 1-050201, 1-050301, 1-050401, 1-050601, 1-060101, 1-060201, 1-060301, and 1-060401
- 2—Intraregional (Intra-European) BSAs: 2-050001 and 2-050002
- 3—Intercountry (Intra-Western) BSA: 3-050021

NOTE: The new cross border interchange rates and criteria will apply to all consumer purchase transactions. Applicable processing codes are:

- 00—Purchase
- 09—Purchase with Cash back
- 18—Purchase (Unique MCC)
- 20—Credit

Purchase transactions at ATMs are also included.

Single Message System—Acquirer, Issuer

There is no development required for customers connected to the Single Message System.

NOTE: Mastercard is modifying the Single Message System so that corresponding transactions will also attract regulated rates.

Platform Impact

The following table lists the impact of this announcement. For items that are marked √ (“Yes”), details are provided below.

Topic	Dual Message System (Authorization)	Dual Message System (Clearing)	Single Message System
Message Flows			
Message Layouts			

Topic	Dual Message System (Authorization)	Dual Message System (Clearing)	Single Message System
Data Element Definitions			
IPM MPE			
Interchange		√	√
CAB Programs, Descriptions, and Associated MCCs			
Edits		√	
Error Numbers		√	
Alternate Processing			
Interchange Compliance			
Pricing/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

Interchange information often includes new or updated interchange programs and rates.

Interchange Programs

Mastercard will introduce modifications to interchange programs to support this announcement.

Revised Interchange Rates

Interchange rates will be published in a future interchange announcement.

IRD EB—EEA Card Present Debit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC, DMC, PVL, MSI, CIR
GCMS Product ID	<p>Mastercard—MIK, MIL, MIU, MLB, MLE, MPD, MRC, MRG, MRS, MTP, MWF, SAG, SAP, SAS, SOS, SUR, TCC, TCE, TCG, TCS, TCW, TIB, TIC, TIU, TNW, TPL, TWB, MFW</p> <p>Debit Mastercard—ACS, DAG, DAP, DAS, DCC, DDB, DLG, DLH, DLI, DLP, DLS, DLU, DOS, DWF, MAV, MBB, MBW, MCD, MDG, MDH, MDI, MDJ, MDK, MDO, MDP, MDR, MDS, MDU, MDW, MEP, MET, MHA, MHB, MHD, MHH, MHK, MHL, MHM, MHN, MIA, MID, MIP, MIS, MPA, MPF, MPG, MPH, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MPZ, MRH, MUP, MUS, MWF, MXG, MXO, MXP, MXR, MXS, WDR, WPD</p> <p>Private Label—PCC, PCG, PCP, PCW, PDC, PDG, PDP, PDW, PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL</p> <p>Maestro—MOC, MOG, MOP, MOW, MSA, MSF, MSG, MSI, MSM, MSN, MSO, MSQ, MSR, MSS, MST, MSV, MSX, MSY, MSZ, OLG, OLI, OLP, OLR, OLS, OLW, SAL</p> <p>Cirrus—CIR</p>
Message Type ID	<ul style="list-style-type: none">• First and Second Presentments/1240• First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none">• 00—Purchase (Goods and Services)• 09—Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products)• 18—Unique Transaction (Unique MCC)• 20—Credit (Purchase Return)

Criteria	Requirement
Card/Cardholder Present and Card Entry Mode	DE 22 SF 5 with a value of 0 DE 22 SF 6 with a value of 1 DE 22 SF 7 with a value of 2, or A, or B, or C, or F, or M.
Card Acceptor Business (CAB) Program	<ul style="list-style-type: none"> • 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 • T002—Purchase at ATM • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club
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	Required
Card Acceptor State, Province, or Region Code	Required
Card Acceptor Country Code	Must be one of EEA countries and territories: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS and Purchase at ATM transactions between merchants in EEA Countries and issuers in non EEA Countries located within or outside Europe.

IRD EG—EEA Card Present Credit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	Mastercard —MBK, MCA, MCC, MCE, MCG, MCH, MCS, MCT, MCU, MCV, MCW, MED, MFB, MFD, MFE, MFH, MFL, MFW, MGP, MHC, MHG, MHP, MHS, MHW, MIB, MIC, MIG, MIH, MIJ, MNS, MNW, MPL, MRF, MRO, MRP, MSD, MUW, MWD, MWE, MWR, WBE, WMR
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing Code	<ul style="list-style-type: none"> • 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products) • 18—Unique Transaction (Unique MCC) • 20—Credit (Purchase Return)
Card/Cardholder Present and Card Entry Mode	DE 22 SF 5 with a value of 0 DE 22 SF 6 with a value of 1 DE 22 SF 7 with a value of 2, or A, or B, or C, or F, or M
Card Acceptor Business (CAB) Program	<ul style="list-style-type: none"> • 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 • T002—Purchase at ATM • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club
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	Required
Card Acceptor State, Province, or Region Code	Required
Card Acceptor Country Code	Must be one of EEA countries and territories: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS transactions between merchants in EEA Countries and issuers in non EEA Countries located within or outside Europe.

IRD EV—EEA Card Not Present Credit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	MCC
GCMS Product ID	Mastercard Consumer —MBK, MCA, MCC, MCE, MCG, MCH, MCS, MCT, MCU, MCV, MCW, MED, MFB, MFD, MFE, MFH, MFL, MFW, MGP, MHC, MHG, MHP, MHS, MHW, MIB, MIC, MIG, MIH, MIJ, MNS, MNW, MPL, MRF, MRO, MRP, MSD, MUW, MWD, MWE, MWR, WBE, WMR
Message Type ID	<ul style="list-style-type: none"> First and Second Presentments/1240 First and Arbitration Chargebacks/1442

Criteria	Requirement
Processing Code	<ul style="list-style-type: none"> • 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card products) • 18—Unique Transaction (Unique MCC) • 20—Credit (Purchase Return)
Card/Cardholder Present and Card Entry Mode	DE 22 SF 5 with a value other than 0 DE 22 SF 6 with a value other than 1 DE 22 SF 7 with a value other than 2, or A, or B, or C, or F, or M.
Card Acceptor Business (CAB) Program	<ul style="list-style-type: none"> • 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 • T002—Purchase at ATM • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club
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	Not required
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	Required
Card Acceptor State, Province, or Region Code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains USA, this subfield must contain a valid state code.
Card Acceptor Country Code	Must be one of EEA countries and territories: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None
Notes	This interchange program is valid for Consumer POS transactions between merchants in EEA Countries and issuers in non EEA Countries located within or outside Europe.

IRD EW—EEA Card Not Present Debit Restricted Rates

Transactions must meet requirements to qualify for this interchange program.

Criteria	Requirement
Card Program ID	DMC, MCC, PVL, MSI, CIR

Criteria	Requirement
GCMS Product ID	<p>Mastercard Consumer—MFW, MIK, MIL, MIU, MLB, MLE, MPD, MRC, MRG, MRS, MTP, MWF, SAG, SAP, SAS, SOS, SUR, TCC, TCE, TCG, TCS, TCW, TIB, TIC, TIU, TNW, TPL, TWB</p> <p>Debit Mastercard Consumer—ACS, DAG, DAP, DAS, DCC, DDB, DLG, DLH, DLI, DLP, DLS, DLU, DOS, DSV, DWF, MAV, MBB, MBW, MCD, MDG, MDH, MDI, MDJ, MDK, MDO, MDP, MDR, MDS, MDU, MDW, MEP, MET, MHA, MHB, MHD, MHH, MHK, MHL, MHM, MHN, MIA, MID, MIP, MIS, MPA, MPD, MPF, MPG, MPH, MPM, MPN, MPO, MPP, MPQ, MPR, MPT, MPV, MPX, MPY, MPZ, MRH, MUP, MUS, MWF, MXG, MXO, MXP, MXR, MXS, WDR, WPD</p> <p>Private Label—PCC, PCG, PCP, PCW, PDC, PDG, PDP, PDW, PVA, PVB, PVC, PVD, PVE, PVF, PVG, PVH, PVI, PVJ, PVL</p> <p>Cirrus—CIR</p> <p>Maestro—MOC, MOG, MOP, MOW, MSA, MSF, MSG, MSI, MSM, MSN, MSO, MSQ, MSR, MSS, MST, MSV, MSX, MSY, MSZ, OLG, OLI, OLP, OLR, OLS, OLW, SAL</p>
Message Type ID	<ul style="list-style-type: none"> • First and Second Presentments/1240 • First and Arbitration Chargebacks/1442
Processing Code	<ul style="list-style-type: none"> • 00—Purchase (Goods and Services) • 09—Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card products) • 18—Unique Transaction (Unique MCC) • 20—Credit (Purchase Return)
Card/Cardholder Present and Card Entry Mode	<p>DE 22 SF 5 with a value other than 0</p> <p>DE 22 SF 6 with a value other than 1</p> <p>DE 22 SF 7 with a value other than 2, or A, or B, or C, or F, or M.</p>
Card Acceptor Business (CAB) Program	<ul style="list-style-type: none"> • 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 • T002—Purchase at ATM • U001—Unique • V001—Automobile/Vehicle Rental • W001—Warehouse Club

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	Not required
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	Required
Card Acceptor State, Province, or Region Code	Required When DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) contains USA, this subfield must contain a valid state code.
Card Acceptor Country Code	Must be one of EEA countries and territories: Aland Islands, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Gibraltar, Greece, Guadeloupe, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Saint Martin (French Part), Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, United Kingdom, Liechtenstein, and Iceland
Mastercard Assigned ID	Not required
Financial Detail Addendum/1644	None

Criteria	Requirement
Notes	This interchange program is valid for Consumer POS transactions between merchants in EEA Countries and issuers in non EEA Countries located within or outside Europe.

Edits

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

New Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Indicator)

This edit is applied when the transaction does not qualify for the EEA restricted rates and the IRD submitted is EB or EG.

Error Number	Requirement
2815	<p>The Clearing Platform will ensure when the merchant country is not an EEA country or when the merchant country is an EEA country, and the issuer country is an EEA country or any of the following are true:</p> <ul style="list-style-type: none"> • DE 22 SF 5 with a value other than 0 • DE 22 SF 6 with a value other than 1 • DE 22 SF 7 with a value other than 2, A, B, C, F, or M, <p>and the following applies:</p> <p>PDS 0158, subfield 4 equals EB or EG when the transaction does not qualify for the EEA restricted rates</p>
<p>This edit is performed in Clearing Optimizer and at the Central Site for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 • Arbitration Chargeback/1442 <p>Collection Only messages are excluded from this edit.</p>	

New Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Indicator)

This edit is applied when the transaction qualifies for the EEA restricted rates and the IRD submitted is not EB or EG.

Error Number	Requirement
2821	<p>The Clearing Platform will ensure when the merchant country is an EEA country and the issuer country is not an EEA country when all of the following are true:</p> <ul style="list-style-type: none">• DE 22 SF 5 with a value of 0• DE 22 SF 6 with a value of 1• DE 22 SF 7 with a value of 2, A, B, C, F, or M <p>and the following applies:</p> <p>PDS 0158, subfield 4 does not equal EB or EG when the transaction qualifies for the EEA restricted rates</p>

This edit is performed in Clearing Optimizer 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.

New Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Indicator)

This edit is applied when the transaction qualifies for the EEA Card Not Present restricted rates and the IRD submitted is not EV or EW.

Error Number	Requirement
2891	<p>The Clearing Platform will ensure when the merchant country is an EEA country and the issuer country is not an EEA country when any of the following are true:</p> <ul style="list-style-type: none">• DE 22 SF 5 with a value other than 0• DE 22 SF 6 with a value other than 1• DE 22 SF 7 with a value other than 2, A, B, C, F, or M <p>and the following applies:</p> <p>PDS 0158, subfield 4 does not equal EV or EW when the transaction qualifies for the EEA restricted rates</p>

Error Number	Requirement
This edit is performed in Clearing Optimizer and at the Central Site for the following messages:	
<ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 • Arbitration Chargeback/1442 	
Collection Only messages are excluded from this edit.	

New Edit—PDS 0158 (Business Activity), Subfield 4 (Interchange Rate Indicator)

This edit is applied when the transaction does not qualify for the EEA Card-not-present restricted rates and the IRD submitted is EV or EW.

Error Number	Requirement
2892	<p>The Clearing Platform will ensure when the merchant country is not an EEA country or when the merchant country is an EEA country and the issuer country is an EEA country or all of the following are true:</p> <ul style="list-style-type: none"> • DE 22 SF 5 with a value of 0 • DE 22 SF 6 with a value of 1 • DE 22 SF 7 with a value of 2, A, B, C, F, or M <p>and the following applies:</p> <p>PDS 0158, subfield 4 equals EV or EW when the transaction does not qualify for the EEA restricted rates, and</p>
<p>This edit is performed in Clearing Optimizer and at the Central Site for the following messages:</p> <ul style="list-style-type: none"> • First Presentment/1240 • Second Presentment/1240 • First Chargeback/1442 • Arbitration Chargeback/1442 <p>Collection Only messages are excluded from this edit.</p>	

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 0158, s4 and DE 22, s5, s6, and s7	2815	<FLDNAME> IRD MUST NOT BE EQUAL TO EB OR EG WHEN THE TRANSACTION DOES NOT QUALIFY FOR THE CARD PRESENT EEA RESTRICTED RATES.	Both
PDS 0158, s4 and DE 22, s5, s6, and s7	2821	<FLDNAME> IRD MUST BE EQUAL TO EB OR EG WHEN THE TRANSACTION QUALIFIES FOR THE CARD PRESENT EEA RESTRICTED RATES.	Both
PDS 0158, s4 and DE 22, s5, s6, and s7	2891	<FLDNAME> IRD MUST BE EQUAL TO 'EV' OR 'EW' WHEN THE TRANSACTION QUALIFIES FOR CARD NOT PRESENT EEA RESTRICTED RATES.	Both
PDS 0158, s4 and DE 22, s5, s6, and s7	2892	<FLDNAME> IRD MUST NOT BE EQUAL TO EV OR EW WHEN THE TRANSACTION DOES NOT QUALIFY FOR THE CARD NOT PRESENT EEA RESTRICTED RATES.	Both

Frequently Asked Questions

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

Question	Answer
1. Why are four new interchange programs being added to BSAs that are not connected to Europe (for example, 1-040101)?	Despite the fact that by Mastercard Rules it is prohibited for acquirers registered in one region to work with merchants from another region, occasionally such transactions happen (for example an acquirer from Australia acquiring transactions for a merchant in EEA). To make sure all transactions are captured, Mastercard adds new interchange programs across all cross-border BSAs.