

AN 5392 Decline Reason Code Service Pricing for Card-Not-Present Transactions in the EEA Countries, the United Kingdom, and Gibraltar (Switch)

Type:

Bulletin Announcement

Category:

Pricing/Fees

Audience:

Acquirer
Processor

Country or Territory:

EEA Countries
United Kingdom
Gibraltar

Brand:

Mastercard®
Debit Mastercard®
Maestro®

Action Indicator:

Financial impact

System:

Authorization
Mastercard Consolidated Billing System

Published:

5 October 2021

Effective:

4 July 2022

Executive Overview

The Decline Reason Code Service is a new authorization functionality that aims to remove the current lack of visibility into why transactions are declined. Mastercard created this service to provide improved insight to the merchant and acquirer about how and when to successfully resubmit requests for authorization.

Effective date details

Date	Details
4 July 2022	Pricing becomes effective.

What Mastercard is doing

Effective 2 November 2021, Mastercard is introducing the Decline Reason Code Service which will enable acquirers and merchants in the European Economic Area (EEA), the United Kingdom (UK), and Gibraltar to optimize retry strategies.

Version history

Date	Description of change
5 October 2021	Updated billing information
6 July 2021	Initial publication date

Acquirer Impact

To take advantage of the improved information from the service, acquirers may need to coordinate with merchants to remap decline responses where necessary.

Related acquirer fees

Related acquirer fees will be introduced on the following transaction type where enhanced intelligence is provided:

- CNP transaction: Data Element (DE) 61 (Point-of-Service [POS] Data), subfield 5 (POS Card Presence) is equal to 1.

- Decline reason: DE 39 (Response Code) is equal to 79 (Lifecycle), 82 (Policy) or 83 (Security).
- Merchant Advice Code (MAC) provided: DE 48 (Additional Data – Private Use), subelement 84 (Merchant Advice Code) is equal to 01 (Updated/additional information needed) or 03 (Do not try again).

Pricing information

The following table details the transaction fees for eligible transactions including Merchant Advice Code 01.

Effective date	Transaction fee (EUR)
4 July 2022 to 1 January 2023	0.002
From 2 January 2023	0.004

The following table details the transaction fees for eligible transactions including Merchant Advice Code 03.

Effective date	Transaction fee (EUR)
4 July 2022 to 1 January 2023	No fee
From 2 January 2023	0.004

Billing information

The following table provides the billing details for the Decline Reason Code Service pricing. First billing is 3 July 2022.

Billing event	Billing event name	Service ID
2GN3001Q	Single Message Merchant Advice Code 01	GN
2GN3003Q	Single Message Merchant Advice Code 03	GN
2EA3201Q	Dual Message Merchant Advice Code 01	HN
2EA3003Q	Dual Message Merchant Advice Code 03	HN

Related information

To make better decisions regarding CNP authorizations, acquirers and merchants should refer to [AN 4536 Revised Standards for the Decline Reason Code Service for Card-Not-Present Transactions](#) and [AN 4630 Revised Standards for the Decline Reason Code Service for Card-Not-Present Transactions in the EEA Countries, United Kingdom, and Gibraltar](#). These announcements detail standards and expected actions acquirers and merchants should take using the combination of DE 39 and DE 48 subelement 84.

Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.