

AN 6022 Introduction and Standardization of Transaction Data Elements

Type:

Switching release announcement

Audience:

Acquirer
Issuer
Processor

Region:

Global

Brand:

Mastercard®
Debit Mastercard®
Maestro®
Cirrus®

Release:

23.Q2

Action indicator:

Network mandate: acquirer, issuer
Testing recommended: acquirer, issuer

System:

Authorization
Clearing
Single Message System

Published:

5 April 2022

Effective:

1 June 2023

Executive overview

Mastercard is aligning systems and preparing for future payments enhancements by standardizing requirements for key transaction data elements.

Effective date details

| Date | Details |
|---------------|--|
| 14 April 2023 | IPM MPE changes for Dual Message System (Clearing) |
| 1 June 2023 | Dual Message System (Authorization), Dual Message System (Clearing), Single Message System |

Customer benefit

As payment networks and participants adopt new technologies, standards, and interaction environments, Mastercard must help ensure critical data is captured and provided to all parties in the Mastercard payments ecosystem.

Mastercard standardizing critical data elements will also help ensure all parties in the payments ecosystem have equal access to the clear information needed to support and create valuable products and services for their customers.

This enhancement will help

- provide accurate and transparent information about the cardholder's interaction with a merchant or other entities involved in a transaction
- reduce cardholder confusion and complaints regarding unrecognized transactions on cardholder accounts, and
- improve the transaction and merchant experience for cardholders, leading to decreased chargebacks and an associated reduction in call center and dispute processing costs.

Benefits for acquirers

This enhancement will benefit acquirers by

- enhancing the precision of merchant risk monitoring and regulatory and compliance monitoring
- optimizing transaction-based services for merchants, and
- increasing cardholder approval rates.

Benefits for merchants and other acceptors

This enhancement will benefit merchants and acceptors by

- helping improve the quality of cardholder services offered by merchants, including rewards and merchant offers, and
- increasing cardholder approval rates.

Benefits for issuers

This enhancement will benefit issuers by

- allowing them to improve cardholder services, including rewards, merchant offers, benefits, financial services, and customer retention
- optimizing fraud assessments to reduce fraud losses and unnecessary cardholder declines
- reducing repetitive costs for data remediation throughout downstream customer systems; and
- enhancing the transparency of new transaction channels used by cardholders with merchants, including
 - app-based and other virtual transactions
 - online marketplaces and subscription services, and
 - third-party service-oriented transactions.

What Mastercard is doing

Mastercard is improving and promoting interoperability between parties in the Mastercard payments ecosystem. Mastercard is also clarifying, simplifying, and standardizing specification criteria for Mastercard transaction systems by

- introducing new data elements to align systems and prepare for future payments enhancements
- standardizing requirements for key transaction data elements, and
- updating data element labels, such as "Card Acceptor" to "Acceptor" and "State/Province Code" to "Country Subdivision Code" throughout.

Background

For over 25 years, Mastercard has used ISO 8583 message specifications for Authorization (ISO 8583:1987), Clearing (ISO8583:1993), and Single Message (ISO 8583:1987) formats for transaction processing. Each version of ISO 8583 that Mastercard uses does not capture the same level of transaction and acceptor information. As payment networks and participants evolve, Mastercard is preparing for the future by supporting the data and technology that drive the industry.

Version history

Each customer must determine the impact on its operations.

| Date | Description of change |
|--------------|--------------------------|
| 5 April 2022 | Initial publication date |

Customer impact

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

Network mandate: acquirer, issuer

Acquirers globally must prepare their systems to

- support the new subelements and subfields as detailed in this announcement and
- comply with the new requirements for populating existing data elements.

Issuers globally must

- prepare their systems to support the newly created subelements and subfields and the resulting changes to the population of existing data elements
- comply with the new requirements for populating existing data elements, and
- assess the impact on their back-office processes, cardholder statements, and cardholder-facing banking applications.

Note that issuers should also provide transparency to cardholders by making additional data available to cardholders on statements and in cardholder banking applications.

Testing recommended: acquirer, issuer

Mastercard recommends testing for acquirers and issuers to support this release announcement.

Transaction message flow impact

The manner in which a customer connects 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. Message flows affected by this announcement are marked in the Transaction message flow impact table.

Transaction message flow impact

| Acquirer to Mastercard | Mastercard to issuer | Impacted |
|------------------------|-----------------------|----------|
| Dual Message System | Dual Message System | √ |
| Dual Message System | Single Message System | √ |
| Single Message System | Single Message System | √ |
| Single Message System | Dual Message System | √ |

Examples of message types within the Dual Message System and Single Message System are

- Authorization Request/0100 and First Presentment/1240 and
- Financial Transaction Request/0200 and Financial Transaction Advice/0220 messages.

Enhancements

Mastercard will introduce changes to support this announcement.

Dual Message System (Authorization) enhancements

Mastercard will

- expand DE 122 (Additional Record Data) use to
 - Authorization Request/0100
 - Authorization Advice/0120: acquirer-generated
 - Authorization Advice/0120: issuer-generated
 - Authorization Advice/0120: system-generated
 - Reversal Request/0400
 - Reversal Advice/0420
 - Administrative Request/0600, and
 - Administrative Request Response/0610 messages
- add new subelements and subfields to DE 122
- perform a length edit on each new subfield in DE 122, and
- realign population criteria and usage for
 - DE 41 (Acceptor Terminal ID)
 - DE 42 (Acceptor ID)
 - DE 43 (Acceptor Name and Location)
 - DE 48 (Additional Data: Private Use), and
 - DE 61 (Point-of-Service [POS] Data) as specified.

Dual Message System (Clearing) enhancements

Mastercard will

- add PDS 0216 (Additional Acceptor Data)
- update Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables to account for the new subfields in PDS 0216
- perform a length edit on PDS 0216, and
- realign population criteria and usage for
 - DE 41
 - DE 42
 - DE 43
 - PDS 0170 (Acceptor Inquiry Information)
 - PDS 0175 (Acceptor URL Address)
 - PDS 0208 (Submerchant ID), and
 - PDS 0216 (Additional Acceptor Data) as specified.

Single Message System enhancements

Mastercard will

- expand DE 122 (Additional Record Data) use to
 - Financial Transaction Request/0200
 - Financial Transaction Advice/0220
 - Financial Transaction Advice/0220: Debit Mastercard Stand-in
 - Acquirer Reversal Advice/0420: Acquirer Initiated
 - Acquirer Reversal Advice/0420: Acquirer Initiated Exception

- Acquirer Reversal Advice/0420: Time-out-Induced Acquirer Initiated
- Acquirer Reversal Advice/0420: Time-out-Induced, System Initiated and
- Acquirer Reversal Advice/0420: Exception, System Initiated messages
- add new subelements and subfields to DE 122
- perform a length edit on each new subfield in DE 122
- realign population criteria and usage for
 - DE 41 (Acceptor Terminal ID)
 - DE 42 (Acceptor ID)
 - DE 43 (Acceptor Name and Location)
 - DE 48 (Additional Data: Private Use), and
 - DE 61 (Point-of-Service [POS] Data) as specified
- update the 250-byte Batch Data File Financial/Non-financial Posting Addendum Record (FPST) and Financial/Non-financial Exception Posting Record (EPST), and
- create new Financial/Non-financial Posting Addendum Record (FPS2) and new Financial/Non-financial Exception Posting Record (EPS2).

Acceptor and service location matrix

The Acceptor and service location matrix provides requirements for populating acceptor and service location data elements DE 43, DE 61, DE 122, and PDS 0216 by the type of point of interaction context.

Acceptor and service location matrix

| | Acceptor name | Acceptor address street \ postal code \ city \ country subdivision \ country | Service location city \ country subdivision \ country \ postal code |
|--------------------------------|---|--|--|
| Static location | Merchant name: The name of the merchant at the store location | Merchant store location: The address of the merchant store location | |
| Variable location | Merchant name: The name of the merchant business | Business office location: The address of the merchant primary business location | Service location at the time of interaction: The location of the physical customer interaction with the merchant |
| ATM | ATM operator name: The name of the ATM owner or operator | ATM terminal location: The address of the ATM location | |
| Mail or telephone order | Catalog name: The name of the merchant business or catalog name | Business office or processing center location: The address of the merchant primary business location or order processing center location | |

| | Acceptor name | Acceptor address street \ postal code \ city \ country subdivision \ country | Service location city \ country subdivision \ country \ postal code |
|---|---|--|---|
| E-commerce | Website name: The name of the merchant business or website name | Business office or processing center location: The address of the merchant primary business location or order processing center location | |
| E-commerce: In-store pickup | Website name: The name of the merchant business or website name | Business office or processing center location: The address of the merchant primary business location or order processing center location | Merchant store location: The location of the merchant store |
| E-commerce: marketplace | Marketplace name: The name of the merchant business or marketplace name | Business office or processing center location: The address of the merchant primary business location or order processing center location | |
| Takeout dispatchers | Dispatcher name*seller name: The name of the food order service followed by the restaurant name | Business office or processing center location: The address of the food order service primary business location or order processing center location | Seller store location: The location of the restaurant |
| Travel and rental reseller/booking | Website name: The name of the merchant business or website name | Business office or processing center location: The address of the merchant primary business location or order processing center location | Place of service or point of origin: The location where services are consumed or the starting location of transport |
| Ride-hailing | Service name: The name of the merchant business or service name | Business office location: The address of the merchant primary business location | Place of service or point of origin: The location where services are consumed or the starting location of transport |
| Onboard transit | Operator name: The name of the merchant business or transit operator name | Business office location: The address of the merchant primary business location | Place of service or point of origin: The location where services are consumed or the starting location of transport |

Special handling situations for acceptor data elements

The Special handling situations for the acceptor data elements matrix provides examples of the required population of acceptor and MCC data elements by the type of transaction.

Special handling situations for acceptor data elements matrix

| | Acceptor name | Acceptor address | MCC |
|---|--|-----------------------------|--|
| Payment facilitator-enabled transaction | Payment facilitator name*sponsored merchant name | Sponsored merchant address | Sponsored merchant MCC |
| Installment transaction | Installment provider name*retailer name | Retailer address | Retailer MCC |
| Staged digital wallet transaction value load funding transaction | SDWO name | SDWO address | 6540, or a specific MCC when conducted for a purpose identified in the Specialty Merchant Registration Program |
| Staged digital wallet purchase funding transaction | SDWO name*retailer name | Retailer address | Retailer MCC |
| Funding Transaction | Originating service name | Originating service address | 4829, 6538, 6540 |
| MoneySend Payment Transaction | Originating service name | Originating service address | 6536, 6537 |

Summary of revised standards

The summary of revised standards apply to transactions occurring on or after the effective date.

Summary of revised standards for acquirers

| Affected data element | Acquirer directive |
|------------------------------|---|
| DE 41 (Acceptor Terminal ID) | Acquirers must submit Acceptor Terminal ID in all transactions to uniquely identify each terminal or other device. |
| DE 42 (Acceptor ID) | Acquirers must submit Acceptor ID in all transactions, including all point-of-sale (POS) and ATM transactions, to uniquely identify each acceptor and its location. ATM acquirers must no longer submit the ATM terminal ID or ATM owner name in DE 42. Acquirers must provide these values in DE 41 (Acceptor Terminal ID) and DE 43 (Acceptor Name), respectively. |

| Affected data element | Acquirer directive |
|--|---|
| DE 43, subfield 1 (Acceptor Name) | <p>Acquirers must submit Acceptor Name in all transactions, including all POS and ATM transactions.</p> <p>ATM acquirers must no longer submit the ATM street address in DE 43, subfield 1. Acquires provide these values in new DE 122, subelement 001, subfield 001 for Dual Message System (Authorization) and Single Message System or in existing DE 43, subfield 2 for Dual Message System (Clearing).</p> <p>Data element format criteria for bankcard-activated public phones transactions have been removed. Acquirers should format and populate DE 43 for these transactions in the same manner as other merchants.</p> |
| DE 43, subfield 2 and DE 122, subelement 001, subfield 001 (Acceptor Street Address) | <p>Acquirers must submit the acceptor street address in all transactions, including all POS and ATM transactions.</p> <p>ATM acquirers must no longer submit the ATM street address in DE 43, subfield 1. Acquires must provide these values in the new Acceptor Street Address data element DE 122, subelement 001, subfield 001 for the Dual Message System (Authorization) and Single Message System or in existing DE 43 subfield 2 for the Dual Message System (Clearing).</p> <p>Single Message System acquirers must no longer submit the surcharge-free indicator in DE 43, subfield 2. Submit the indicator in DE 48, subelement 95, subfield 1 (Surcharge-Free Alliance).</p> |
| DE 43, subfield 3 (Acceptor City Name) | <p>Acquirers must submit the acceptor city name in all transactions, including all POS and ATM transactions.</p> <p>Acquirers must no longer submit the e-commerce card acceptor phone number in DE 43, subfield 3. Acquirers must now submit the phone number in PDS 170, subfield 1 (Acceptor Customer Service Phone Number) and new DE 122, subelement 001, subfield 004 (Acceptor Customer Service Phone Number).</p> <p>For vehicle rental transactions, acquirers must now populate the acceptor city name, with the rental origination city name, to be consistent with the other location data elements.</p> |
| DE 43, subfield 4/DE 61, subfield 14 (Acceptor Postal Code) | <p>Acquirers must submit the acceptor postal code in POS and ATM transactions for all countries that use postal codes.</p> |

| Affected data element | Acquirer directive |
|--|---|
| DE 43, subfield 5 (Acceptor Country Subdivision Code)/DE 122, subelement 001, subfield 002 (Acceptor Country Subdivision Code) | <p>Acquirers must submit the acceptor country subdivision (such as state or province) code in POS and ATM transactions.</p> <p>Acquirers must no longer submit the acceptor country subdivision code, such as state or province, in DE 43, subfield 5 for the Dual Message System (Authorization) and Single Message System. Provide these values in new DE 122, subelement 001, subfield 002 (Acceptor Country Subdivision Code).</p> <p>Acquirers must no longer use DE 43, subfield 5 to determine country subdivision, such as state or province, for transaction handling and other activities for Dual Message System (Authorization) and Single Message System messages.</p> |
| DE 43, subfield 6/ DE 43, subfield 5 (Acceptor Country Code) | <p>Acquirers must submit the acceptor country code in all transactions, including all POS and ATM transactions.</p> <p>Acquirers must no longer submit the acceptor country subdivision codes, such as state or province, in DE 43, subfield 5 for the Dual Message System (Authorization) and Single Message System. This data element will only contain acceptor country codes within the Dual Message System (Authorization) and Single Message System.</p> |
| PDS 0170, subfield 01/DE 122, subelement 001, subfield 004 (Acceptor Customer Service Phone Number) | Acquirers should provide an acceptor customer service phone number in all transactions, including all POS and ATM transactions. |
| PDS 0175/ DE 122, subelement 001, subfield 003 (Acceptor URL Address) | Acquirers must submit an acceptor URL for all e-commerce transactions. |
| PDS 0208, subfield 02/DE 48, subelement 37, subfield 3 (Sub-Merchant ID) | Acquirers must ensure that all payment facilitator-involved transactions have a uniquely assigned submerchant ID. |

Summary of revised standards for issuers

| Affected data element | Issuer directive |
|------------------------------|---|
| DE 41 (Acceptor Terminal ID) | Issuers will begin receiving identifiers for each terminal or other device used in a transaction. |
| DE 42 (Acceptor ID) | Issuers will no longer receive ATM terminal ID or ATM owner name in DE 42. These values will be received in DE 41 (Acceptor Terminal ID) and DE 43 (Acceptor Name), respectively. |

| Affected data element | Issuer directive |
|--|---|
| DE 43, subfield 1 (Acceptor Name) | Issuers will no longer receive the ATM street address in DE 43, subfield 1. These values will be received in the new DE 122, subelement 01, subfield 001 for the Dual Message System (Authorization) and Single Message System or in existing DE 43, subfield 2 for Dual Message System (Clearing). |
| DE 43, subfield 2/DE 122, subelement 001, subfield 001 (Acceptor Street Address) | <p>Issuers will no longer receive the ATM street address in DE 43, subfield 1. These values will be received in the new acceptor street address data element DE 122, subelement 001, subfield 001 in Dual Message System (Authorization) and Single Message System or in existing DE 43, subfield 2 for Dual Message System (Clearing).</p> <p>Single Message System issuers will no longer receive the surcharge-free indicator in DE 43, subfield 2. This indicator will be received in DE 48, subelement 95, subfield 1 (Surcharge-Free Alliance).</p> |
| DE 43, subfield 3 (Acceptor City Name) | Issuers will no longer receive the e-commerce card acceptor phone number in DE 43, subfield 3. These values will be received in PDS 170, subfield 1 (Acceptor Customer Service Phone Number) and new DE 122, subelement 001, subfield 004 (Acceptor Customer Service Phone Number). |
| DE 43, subfield 4/DE 61 subfield 14 (Acceptor Postal Code) | Issuers will receive the postal code for POS and ATM transactions for all countries that utilized postal codes. |
| DE 43, subfield 5 (Acceptor Country Subdivision Code)/DE 122, subelement 001, subfield 002 (Acceptor Country Subdivision Code) | <p>Issuers will no longer receive the acceptor country subdivision code, such as state or province, in DE 43, subfield 5 for the Dual Message System (Authorization) and Single Message System. These values will be received in new DE 122, subelement 001, subfield 002 (Acceptor Country Subdivision Code).</p> <p>Issuers must no longer utilize DE 43, subfield 5 to determine Country Subdivision, such as state or province, for transaction handling and other activities for Dual Message System (Authorization) and Single Message System messages.</p> |

| Affected data element | Issuer directive |
|---|---|
| DE 43, subfield 6/ DE 43, subfield 5 (Acceptor Country Code) | <p>Issuers will now receive the acceptor country code in all transactions.</p> <p>Issuers will no longer receive the acceptor country subdivision code, such as state or province, in DE 43, subfield 5 for the Dual Message System (Authorization) and Single Message System. This data element will only contain acceptor country codes within the Dual Message System (Authorization) and Single Message System.</p> |
| PDS 0170 subfield 01/ DE 122, subelement 001, subfield 004 (Acceptor Customer Service Phone Number) | Issuers should begin to provide the acceptor customer service phone number on cardholder statements and in banking applications to reduce cardholder transaction disputes and calls to issuer call centers. |
| PDS 0170 subfield 02/ DE 122, subelement 001, subfield 005 (Acceptor Phone Number) | Issuers can provide the acceptor phone number on cardholder statements and in banking applications to reduce cardholder transaction disputes and calls to issuer call centers. |
| PDS 0175/ DE 122, subelement 001, subfield 003 (Acceptor URL Address) | Issuers should begin to provide the acceptor URL on cardholder statements and in banking applications to reduce cardholder transaction disputes and calls to issuer call centers. |

Related documentation

Information relevant to this release announcement can be found in the documents available on Mastercard Connect. Mastercard updates manuals with necessary changes after release implementation. Depending on timing, information provided in this release announcement may not be reflected in a manual until it is updated.

Reference manuals

- *Customer Interface Specification*
- *GCMS Parameter Table Layouts*
- *IPM Clearing Formats*
- *Single Message System Specifications*
- *Single Message System Settlement and Reports*

Platform impact

The following table lists the impact of this announcement. For items that are marked √ (Yes), details are provided in the corresponding section.

Platform impact

| Topic | Dual Message System (Authorization) | Dual Message System (Clearing) | Single Message System |
|---|-------------------------------------|--------------------------------|-----------------------|
| Message flows | | | |
| Message layouts | ✓ | ✓ | ✓ |
| Data element definitions | ✓ | ✓ | ✓ |
| IPM MPE | | ✓ | |
| Interchange | | | |
| CAB programs, descriptions, and associated MCCs | | | |
| Edits | ✓ | ✓ | ✓ |
| Error numbers | | | |
| Alternate processing | | | |
| Interchange compliance | | | |
| Pricing 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 introduce changes to the Authorization Platform to support this announcement.

Message layouts

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

Dual Message System (Authorization) message layout changes

Mastercard will add DE 122 as applicable for the noted message types. Whether the data element is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Authorization Request/0100

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | . | C | |

Authorization Advice/0120: acquirer-generated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | . | C | |

Authorization Advice/0120: issuer-generated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | C | . | |

Authorization Advice/0120: system-generated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | . | C | C | |

Reversal Request/0400

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | . | C | |

Reversal Advice/0420

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | . | C | C | |

Administrative Request/0600

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | O | . | O | |

Administrative Request Response/0610 messages

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | CE | . | C | |

CIS data element definitions

Mastercard will update data elements to support this announcement.

DE 41 (Acceptor Terminal ID)

The identifier assigned by the acceptor or the acquirer to the terminal, payment gateway, or other acceptance device used to capture account data to effect a transaction at the acceptor location.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Usage

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for usage details per system.

Processing rules

The Acceptor Terminal ID must be present in all transactions.

Acceptor Terminal ID must uniquely identify each point-of-sale terminal and ATM terminal at the acceptor location. For electronic commerce, phone/mail order, or other card-not-present environments, the value must uniquely identify each payment gateway or other device used to capture account data to effect a transaction at the acceptor location.

DE 42 (Acceptor ID)

This data element contains the identifier assigned by the acquirer to the acceptor and its location, or to the payment facilitator.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Usage

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values for American Express authorizations

An American Express merchant ID consists of the 10-digit numeric value (referred to as "SE number" by American Express) or two-character alphanumeric IATA airline code (which may be followed by the IATA travel agent ID, T + 5-8 digits, separated by a space). An American Express 10-digit SE number in character format should be left justified and followed by trailing spaces. This 10-digit number also should pass the Modulus 9 check digit routine.

Processing rules

The Acceptor ID must be present in all transactions and must uniquely identify each acceptor and its location.

Payment facilitator-enabled transactions must uniquely identify the payment facilitator. The Acceptor ID of the submerchant must be provided in the submerchant ID data element.

DE 43 (Acceptor Name and Location)

DE 43 (Acceptor Name/Location) contains the name and location of the acceptor point of interaction.

Subfield 1 (Acceptor Name)

DE 43 (Acceptor Name/Location), subfield 1 (Acceptor Name) contains the name of the acceptor that should be recognizable by the cardholder and may include other descriptors, such as a store number.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The Acceptor Name must be present for all transactions and contain a valid merchant/ATM owner/entity name that is most recognizable to the cardholder.

Unique identifiers, invoice numbers, or additional descriptors must be placed after the merchant/ATM owner/entity name.

When a merchant is a part of a chain or franchise, the name most recognizable to the cardholder must be provided at the beginning of the field, followed by a store number or other unique identifier for each location. For a chain or franchise that has been issued a Mastercard Assigned ID, all submitted transactions must contain the Mastercard Assigned ID data element.

For any MCC in the 3000-3350 range (Airlines), the Abbreviated Airline listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field followed by the Airline Ticket Number.

For any MCC in the 3351-3500 range (Automobile/Vehicle Rentals), the first nine characters of the Description listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field and then followed by a unique identifier for each location.

For any MCC in the 3501-3999 range (Hotels and Motels), the first nine characters of the Description listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field and then followed by a unique identifier for each location.

The (ISO)/IEC 8859-1:1998 (Latin Alphabet No. 1) character set must be used.

Program rules

Payment facilitator-enabled transactions: The submerchant name must be provided. The Payment Facilitator Name or abbreviated name must be provided, followed by an asterisk "*" and the submerchant name. All submitted transactions must contain the Payment Facilitator ID submitted in the Payment Facilitator ID data element.

Staged digital wallet operator: The staged digital wallet operator name must be provided. If issuer authorization for the transaction is occurring at the time of the consumer's purchase of products or services, then the staged digital wallet operator name must be provided, followed by an asterisk "*" and the retailer name. If the retailer is identified with an MCC in the 3000-3999 range, then the appropriate industry MCC value, rather than individual retailer MCC, if assigned, must be provided.

Mastercard® rePower™ transactions must have the value "MC repower" following the merchant/ATM owner/entity name providing the service.

Payment Transactions must contain the name of the payment provider. Payee information must be provided in the Additional Transaction Reference Data and MoneySend Receiver Data data elements.

Country rules

Mexico-acquired transactions must contain only

- uppercase alpha characters (A-Z) (cannot contain accent characters)
- numeric characters (0–9)
- ampersand (&)
- asterisk (*) and,
- space (cannot be the first character or contain more than one space between words).

Subfield 3 (Acceptor City Name)

DE 43, subfield 3 contains the city name of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor City Name must contain the name of the city, town, or village as defined by country postal standards.

For U.S. region transactions, Acceptor City Name must match the U.S. Postal Service list of acceptable cities and spellings by postal code.

Processing rules

The Acceptor City Name must be present for all transactions and contain a valid location for the acceptor. The location of the acceptor will generally be the physical location where the transaction occurred or the business location for transactions that occur virtually.

Program rules

Payment facilitator-enabled transactions: The submerchant city name must be provided.

Subfield 5 (Acceptor Country Code)

DE 43, subfield 5 contains the ISO 3166-1 country code of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor Country Code must contain a valid three-character alphabetic code as defined in Chapter 2 of the *Quick Reference Booklet*. When territories have a defined country code in the *Quick Reference Booklet*, that country code must be used.

Processing rules

The Acceptor Country Code must be present for all transactions.

Program rules

Payment facilitator-enabled transactions: The submerchant country code must be provided.

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 37 (Additional Merchant Data)

DE 48, subelement 37 (Additional Merchant Data) contains subfields representing the ID of the participating service provider in a transaction and the submerchant ID. The service provider can be a payment facilitator or independent sales organization.

Subfield 3 (Submerchant ID)

DE 48, subelement 37, subfield 3 (Submerchant ID) contains the identifier assigned by the acquirer or the payment facilitator to the submerchant and its location.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The submerchant ID must be present for all payment facilitator-acquired transactions and must uniquely identify each submerchant and its location.

DE 61 (Point-of Service [POS] Data)

DE 61 (Point-of-Service [POS] Data) indicates the conditions that exist at the point of service at the time of the transaction. Note that DE 61 supersedes and replaces the ISO-specified DE 25 (Point-of-Service [POS] Condition Code) which is not used in the *Customer Interface Specification*.

Subfield 14 (Acceptor Postal Code)

This subfield contains the postal code of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The Acceptor Postal Code must be present for all transactions and contain a valid code for countries that utilize postal codes. This information must be populated and formatted as defined by country postal standards.

Program rules

Payment facilitator-enabled transactions: The submerchant postal code must be provided.

DE 122 (Additional Record Data)

DE 122 is a free-format, variable-length data element used for transmitting file record data in various message types. When used in Issuer File Update Request Response/0312 messages, this data element contains additional record data for file inquiry requests. When used in Authorization Request and Authorization Advice messages, this element contains additional data related to the acceptor and acceptor location.

Attributes

| Attribute | Description |
|---------------------|-------------------------|
| Data Representation | ans...999; LLLVAR |
| Data Element Length | 3 |
| Data Field | Contents of subelements |
| Subelements | 1 |
| Justification | See "Subelements" |

Usage

| Message | Org | Sys | Dst |
|---|-----|-----|-----|
| Authorization Request/ 0100 | C | . | C |
| Authorization Advice/ 0120: acquirer-generated | C | . | C |
| Authorization Advice/ 0120: issuer-generated | C | C | . |
| Authorization Advice/ 0120: system-generated | . | C | C |
| Reversal Request/0400 | C | . | C |
| Reversal Advice/0420 | . | C | C |
| Administrative Request/ 0600 | O | . | O |
| Administrative Request Response/0610 | CE | . | C |

| Message | Org | Sys | Dst |
|---|-----|-----|-----|
| Issuer File Update Request Response/0312 | • | C | C |

Encoding scheme for DE 122

Mastercard organizes DE 122 into a group of encoded subelements and subfields.

Structure of DE 122 subelement

| LLL | VAR: maximum length varies | | |
|--------------|----------------------------|-------------------|----------------------------|
| 3 bytes | 3 bytes | 3 bytes | Variable length |
| Total length | First subelement data | | |
| | Subelement ID | Subelement length | Subelement variable length |

| Number of Bytes | Attribute | Value |
|-----------------|---------------------------------|---------------------------------------|
| 3 | Total data element length | The "LLL" portion of the data element |
| 3 | Subelement ID | In the range 001-099 |
| 3 | Subelement length | Variable |
| 1...nnn | Subelement variable length data | Contents of Subfields |

Structure of DE 122 subfields within a subelement

| LLL | VAR: maximum length varies | |
|---------------------|----------------------------|-------------------------------|
| 3 bytes | 3 bytes | Variable length |
| First subfield data | | |
| Subfield ID | Subfield length | Subfield variable length data |

| Number of bytes | Attribute | Value |
|-----------------|-------------------------------|-------------------------|
| 3 | Subfield ID | In the range of 001-099 |
| 3 | Subfield length | Variable |
| 1...nnn | Subfield variable length data | Contains valid values |

Subelement 001 (Additional Acceptor Data)

DE 122 (Additional Record Data), subelement 001 (Additional Acceptor Data) contains the Acceptor Street Address, the Acceptor Country Subdivision Code, Acceptor URL Address, Acceptor Customer Service Phone Number, Acceptor Phone Number, Acceptor Additional Contact Information, Acceptor Tax ID, Partner ID Code, Service Location City Name, Service Location Country Subdivision Code, Service Location Country Code, and Service Location Postal Code.

Attributes

| Attribute | Value | Description |
|---------------------|-------------------|--|
| Subelement ID | 001 | |
| Subelement length | 3 | |
| Data representation | ans...491; LLLVAR | |
| Data field | | Contents of subfields |
| Number of subfields | 012 | Subfield 001 (Acceptor Street Address) Subfield 002 (Acceptor Country Subdivision Code) Subfield 003 (Acceptor URL address) Subfield 004 (Acceptor Customer Service Phone Number) Subfield 005 (Acceptor Phone Number) Subfield 006 (Acceptor Additional Contact Information) Subfield 007 (Acceptor Tax ID) Subfield 008 (Partner ID Code) Subfield 009 (Service Location City Name) Subfield 010 (Service Location Country Subdivision Code) Subfield 011 (Service Location Country Code) Subfield 012 (Service Location Postal Code) |
| Justification | See subfields | |

Subfield 001 (Acceptor Street Address)

DE 122, subelement 001, subfield 001 (Acceptor Street Address) contains the street address of the acceptor, which should include the street number, street name, and other identifiers of the precise location, such as a building or unit number.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 001 |
| Subfield length | 3 |
| Data representation | ans...048; LLLVAR |
| Data field | Contents of subfield 001 |
| Justification | Left |

Values

Acceptor Street Address must contain all Address Line 1 and Address Line 2 information, including

- the name of the street or throughfare
- the locality or community
- the building or house number; and
- any apartment, unit, suite, or floor number, if applicable.

This information must be populated and formatted as defined by country postal standards.

Processing rules

The Acceptor Street Address must be present for all transactions and contain a valid location for the acceptor. The location of the acceptor will generally be the physical location where the transaction occurred or business location for transactions that occur virtually.

If the information for Acceptor Street Address does not exist per country postal standards, then the value of "Unavailable" must be provided.

Program rules

Payment facilitator-enabled transactions: The submerchant street address must be provided.

Subfield 002 (Acceptor Country Subdivision Code)

DE 122, subelement 001, subfield 002 (Acceptor Country Subdivision Code) contains the ISO 3166-2 code identifying the state, province, or other country subdivision of the acceptor.

Attributes

| Attribute | Value |
|-----------------|-------|
| Subfield ID | 002 |
| Subfield length | 3 |

| Attribute | Value |
|---------------------|---------------------------|
| Data representation | ans-003 |
| Data field | Contents of subfield 002 |
| Justification | Left with trailing spaces |

Values

Acceptor Country Subdivision Code must contain a valid code as defined in Chapter 2 of the *Quick Reference Booklet*.

Processing rules

The Acceptor Country Subdivision Code must be present for all transactions when defined in Chapter 2 of the *Quick Reference Booklet*.

Program rules

Payment facilitator-enabled transaction: The sub-merchant country subdivision code must be provided.

Subfield 003 (Acceptor URL address)

DE 122, subelement 001, subfield 003 (Acceptor URL Address) contains the web address of the acceptor.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 003 |
| Subfield length | 3 |
| Data representation | ans...255; LLLVAR |
| Data field | Contents of subfield 003 |
| Justification | Left |

Processing rules

The Acceptor URL Address must be present for all electronic commerce transactions and contain a valid website address. For all other transactions, it must be provided unless a customer service phone is provided for contact.

Program rules

Payment facilitator-enabled transaction: The submerchant acceptor URL should be provided.

Subfield 004 (Acceptor Customer Service Phone Number)

DE 122, subelement 001, subfield 004 (Acceptor Customer Service Phone Number) contains the phone number of the acceptor that can be used for transaction inquiries.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 004 |
| Subfield length | 3 |
| Data representation | ans...016; LLLVAR |
| Data field | Contents of subfield 004 |
| Justification | Left |

Values

Acceptor Customer Service Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards.

For U.S. region and Canada region transactions, if present, Acceptor Customer Service Phone Number must be 10 positions with the beginning three positions numeric.

Application notes

The Acceptor Customer Service Phone Number should be present for all transactions and contain a valid phone number, unless a URL is provided for contact.

For U.S. region and Canada transactions Acceptor Customer Service Phone Number must be present for mail order, phone order, and standing/recurring transactions.

Program rules

Payment facilitator-enabled transactions: The submerchant customer service phone number should be provided.

Subfield 005 (Acceptor Phone Number)

DE 122, subelement 001, subfield 005 (Acceptor Phone Number) contains the business phone number of the acceptor, if different from the acceptor customer service phone number.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 005 |
| Subfield length | 3 |
| Data representation | ans...016; LLLVAR |
| Data field | Contents of subfield 005 |

| Attribute | Value |
|---------------|-------|
| Justification | Left |

Values

Acceptor Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards.

For U.S region and Canada region transactions, if present, Acceptor Phone Number must be 10 positions with the beginning three positions numeric.

Processing rules

The acceptor phone number can be provided when different from the acceptor customer service phone number.

Subfield 006 (Acceptor Additional Contact Information)

DE 122, subelement 001, subfield 006 (Acceptor Additional Contact Information) contains additional information for contacting the acceptor, such as an additional phone number or a contact name.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 006 |
| Subfield length | 3 |
| Data representation | ans...025; LLLVAR |
| Data field | Contents of subfield 006 |
| Justification | Left |

Processing rules

Acceptor Additional Contact Information may contain additional information, such as secondary phone numbers, customer service operation hours, and contact name.

Subfield 007 (Acceptor Tax ID)

DE 122, subelement 001, subfield 007 (Acceptor Tax ID) contains the identifier of the acceptor issued by a taxation authority.

Attributes

| Attribute | Value |
|---------------------|---------|
| Subfield ID | 007 |
| Subfield length | 3 |
| Data representation | ans-021 |

| Attribute | Value |
|---------------|--------------------------|
| Data field | Contents of subfield 007 |
| Justification | Left |

Values

The subfield must contain a valid value formatted per issuing taxation authority standards in positions 001 through 020 and position 021 with a value of

- Y = Card Acceptor Tax ID provided
- N = Card Acceptor Tax ID not provided
- R = Refused to provide Card Acceptor Tax ID

Processing rules

Acceptor Tax ID may be optionally provided.

Subfield 008 (Partner ID Code)

DE 122, subelement 001, subfield 008 (Partner ID Code) identifies a specific partnership agreement, generally between specific acceptors and issuers.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 008 |
| Subfield length | 3 |
| Data representation | ans...006; LLLVAR |
| Data field | Contents of subfield 008 |
| Justification | Left |

Values

Acceptors and issuers may establish Partner ID codes. If present, this subfield cannot contain all low values, all high values, all zeros, or all spaces.

Processing rules

This subfield may be used for transactions on accounts issued under co-branding agreements when one of the co-branding partners originates the transaction. It also may be used when the agreement is between the acceptor and the clearing system, such as in certain promotional discounts.

Subfield 009 (Service Location City Name)

DE 122, subelement 001, subfield 009 (Service Location City Name) contains the name of the city where the cardholder received the services, if it is different from the location identified by the acceptor city name.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 009 |
| Subfield length | 3 |
| Data representation | ans...013; LLLVAR |
| Data field | Contents of subfield 009 |
| Justification | Left |

Values

Service Location City Name must contain the name of the city, town, or village as defined by country postal standards.

Processing rules

Service Location City Name must be present for all transactions when different from the location identified in the Acceptor City Name.

For the U.S. region, this field must match the U.S. Postal Service list of acceptable cities and spellings.

Subfield 010 (Service Location Country Subdivision Code)

DE 122, subelement 001, subfield 010 (Service Location Country Subdivision Code) contains the code of the country subdivision where the cardholder received the services, if it is different from the location identified by the acceptor country subdivision code.

Attributes

| Attribute | Value |
|---------------------|---------------------------|
| Subfield ID | 010 |
| Subfield length | 3 |
| Data representation | ans-003 |
| Data field | Contents of subfield 010 |
| Justification | Left with trailing spaces |

Values

Service Location Country Subdivision Code must contain a valid code as defined in Chapter 2 of the *Quick Reference Booklet*.

Processing rules

The Service Location Subdivision Code must be present for all transactions when different from the location identified in the Acceptor Subdivision Code.

Subfield 011 (Service Location Country Code)

DE 122, subelement 001, subfield 011 (Service Location Country Code) contains the code of the country where the cardholder received the services, if it is different from the location identified by the acceptor country code.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 011 |
| Subfield length | 3 |
| Data representation | ans-003 |
| Data field | Contents of subfield 011 |
| Justification | Left |

Values

Acceptor Country Code must contain a valid three-character alphabetic code as defined in Chapter 2 of the *Quick Reference Booklet*. When territories have a defined country code in the *Quick Reference Booklet*, that country code must be used.

Processing rules

The Service Location Country Code must be present for all transactions when different from the location identified in the Acceptor Country Code.

Subfield 012 (Service Location Postal Code)

DE 122, subelement 001, subfield 012 (Service Location Postal Code) contains the postal code of the country where the cardholder received the services, if it is different from the location identified by the acceptor postal code.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 012 |
| Subfield length | 3 |
| Data representation | ans...010; LLLVAR |
| Data field | Contents of subfield 012 |
| Justification | Left |

Values

Service Location Postal Code must contain a valid code as defined by country postal standards.

Processing rules

The Service Location Postal Code must be present for all transactions when different from the Acceptor Postal Code and contain a valid code for countries that utilize postal codes. This information must be populated and formatted as defined by country postal standards.

Dual Message System (Authorization) edits

Mastercard will perform a length edit for each new subfield. If the subfield fails the length check, the message will be rejected with DE 39 (Response Code) equals 30 (Format error).

Transaction investigator

Mastercard will update the Transaction Investigator to reflect the new and revised data element information in this announcement.

Clearing

Mastercard will introduce changes to the Clearing Platform to support this announcement.

Message layouts

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

Dual Message System (Clearing) message layout changes

Mastercard will add PDS 0216 as applicable for the noted message types. Whether the data element is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

First Presentment/1240

| No. | Data element name | Org | Sys | Dst |
|-------|--------------------------|-----|-----|-----|
| p0216 | Additional Acceptor Data | C | . | C |

First Chargeback/1442 and Arbitration Chargeback/1442

| No. | Data element name | Org | Sys | Dst |
|-------|--------------------------|-----|-----|-----|
| p0216 | Additional Acceptor Data | C | . | C |

Second Presentment/1240

| No. | Data element name | Org | Sys | Dst |
|-------|--------------------------|-----|-----|-----|
| p0216 | Additional Acceptor Data | C | . | C |

IPM data element and private data subelement definitions

Mastercard will update data elements or private data subelement definitions to support this announcement.

DE 41 (Acceptor Terminal ID)

The identifier assigned by the acceptor or the acquirer to the terminal, payment gateway, or other acceptance device used to capture account data to effect a transaction at the acceptor location.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Usage

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for usage details per system.

Processing rules

The Acceptor Terminal ID must be present in all transactions.

Acceptor Terminal ID must uniquely identify each point-of-sale terminal and ATM terminal at the acceptor location. For electronic commerce, phone/mail order, or other card-not-present environments, the value must uniquely identify each payment gateway or other device used to capture account data to effect a transaction at the acceptor location.

DE 42 (Acceptor ID)

This data element contains the identifier assigned by the acquirer to the acceptor and its location, or to the payment facilitator.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Usage

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for usage details per system.

Processing rules

The Acceptor ID must be present in all transactions and must uniquely identify each acceptor and its location.

Payment facilitator-enabled transactions must uniquely identify the payment facilitator. The Acceptor ID of the submerchant must be provided in the submerchant ID data element.

DE 43 (Acceptor Name/Location)

DE 43 (Acceptor Name/Location) contains the name and location of the acceptor point of interaction.

Subfield 1 (Acceptor Name)

DE 43 (Acceptor Name/Location), subfield 1 (Acceptor Name) contains the name of the acceptor that should be recognizable by the cardholder and may include other descriptors, such as a store number.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The Acceptor Name must be present for all transactions and contain a valid merchant/ATM owner/entity name that is most recognizable to the cardholder.

Unique identifiers, invoice numbers, or additional descriptors must be placed after the merchant/ATM owner/entity name.

When a merchant is a part of a chain or franchise, the name most recognizable to the cardholder must be provided at the beginning of the field, followed by a store number or other unique identifier for each location. For a chain or franchise that has been issued a Mastercard Assigned ID, all submitted transactions must contain the Mastercard Assigned ID data element.

For any MCC in the 3000-3350 range (Airlines), the Abbreviated Airline listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field followed by the Airline Ticket Number.

For any MCC in the 3351-3500 range (Automobile/Vehicle Rentals), the first nine characters of the Description listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field and then followed by a unique identifier for each location.

For any MCC in the 3501-3999 range (Hotels and Motels), the first nine characters of the Description listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field and then followed by a unique identifier for each location.

The (ISO)/IEC 8859-1:1998 (Latin Alphabet No. 1) character set must be used.

Program rules

Payment facilitator-enabled transactions: The submerchant name must be provided. The Payment Facilitator Name or abbreviated name must be provided, followed by an asterisk "*" and the submerchant name. All submitted transactions must contain the Payment Facilitator ID submitted in the Payment Facilitator ID data element.

Staged digital wallet operator: The staged digital wallet operator name must be provided. If issuer authorization for the transaction is occurring at the time of the consumer's purchase of products or services, then the staged digital wallet operator name must be provided, followed by an asterisk "*" and the retailer name. If the retailer is identified with an MCC in the 3000-3999 range, then the appropriate industry MCC value, rather than individual retailer MCC, if assigned, must be provided.

Mastercard® rePower™ transactions must have the value "MC repower" following the merchant/ATM owner/entity name providing the service.

Payment Transactions must contain the name of the payment provider. Payee information must be provided in the Additional Transaction Reference Data and MoneySend Receiver Data data elements.

Country rules

Mexico-acquired transactions must contain only

- uppercase alpha characters (A-Z) (cannot contain accent characters)
- numeric characters (0-9)
- ampersand (&)
- asterisk (*) and,
- space (cannot be the first character or contain more than one space between words).

Subfield 2 (Acceptor Street Address)

DE 43 (Acceptor Name/Location), subfield 2 (Acceptor Street Address) contains the street address of the acceptor, which should include the street number, street name, and other identifiers of the precise location, such as a building or unit number.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor Street Address must contain all Address Line 1 and Address Line 2 information, including

- the name of the street or throughfare
- the locality or community
- the building or house number; and
- any apartment, unit, suite, or floor number, if applicable.

This information must be populated and formatted as defined by country postal standards.

Processing rules

The Acceptor Street Address must be present for all transactions and contain a valid location for the acceptor. The location of the acceptor will generally be the physical location where the transaction occurred or business location for transactions that occur virtually. Refer to the Acceptor & Service Location Matrix for the required population of location data elements based on the point of interaction context.

If the information for Acceptor Street Address does not exist per country postal standards, then the value of "Unavailable" must be provided.

Program rules

Payment facilitator-enabled transactions: The submerchant street address must be provided.

Subfield 3 (Acceptor City Name)

DE 43, subfield 3 contains the city name of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor City Name must contain the name of the city, town, or village as defined by country postal standards.

For U.S. region transactions, Acceptor City Name must match the U.S. Postal Service list of acceptable cities and spellings by postal code.

Processing rules

The Acceptor City Name must be present for all transactions and contain a valid location for the acceptor. The location of the acceptor will generally be the physical location where the transaction occurred or the business location for transactions that occur virtually.

Program rules

Payment facilitator-enabled transactions: The submerchant city name must be provided.

Subfield 4 (Acceptor Postal Code)

This subfield contains the postal code of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The Acceptor Postal Code must be present for all transactions and contain a valid code for countries that utilize postal codes. This information must be populated and formatted as defined by country postal standards.

Program rules

Payment facilitator-enabled transactions: The submerchant postal code must be provided.

Subfield 6 (Acceptor Country Code)

DE 43, subfield 6 contains the ISO 3166-1 country code of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor Country Code must contain a valid three-character alphabetic code as defined in Chapter 2 of the *Quick Reference Booklet*. When territories have a defined country code in the *Quick Reference Booklet*, that country code must be used.

Processing rules

The Acceptor Country Code must be present for all transactions.

Program rules

Payment facilitator-enabled transactions: The submerchant country code must be provided.

PDS 0170, subfield 1 (Acceptor Customer Service Phone Number)

PDS 0170, subfield 1 (Acceptor Customer Service Phone Number) contains the phone number of the acceptor that can be used for transaction inquiries.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor Customer Service Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards.

For U.S. region and Canada transactions, if present, Acceptor Customer Service Phone Number must be 10 positions with the beginning three positions numeric.

Application notes

The Acceptor Customer Service Phone Number should be present for all transactions and contain a valid phone number, unless a URL is provided for contact.

For U.S. region and Canada transactions Acceptor Customer Service Phone Number must be present for mail order, phone order, and standing/recurring transactions.

Program rules

Payment facilitator-enabled transactions: The submerchant customer service phone number should be provided.

PDS 0170, subfield 2 (Acceptor Phone Number)

PDS 0170, subfield 2 (Acceptor Phone Number) contains the business phone number of the acceptor, if different from the acceptor customer service phone number.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards.

For U.S region and Canada transactions, if present, Acceptor Phone Number must be 10 positions with the beginning three positions numeric.

Processing rules

The acceptor phone number can be provided when different from the acceptor customer phone number.

PDS 0175 (Acceptor URL Address)

PDS 0175 (Acceptor URL Address) contains the web address of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Not applicable.

Processing rules

The Acceptor URL Address must be present for all electronic commerce transactions and contain a valid website address. For all other transactions, it must be provided unless a customer service phone is provided for contact.

Program rules

Payment facilitator-enabled transaction: The submerchant acceptor URL should be provided.

PDS 0208 (Submerchant ID)

PDS 0208 (Submerchant ID) contains the identifier assigned by the acquirer or the payment facilitator to the submerchant and its location.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The submerchant ID must be present for all payment facilitator-acquired transactions and must uniquely identify each submerchant and its location.

PDS 0216 (Additional Acceptor Data)

PDS 0216 (Additional Acceptor Data) contains subfields representing data related to the acceptor and service location.

Usage

| Message | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| First Presentment/ 1240 | C | . | C |
| First Chargeback/1442 | C | . | C |
| Second Presentment/ 1240 | C | . | C |
| Arbitration Chargeback/ 1442 | C | . | C |

Attributes

| | |
|---------------------|----------------------------|
| Data Representation | ans-29; TAGLLL |
| Tag field | 0216 |
| Length field | 3 positions, value = 029 |
| Data Field | Fixed length, 29 positions |
| Subfields | 4 subfields |
| Justification | See subfields |

Subfield 1 (Service Location City Name)

PDS 0216, subfield 1 (Service Location City Name) contains the name of the city where the cardholder received the services, if it is different from the location identified by the acceptor city name.

Attributes

| | Attribute | Value |
|---------------------|---------------------------|-------|
| Subfield ID | n-2 | 01 |
| Subfield length | n-2 | 13 |
| Data representation | ans-13 | |
| Justification | Left with trailing spaces | |

Values

Service Location City Name must contain the name of the city, town, or village as defined by country postal standards.

Processing rules

Service Location City Name must be present for all transactions when different from the location identified in the Acceptor City Name.

For the U.S. region, this field must match the U.S. Postal Service list of acceptable cities and spellings.

Subfield 2 (Service Location Country Subdivision Code)

PDS 0216, subfield 2 (Service Location Country Subdivision Code) contains the code of the country subdivision where the cardholder received the services, if it is different from the location identified by the acceptor country subdivision code.

Attributes

| | Attribute | Value |
|---------------------|---------------------------|-------|
| Subfield ID | n-2 | 02 |
| Subfield length | n-2 | 03 |
| Data representation | ans-3 | |
| Justification | Left with trailing spaces | |

Values

Service Location Country Subdivision Code must contain a valid code as defined in Chapter 2 of the *Quick Reference Booklet*.

Processing rules

The Service Location Subdivision Code must be present for all transactions when different from the location identified in the Acceptor Subdivision Code.

Subfield 3 (Service Location Country Code)

PDS 0216, subfield 3 (Service Location Country Code) contains the code of the country where the cardholder received the services, if it is different from the location identified by the acceptor country code.

Attributes

| | Attribute | Value |
|---------------------|-----------|-------|
| Subfield ID | n-2 | 03 |
| Subfield length | n-2 | 03 |
| Data representation | ans-3 | |
| Justification | Left | |

Values

Acceptor Country Code must contain a valid three-character alphabetic code as defined in Chapter 2 of the *Quick Reference Booklet*. When territories have a defined country code in the *Quick Reference Booklet*, that country code must be used.

Processing rules

The Service Location Country Code must be present for all transactions when different from the location identified in the Acceptor Country Code.

Subfield 4 (Service Location Postal Code)

PDS 0216, subfield 4 (Service Location Postal Code) contains the postal code of the country where the cardholder received the services, if it is different from the location identified by the acceptor postal code.

Attributes

| | Attribute | Value |
|---------------------|---------------------------|-------|
| Subfield ID | n-2 | 04 |
| Subfield length | n-2 | 10 |
| Data representation | ans-10 | |
| Justification | Left with trailing spaces | |

Values

Service Location Postal Code must contain a valid code as defined by country postal standards.

Processing rules

The Service Location Postal Code must be present for all transactions when different from the Acceptor Postal Code and contain a valid code for countries that utilize postal codes. This information must be populated and formatted as defined by country postal standards.

IPM MPE

Mastercard will update IPM MPE tables IP0008T1: PDS Attributes and IP0009T1 (PDS Subfield Attributes) to account for the new subfields in PDS 0216.

Dual Message System (Clearing) edits

New edit: PDS 0216 (Additional Acceptor Data)

Mastercard will create this edit to ensure that PDS 0216 is a valid length when present.

| Error Number | Requirement |
|---|--------------------------|
| 2180 | PDS 0216 must be 001-029 |
| This edit is performed in Clearing Optimizer and/or GCMS for First Presentment/1240 messages. | |

Error numbers

Error numbers in new edits

| Field/subfield | Error number | Error message | Edit performed by... |
|----------------|--------------|-------------------------|--------------------------------|
| PDS 0216 | 2180 | PDS0216 MUST BE 001-029 | Clearing Optimizer and/or GCMS |

Transaction investigator

Mastercard will update the Transaction Investigator to reflect the new and revised private data subelement information in this announcement.

Single Message System

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

Message layouts

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

Single Message System message layout changes

Mastercard will add DE 122 as applicable for the noted message types. Whether the data element is mandatory, conditional, optional, system-provided, or not required is as noted for each applicable message.

Financial Transaction Request/0200

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | P | C | |

Financial Transaction Advice/0220

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | P | C | |

Financial Transaction Advice/0220: Debit Mastercard stand-in

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | C | P | C | |

Acquirer Reversal Advice/0420: acquirer-initiated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | • | X | O | |

Acquirer Reversal Advice/0420: acquirer-initiated exception

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | • | X | O | |

Acquirer Reversal Advice/0420: time-out-induced, acquirer initiated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | • | X | O | |

Acquirer Reversal Advice/0420: time-out-induced, system initiated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | • | X | O | |

Acquirer Reversal Advice/0420: exception, system initiated

| DE ID | Data element name | Org | Sys | Dst | Comments |
|-------|------------------------|-----|-----|-----|----------|
| 122 | Additional Record Data | • | X | O | |

Single Message System data elements

Mastercard will update data elements to support this announcement.

DE 41 (Acceptor Terminal ID)

The identifier assigned by the acceptor or the acquirer to the terminal, payment gateway, or other acceptance device used to capture account data to effect a transaction at the acceptor location.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Usage

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for usage details per system.

Processing rules

The Acceptor Terminal ID must be present in all transactions.

Acceptor Terminal ID must uniquely identify each point-of-sale terminal and ATM terminal at the acceptor location. For electronic commerce, phone/mail order, or other card-not-present environments, the value must uniquely identify each payment gateway or other device used to capture account data to effect a transaction at the acceptor location.

DE 42 (Acceptor ID)

This data element contains the identifier assigned by the acquirer to the acceptor and its location, or to the payment facilitator.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Usage

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for usage details per system.

Processing rules

The Acceptor ID must be present in all transactions and must uniquely identify each acceptor and its location.

Payment facilitator-enabled transactions must uniquely identify the payment facilitator. The Acceptor ID of the submerchant must be provided in the submerchant ID data element.

DE 43 (Acceptor Name and Location)

DE 43 (Acceptor Name/Location) contains the name and location of the acceptor point of interaction.

Subfield 1 (Acceptor Name)

DE 43 (Acceptor Name/Location), subfield 1 (Acceptor Name) contains the name of the acceptor that should be recognizable by the cardholder and may include other descriptors, such as a store number.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The Acceptor Name must be present for all transactions and contain a valid merchant/ATM owner/entity name that is most recognizable to the cardholder.

Unique identifiers, invoice numbers, or additional descriptors must be placed after the merchant/ATM owner/entity name.

When a merchant is a part of a chain or franchise, the name most recognizable to the cardholder must be provided at the beginning of the field, followed by a store number or other unique identifier for each location. For a chain or franchise that has been issued a Mastercard Assigned ID, all submitted transactions must contain the Mastercard Assigned ID data element.

For any MCC in the 3000-3350 range (Airlines), the Abbreviated Airline listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field followed by the Airline Ticket Number.

For any MCC in the 3351-3500 range (Automobile/Vehicle Rentals), the first nine characters of the Description listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field and then followed by a unique identifier for each location.

For any MCC in the 3501-3999 range (Hotels and Motels), the first nine characters of the Description listed in Chapter 3 of the *Quick Reference Booklet* must be provided in positions 1-9 of the field and then followed by a unique identifier for each location.

The (ISO)/IEC 8859-1:1998 (Latin Alphabet No. 1) character set must be used.

Program rules

Payment facilitator-enabled transactions: The submerchant name must be provided. The Payment Facilitator Name or abbreviated name must be provided, followed by an asterisk "*" and the submerchant name. All submitted transactions must contain the Payment Facilitator ID submitted in the Payment Facilitator ID data element.

Staged digital wallet operator: The staged digital wallet operator name must be provided. If issuer authorization for the transaction is occurring at the time of the consumer's purchase of products or services, then the staged digital wallet operator name must be provided, followed by an asterisk "*" and the retailer name. If the retailer is identified with an MCC in the 3000-3999 range, then the appropriate industry MCC value, rather than individual retailer MCC, if assigned, must be provided.

Mastercard® rePower™ transactions must have the value "MC repower" following the merchant/ATM owner/entity name providing the service.

Payment Transactions must contain the name of the payment provider. Payee information must be provided in the Additional Transaction Reference Data and MoneySend Receiver Data data elements.

Country rules

Mexico-acquired transactions must contain only

- uppercase alpha characters (A-Z) (cannot contain accent characters)
- numeric characters (0-9)
- ampersand (&)
- asterisk (*) and,
- space (cannot be the first character or contain more than one space between words).

Subfield 2 (Space)

DE 43, subfield 2 space represents a delimited (space).

Attributes

| Attribute | Description |
|---------------------|-------------------------|
| Data representation | ans-1 |
| Data field | Contents of position 23 |
| Justification | N/A |

Values

Must contain a space (delimiter).

Processing rules

Single Message System acquirers must no longer submit the surcharge-free indicator in DE 43, subfield 2. This indicator must be submitted in DE 48, subelement 95, subfield 1 (Surcharge-Free Alliance).

Subfield 3 (Acceptor City Name)

DE 43, subfield 3 contains the city name of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor City Name must contain the name of the city, town, or village as defined by country postal standards.

For U.S. region transactions, Acceptor City Name must match the U.S. Postal Service list of acceptable cities and spellings by postal code.

Processing rules

The Acceptor City Name must be present for all transactions and contain a valid location for the acceptor. The location of the acceptor will generally be the physical location where the transaction occurred or the business location for transactions that occur virtually.

Program rules

Payment facilitator-enabled transactions: The submerchant city name must be provided.

Subfield 5 (Acceptor Country Code)

DE 43, subfield 5 contains the ISO 3166-1 country code of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Values

Acceptor Country Code must contain a valid three-character alphabetic code as defined in Chapter 2 of the *Quick Reference Booklet*. When territories have a defined country code in the *Quick Reference Booklet*, that country code must be used.

Processing rules

The Acceptor Country Code must be present for all transactions.

Program rules

Payment facilitator-enabled transactions: The submerchant country code must be provided.

DE 48 (Additional Data)

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

Subelement 37 (Additional Merchant Data)

DE 48, subelement 37 (Additional Merchant Data) contains subfields representing the ID of the participating service provider in a transaction and the submerchant ID. The service provider can be a payment facilitator or independent sales organization.

Subfield 3 (Submerchant ID)

DE 48, subelement 37, subfield 3 (Submerchant ID) contains the identifier assigned by the acquirer or the payment facilitator to the submerchant and its location.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The submerchant ID must be present for all payment facilitator-acquired transactions and must uniquely identify each submerchant and its location.

DE 61 (Point of Service [POS] Data)

DE 61 (Point-of-Service [POS] Data) indicates the conditions that exist at the point of service at the time of the transaction. Note that DE 61 supersedes and replaces the ISO-specified DE 25 (Point-of-Service [POS] Condition Code) which is not used in the *Single Message System Specifications*.

Subfield 14 (Acceptor Postal Code)

This subfield contains the postal code of the acceptor.

Attributes

No changes for this system. See the *Customer Interface Specification*, *IPM Clearing Formats*, or *Single Message System* manuals for attribute details per system.

Processing rules

The Acceptor Postal Code must be present for all transactions and contain a valid code for countries that utilize postal codes. This information must be populated and formatted as defined by country postal standards.

Program rules

Payment facilitator-enabled transactions: The submerchant postal code must be provided.

DE 122 (Additional Record Data)

DE 122 is a free-format, variable-length data element used for transmitting file record data in various message types. When used in Issuer File Update Request Response/0312 messages, this data element contains additional record data for file inquiry requests. When used in Financial Transaction Request and Financial

Transaction Advice messages, this element contains additional data related to the acceptor and acceptor location.

Attributes

| Attribute | Description |
|---------------------|-------------------------|
| Data representation | ans...999; LLLVAR |
| Data element length | 3 |
| Data field | Contents of subelements |
| Subelements | 1 |
| Justification | See "Subelements" |

Usage

| Message | Org | Sys | Dst |
|---|-----|-----|-----|
| Financial Transaction Request/0200 | C | P | C |
| Financial Transaction Advice/0220 | C | P | C |
| Financial Transaction Advice/0220: Debit Mastercard stand-in | C | P | C |
| Acquirer Reversal Advice/0420: acquirer-initiated | • | X | O |
| Acquirer Reversal Advice/0420: acquirer-initiated exception | • | X | O |
| Acquirer Reversal Advice/0420: time-out-induced, acquirer initiated | • | X | O |
| Acquirer Reversal Advice/0420: time-out-induced, system Initiated | • | X | O |
| Acquirer Reversal Advice/0420: exception, system initiated | • | X | O |
| Issuer File Update Request Response/0312 | C | P | C |

Encoding scheme for DE 122

Mastercard organizes DE 122 into a group of encoded subelements and subfields.

Structure of DE 122 subelement

| LLL | VAR: maximum length varies | | |
|--------------|----------------------------|-------------------|----------------------------|
| 3 bytes | 3 bytes | 3 bytes | Variable length |
| Total length | First subelement data | | |
| | Subelement ID | Subelement length | Subelement variable length |

| Number of Bytes | Attribute | Value |
|-----------------|---------------------------------|---------------------------------------|
| 3 | Total data element length | The "LLL" portion of the data element |
| 3 | Subelement ID | In the range 001–099 |
| 3 | Subelement length | Variable |
| 1...nnn | Subelement variable length data | Contents of Subfields |

Structure of DE 122 subfields within a subelement

| LLL | VAR: maximum length varies | |
|---------------------|----------------------------|-------------------------------|
| 3 bytes | 3 bytes | Variable length |
| First subfield data | | |
| Subfield ID | Subfield length | Subfield variable length data |

| Number of bytes | Attribute | Value |
|-----------------|-------------------------------|-------------------------|
| 3 | Subfield ID | In the range of 001-099 |
| 3 | Subfield length | Variable |
| 1...nnn | Subfield variable length data | Contains valid values |

Subelement 001 (Additional Acceptor Data)

DE 122 (Additional Record Data), subelement 001 (Additional Acceptor Data) contains the Acceptor Street Address, the Acceptor Country Subdivision Code, Acceptor URL Address, Acceptor Customer Service Phone Number, Acceptor Phone Number, Acceptor Additional Contact Information, Acceptor Tax ID, Partner ID Code, Service Location City Name, Service Location Country Subdivision Code, Service Location Country Code, and Service Location Postal Code.

Attributes

| Attribute | Value | Description |
|---------------------|-------------------|--|
| Subelement ID | 001 | |
| Subelement length | 3 | |
| Data representation | ans...491; LLLVAR | |
| Data field | | Contents of subfields |
| Number of subfields | 012 | Subfield 001 (Acceptor Street Address) Subfield 002 (Acceptor Country Subdivision Code) Subfield 003 (Acceptor URL address) Subfield 004 (Acceptor Customer Service Phone Number) Subfield 005 (Acceptor Phone Number) Subfield 006 (Acceptor Additional Contact Information) Subfield 007 (Acceptor Tax ID) Subfield 008 (Partner ID Code) Subfield 009 (Service Location City Name) Subfield 010 (Service Location Country Subdivision Code) Subfield 011 (Service Location Country Code) Subfield 012 (Service Location Postal Code) |
| Justification | See subfields | |

Subfield 001 (Acceptor Street Address)

DE 122, subelement 001, subfield 001 (Acceptor Street Address) contains the street address of the acceptor, which should include the street number, street name, and other identifiers of the precise location, such as a building or unit number.

Attributes

| Attribute | Value |
|-------------|-------|
| Subfield ID | 001 |

| Attribute | Value |
|---------------------|--------------------------|
| Subfield length | 3 |
| Data representation | ans...048; LLLVAR |
| Data field | Contents of subfield 001 |
| Justification | Left |

Values

Acceptor Street Address must contain all Address Line 1 and Address Line 2 information, including

- the name of the street or throughfare
- the locality or community
- the building or house number; and
- any apartment, unit, suite, or floor number, if applicable.

This information must be populated and formatted as defined by country postal standards.

Processing rules

The Acceptor Street Address must be present for all transactions and contain a valid location for the acceptor. The location of the acceptor will generally be the physical location where the transaction occurred or business location for transactions that occur virtually.

If the information for Acceptor Street Address does not exist per country postal standards, then the value of "Unavailable" must be provided.

Program rules

Payment facilitator-enabled transactions: The submerchant street address must be provided.

Subfield 002 (Acceptor Country Subdivision Code)

DE 122, subelement 001, subfield 002 (Acceptor Country Subdivision Code) contains the ISO 3166-2 code identifying the state, province, or other country subdivision of the acceptor.

Attributes

| Attribute | Value |
|---------------------|---------------------------|
| Subfield ID | 002 |
| Subfield length | 3 |
| Data representation | ans-003 |
| Data field | Contents of subfield 002 |
| Justification | Left with trailing spaces |

Values

Acceptor Country Subdivision Code must contain a valid code as defined in Chapter 2 of the *Quick Reference Booklet*.

Processing rules

The Acceptor Country Subdivision Code must be present for all transactions when defined in Chapter 2 of the *Quick Reference Booklet*.

Program rules

Payment facilitator-enabled transaction: The sub-merchant country subdivision code must be provided.

Subfield 003 (Acceptor URL address)

DE 122, subelement 001, subfield 003 (Acceptor URL Address) contains the web address of the acceptor.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 003 |
| Subfield length | 3 |
| Data representation | ans...255; LLLVAR |
| Data field | Contents of subfield 003 |
| Justification | Left |

Processing rules

The Acceptor URL Address must be present for all electronic commerce transactions and contain a valid website address. For all other transactions, it must be provided unless a customer service phone is provided for contact.

Program rules

Payment facilitator-enabled transaction: The submerchant acceptor URL should be provided.

Subfield 004 (Acceptor Customer Service Phone Number)

DE 122, subelement 001, subfield 004 (Acceptor Customer Service Phone Number) contains the phone number of the acceptor that can be used for transaction inquiries.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 004 |
| Subfield length | 3 |
| Data representation | ans...016; LLLVAR |
| Data field | Contents of subfield 004 |

| Attribute | Value |
|---------------|-------|
| Justification | Left |

Values

Acceptor Customer Service Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards.

For U.S. region and Canada region transactions, if present, Acceptor Customer Service Phone Number must be 10 positions with the beginning three positions numeric.

Application notes

The Acceptor Customer Service Phone Number should be present for all transactions and contain a valid phone number, unless a URL is provided for contact.

For U.S. region and Canada transactions Acceptor Customer Service Phone Number must be present for mail order, phone order, and standing/recurring transactions.

Program rules

Payment facilitator-enabled transactions: The submerchant customer service phone number should be provided.

Subfield 005 (Acceptor Phone Number)

DE 122, subelement 001, subfield 005 (Acceptor Phone Number) contains the business phone number of the acceptor, if different from the acceptor customer service phone number.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 005 |
| Subfield length | 3 |
| Data representation | ans...016; LLLVAR |
| Data field | Contents of subfield 005 |
| Justification | Left |

Values

Acceptor Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards.

For U.S region and Canada region transactions, if present, Acceptor Phone Number must be 10 positions with the beginning three positions numeric.

Processing rules

The acceptor phone number can be provided when different from the acceptor customer service phone number.

Subfield 006 (Acceptor Additional Contact Information)

DE 122, subelement 001, subfield 006 (Acceptor Additional Contact Information) contains additional information for contacting the acceptor, such as an additional phone number or a contact name.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 006 |
| Subfield length | 3 |
| Data representation | ans...025; LLLVAR |
| Data field | Contents of subfield 006 |
| Justification | Left |

Processing rules

Acceptor Additional Contact Information may contain additional information, such as secondary phone numbers, customer service operation hours, and contact name.

Subfield 007 (Acceptor Tax ID)

DE 122, subelement 001, subfield 007 (Acceptor Tax ID) contains the identifier of the acceptor issued by a taxation authority.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 007 |
| Subfield length | 3 |
| Data representation | ans-021 |
| Data field | Contents of subfield 007 |
| Justification | Left |

Values

The subfield must contain a valid value formatted per issuing taxation authority standards in positions 001 through 020 and position 021 with a value of

- Y = Card Acceptor Tax ID provided
- N = Card Acceptor Tax ID not provided
- R = Refused to provide Card Acceptor Tax ID

Processing rules

Acceptor Tax ID may be optionally provided.

Subfield 008 (Partner ID Code)

DE 122, subelement 001, subfield 008 (Partner ID Code) identifies a specific partnership agreement, generally between specific acceptors and issuers.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 008 |
| Subfield length | 3 |
| Data representation | ans...006; LLLVAR |
| Data field | Contents of subfield 008 |
| Justification | Left |

Values

Acceptors and issuers may establish Partner ID codes. If present, this subfield cannot contain all low values, all high values, all zeros, or all spaces.

Processing rules

This subfield may be used for transactions on accounts issued under co-branding agreements when one of the co-branding partners originates the transaction. It also may be used when the agreement is between the acceptor and the clearing system, such as in certain promotional discounts.

Subfield 009 (Service Location City Name)

DE 122, subelement 001, subfield 009 (Service Location City Name) contains the name of the city where the cardholder received the services, if it is different from the location identified by the acceptor city name.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 009 |
| Subfield length | 3 |
| Data representation | ans...013; LLLVAR |
| Data field | Contents of subfield 009 |
| Justification | Left |

Values

Service Location City Name must contain the name of the city, town, or village as defined by country postal standards.

Processing rules

Service Location City Name must be present for all transactions when different from the location identified in the Acceptor City Name.

For the U.S. region, this field must match the U.S. Postal Service list of acceptable cities and spellings.

Subfield 010 (Service Location Country Subdivision Code)

DE 122, subelement 001, subfield 010 (Service Location Country Subdivision Code) contains the code of the country subdivision where the cardholder received the services, if it is different from the location identified by the acceptor country subdivision code.

Attributes

| Attribute | Value |
|---------------------|---------------------------|
| Subfield ID | 010 |
| Subfield length | 3 |
| Data representation | ans-003 |
| Data field | Contents of subfield 010 |
| Justification | Left with trailing spaces |

Values

Service Location Country Subdivision Code must contain a valid code as defined in Chapter 2 of the *Quick Reference Booklet*.

Processing rules

The Service Location Subdivision Code must be present for all transactions when different from the location identified in the Acceptor Subdivision Code.

Subfield 011 (Service Location Country Code)

DE 122, subelement 001, subfield 011 (Service Location Country Code) contains the code of the country where the cardholder received the services, if it is different from the location identified by the acceptor country code.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 011 |
| Subfield length | 3 |
| Data representation | ans-003 |
| Data field | Contents of subfield 011 |
| Justification | Left |

Values

Acceptor Country Code must contain a valid three-character alphabetic code as defined in Chapter 2 of the *Quick Reference Booklet*. When territories have a defined country code in the *Quick Reference Booklet*, that country code must be used.

Processing rules

The Service Location Country Code must be present for all transactions when different from the location identified in the Acceptor Country Code.

Subfield 012 (Service Location Postal Code)

DE 122, subelement 001, subfield 012 (Service Location Postal Code) contains the postal code of the country where the cardholder received the services, if it is different from the location identified by the acceptor postal code.

Attributes

| Attribute | Value |
|---------------------|--------------------------|
| Subfield ID | 012 |
| Subfield length | 3 |
| Data representation | ans...010; LLLVAR |
| Data field | Contents of subfield 012 |
| Justification | Left |

Values

Service Location Postal Code must contain a valid code as defined by country postal standards.

Processing rules

The Service Location Postal Code must be present for all transactions when different from the Acceptor Postal Code and contain a valid code for countries that utilize postal codes. This information must be populated and formatted as defined by country postal standards.

Single Message System edits

Mastercard will perform a length edit for each new subfield. If the subfield fails the length check, the message will be declined with DE 39 (Response Code) equals 30 (Format error).

Transaction investigator

Mastercard will update the Transaction Investigator to reflect the new and revised data element information in this announcement.

250-byte Batch Data File

Mastercard will update the 250-byte Batch Data File Financial/Non-financial Posting Addendum Record (FPST) and Financial/Non-financial Exception Posting Record (EPST).

For the FPST and EPST,

- the acceptor name will no longer contain the address. The field will only contain the acceptor name.

- the acceptor city name will no longer contain the phone number. The field will only contain the acceptor city name.
- the acceptor country code will no longer contain the state. The field will only contain the acceptor country code

Mastercard will also create a new Financial/Non-financial Posting Addendum Record (FPS2) and a new Financial/Non-financial Exception Posting Record (EPS2).

New Financial/Non-financial Posting Addendum Record (FPS2) usage and creation details

The new Financial/Non-financial Posting Addendum Record (FPS2) will follow the corresponding Financial/Non-financial Posting Addendum Record (FPST). Customers who elect to receive the FPST message will also receive the FPS2 message.

The FPS2 record is created when either

- the FPST Processor Data File (PDF) flag is turned on
- the STND PDF flag is turned on and the Response Code is STND, or
- the MMBH PDF flag is turned on and the Response Code is MMBH.

New Financial/Non-financial Exception Posting Record (EPS2) details

The new Financial/Non-financial Exception Posting Record (EPS2) will follow the corresponding EPST record. Financial/Non-financial Posting Addendum Record (FPST)

| Field description | Position | ISO DE No./subfield | Attribute | Valid values |
|-----------------------|----------|---------------------|-----------|--------------|
| Acceptor name | 95-116 | 43 | ans-22 | |
| Acceptor city name | 117-132 | 43 | ans-16 | |
| Acceptor country code | 133-135 | 43 | ans-3 | |

Financial/Non-financial Posting Addendum Record (FPS2)

| Field description | Position | ISO DE No./subfield | Attribute | Valid values |
|--|----------|---------------------|-----------|--------------|
| Message type indicator | 1-4 | N/A | an-4 | FPS2 |
| Switch serial number | 5-13 | 63/3 | n-9 | |
| Acceptor street address | 14-61 | 122/001 | ans-48 | |
| Acceptor country subdivision code | 62-64 | 122/002 | ans-3 | |
| Acceptor customer service phone number | 65-80 | 122/004 | ans-16 | |
| Filler | 81-250 | N/A | ans-170 | Spaces |

Financial/Non-financial Exception Posting Record (EPST)

| Field description | Position | ISO DE No./subfield | Attribute | Valid values |
|-----------------------|----------|---------------------|-----------|--------------|
| Acceptor name | 95-116 | 43 | ans-22 | |
| Acceptor city name | 117-132 | 43 | ans-16 | |
| Acceptor country code | 133-135 | 43 | ans-3 | |

Financial/Non-financial Exception Posting Record (EPS2)

| Field description | Position | ISO DE No./subfield | Attribute | Valid values |
|--|----------|---------------------|-----------|--------------|
| Message type indicator | 1-4 | N/A | an-4 | EPS2 |
| Switch serial number | 5-13 | 63/3 | n-9 | |
| Acceptor street address | 14-61 | 122/01 | ans-48 | |
| Acceptor country subdivision code | 62-64 | 122/02 | ans-3 | |
| Acceptor customer service phone number | 65-80 | 122/04 | ans-16 | |
| Filler | 81-250 | N/A | ans-170 | Spaces |

Single Message System Transaction Manager

Mastercard will update the Single Message System Transaction Investigator to reflect the new and revised data element information in this announcement.