



Mastercard Send Release Notes

Release 24.1

MTF: 6 May 2024
Production: 29 May 2024

These release notes provide advance notification of intended changes for the stated release. These release notes have been updated since first publication—the changes are highlighted.

Implemented product changes will be reflected in the product documentation after the release execution.

12 April 2024 — update

Account Information and AVS Documentation Becoming Public

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Account Information & AVS documentation
Effective date	Now — This change was communicated in the 23.4 release notes republished 30 January 2024. Information repeated for visibility.

Action indicator	Information only
Testing recommended?	No

Why is it changing?

The Account Information Service and Account Verification Service (AVS) are additional optional services that Mastercard Send program participants can use to enhance their transfer solutions. Extra fees may apply for using these services, as set forth in the *Mastercard Consolidated Billing System* manual, generated by the Pricing Guide tool in the Pricing and Billing Resource Center on Mastercard Connect or otherwise communicated by Mastercard to the program participant.

When we introduced the Account Information and AVS documentation sets on Mastercard Developers, we made them access restricted to avoid confusion to, and accidental use by, participants not registered for those services. However, this meant that anyone interested in those services had to request access, which delayed them learning about those APIs.

What is changing & what is the impact?

To enable anyone to learn about the Account Information Service and AVS easily, we are making those documentation sets public.

NOTE: This change affects documentation access only. There is **no** change to the API service, customers' keys, API endpoints, or fees.



Disbursement API – Sender Account Required for Disbursements to Mastercard Accounts

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Disbursement API
Effective date	Now — This change was communicated in the 23.4 release notes republished 30 January 2024. Information repeated for visibility.

Action indicator	Information only
Testing recommended?	Yes, if you need to adjust your code

Why is it changing?

The Disbursement API 'sender_account_uri' field identifies the sending account that is funding the disbursement. Mastercard Send uses that value to populate the Sender Account Number in the Payment Transaction network message it sends to the Receiving Institution for approval.

The API can be used to disburse to Mastercard and non-Mastercard accounts. Some non-Mastercard networks do not require the Sender Account Number, so the 'sender_account_uri' API field is not marked as a required field. However, the field is required for disbursements to Mastercard accounts.

The *MoneySend and Funding Transactions Program Standards Addendum for Coding Standards* and the *Gaming and Gambling Payments Program Standards* both apply to Mastercard Send transactions to Mastercard accounts, and they indicate that the Sender Account Number must be present for Payment Transactions. However, the Disbursement API specification and accompanying Mastercard Developers documentation did not make it clear that the 'sender_account_uri' field is required for such disbursements.

What is changing & what is the impact?

We have improved the Disbursement API documentation as follows to help ensure API users know the 'sender_account_uri' field requirements for disbursements to Mastercard accounts:

- Improved the API specification's 'sender_account_uri' field description:
sender_account_uri
URI identifying the Sender's account number for this disbursement (payment transaction). For the allowed schemes and format, see Account URIs. See also Funding Source. For disbursements to Mastercard accounts, you must provide a value in this field, for example the full PAN or token (for a card account), full account number (for a Deposit or Bank Account), or full wallet ID (for a wallet). Alternative values might be permitted depending on the program standards and use case, such as #CASH, #NA, or 9999999999999995; see Account URIs.
- Updated the accompanying Account URIs, Government ID URIs, and Funding Source documentation pages.

If you are using this API to disburse to Mastercard accounts and do not currently provide a 'sender_account_uri' field value that identifies the sending account, please adjust your code to provide that value. This value will help you comply with Mastercard program standards and can reduce the risk of Receiving Institutions declining disbursements due to the value not being present.

If you have any questions about this requirement, please contact your Mastercard representative or Implementation Manager.



Disbursement and Payment Transfer APIs – #NOTINCLUDED No Longer Supported for Some Fields

Audience	All users – Each customer must determine the impact on its operations
System	Mastercard Send Disbursement and P2P Payment Transfer APIs
Effective date	Now

Action indicator	Information only
Testing recommended?	Yes, if you need to adjust your code



Why is it changing?

As communicated in the 22.2 release notes, published in 2022, temporary support was provided for use of alternative value ‘#NOTINCLUDED’ in some Sender and Recipient fields. The Disbursement API and P2P Payment Transfer API now no longer allow use of that value in these fields:

- Sender First Name: ‘sender.first_name’
- Sender Last Name: ‘sender.last_name’

This relates to the changes communicated in announcement *GLB 9211.1 Revised Standards and Mastercard Network Controls for Send Transactions*.

What is changing & what is the impact?

This change was reflected in the Disbursement and P2P Payment Transfer API specifications on Mastercard Developers on 20 March 2024. This release note page provides further visibility of this change.



Support New Funding Transactions on Mastercard Network

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Funding API
Effective date	Now

Action indicator	Information only
Testing recommended?	Yes, if you use these use cases

Why is it changing?

Previously, Gaming and Gambling (G&G), Securities, and Crypto funding transactions were considered Core purchase transactions and could only be initiated via a Core MIP connection.

We have added support for these transactions to Mastercard Send so that Fintech enablers, TIs, and acquirers that service these industries can initiate funding transactions with G&G, Securities and Crypto MCCs (Merchant Category Codes) via the Funding API.

What is changing & what is the impact?

As part of this change:

- We added the additional MCCs to support G&G, Securities and Crypto Funding Transactions.
- The A2A and SWL payment types are mapped with G&G MCCs (7800, 7801, 7802, 7994, 7995, 9406) on the Single and Dual Message systems on the Mastercard Network.
- The A2A and SWL payment types are mapped with Securities MCC 6211 on the Single and Dual Message systems on the Mastercard Network.
- The A2A and SWL payment types are mapped with Crypto MCC 6051 on the Single and Dual Message systems on the Mastercard Network.

NOTE: These changes are for Mastercard Funding Transactions only. Customers wishing to use these transaction types will need to be enabled for them and adhere to applicable program rules.



Consolidated BIN File Update

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Consolidated BIN File
Effective date	12 April 2024

Action indicator	Information only
Testing recommended?	Yes, if you use this file



Why is it changing?

The Mastercard Send Consolidated BIN File contains up-to-date active Mastercard issuing account ranges that are enabled for payment processing. It provides combined BIN information from the Mastercard Parameter Extract (MPE) and Financial Institution Table (FIT), enabling Originating Institutions (OIs) and Transaction Initiators (TIs) to determine Mastercard Send Program participation and relevant parameters on Receiving Institutions' account ranges.

As announced in *AN 7713 Enhancing the Mastercard Gaming and Gambling Payments Program and Mastercard Funding Transactions Program*, Mastercard is enhancing the Gaming and Gambling Payments Program with an indicator to inform OIs and TIs about the Receiving Institution's posting speed when processing such payment transactions. We will add this indicator to the Consolidated BIN File.

What is changing & what is the impact?

We will add a 1-character Gaming and Gambling Fast Posting Indicator to the Consolidated BIN File, which will identify whether the account range supports fast posting of Gaming and Gambling payments:

- Y = Issuer supports fast posting with immediate funds availability
- N = Issuer does not support fast posting with immediate funds availability

This change is shown on the Consolidated BIN File page on Mastercard Developers:

<https://developer.mastercard.com/mastercard-send/documentation/consolidated-bin-file/>



Enhance Exception Processing for Send Auto-Reversals

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Disbursement, P2P Payment Transfer, Funding, and Funding Reversal APIs
Effective date	April 2024 29 May 2024 — This change was communicated in the 23.4 release notes and has now been scheduled for deployment.

Why is it changing?

As described in the Mastercard Developers documentation, Mastercard Send Funding and Payment Transactions can sometimes have an 'UNKNOWN' transaction status, such as when there are network communication issues with downstream networks. Mastercard Send will continually check for an updated status, and customers can use API GET calls to retrieve the latest status.

In system timeout scenarios, which occur rarely, Mastercard Send immediately declines transactions. However, there is a chance some of those declined transactions might have been approved downstream. We will enhance the Mastercard Send exception processing to reduce the likelihood of this situation.

Action indicator	Information only
Testing recommended?	No

What is changing & what is the impact?

We will enhance the Mastercard Send exception processing for system timeouts, which occur rarely. In such scenarios, customers will no longer receive an immediate decline but an 'UNKNOWN' transaction status until the final status is determined.

This means some customers might see a small increase in transactions in 'UNKNOWN' status that were previously immediately declined. When customers use a GET call to retrieve the latest status, they will likely see:

- Within 1 minute of original API response = Most transactions will be approved or declined.
- 1 – 16 minutes = Diminishing number of transactions in 'UNKNOWN' status.
- After 16 minutes = Any transactions still in 'UNKNOWN' status will be declined.

Note: These timings are approximate.

We will update our Mastercard Developers documentation to reflect this.



Disbursement API – Support Both ROU and ROM for Romania Country Code

Audience	All users – Each customer must determine the impact on its operations
System	Mastercard Send Disbursement API
Effective date	29 May 2024 – This change was communicated in the 23.3 release notes, but the effective date has changed.

Action indicator	Optional impact
Testing recommended?	Yes

Why is it changing?

Currently, the Disbursement API returns an error if the county code ROM is used. We want to update the API to support both the ISO code (ROU) and the Mastercard supported code (ROM).

What is changing & what is the impact?

We will update the Disbursement API so that it accepts both ROM and ROU as the country code for Romania.



Disbursement API – Incorrect Gateway Error Structure

Audience	All users – Each customer must determine the impact on its operations
System	Mastercard Send Disbursement API
Effective date	29 May 2024 – This change was communicated in the 23.3 release notes, but the effective date has changed.

Action indicator	Optional impact
Testing recommended?	Yes

Why is it changing?

As shown below, the gateway error response for the Disbursement API currently has an incorrect JSON structure. The highlighted JSON start object ({) and JSON start array ([) do not match the documented structure:

```
{
  "Errors": [
    "Error": {
      {
        "Source": "Gateway",
        "ReasonCode": "<Unique code>",
        "Description": "<Description of the error>",
        "Recoverable": true/false,
        "Details": null
      }
    }
  ]
}
```

What is changing & what is the impact?

We will correct the gateway error response structure for this API service so that it returns the documented structure:

```
{
  "Errors": {
    "Error": {
      {
        "Source": "Gateway",
        "ReasonCode": "<Unique code>",
        "Description": "<Description of the error>",
        "Recoverable": true/false,
        "Details": null
      }
    }
  ]
}
```



Enriched Decline Response

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Disbursement, P2P Payment Transfer, Funding, and Funding Reversal APIs
Effective date	29 May 2024

Why is it changing?

When a transaction is declined, the Mastercard Send transaction APIs return a 402 error response with 'ReasonCode' as 'DECLINE' but no additional information on why the transaction was declined. Customers need to make a subsequent GET call to retrieve additional information, such as the 'network_status_code' and 'network_status_description' which indicate the issuer's reason.

In addition, the Mastercard Network may decline a transaction instead of an issuer declining. For example, this happens when the transaction is declined by Mastercard Network STANDIN (DE 121 - authorizer agent = STANDIN). In these situations, we want to provide additional information to customers to help them enhance the consumer experience.

Action indicator	Optional impact
Testing recommended?	Yes, if you use this request parameter

What is changing & what is the impact?

We are adding a new optional request parameter, 'decline_details', to the Disbursement, Payment Transfer, Funding, and Funding Reversal APIs.

When customers use this new API request parameter and there is a decline, the API will return a 2XX response, as it does for approved transactions, instead of a 402 error response. The 'status' will be 'DECLINED'.

If the issuer decline the transaction, the 'network_status_code' and 'network_status_description' will be present.

In a future release, we intend to add a response field indicating when the Mastercard Network declines the transaction.



New Field for Merchant Payment Gateway ID

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Disbursement, P2P Payment Transfer, Funding, and Funding Reversal APIs
Effective date	29 May 2024

Action indicator	Optional impact
Testing recommended?	Yes

New page

Why is it changing?

As announced in *AN 6398 Revised Standards for Service Providers and Customer Asset Disclosure Requirements* and *AN 7118 Revised Standards for Acquirer Mandate to Populate the Merchant Payment Gateway ID*, Mastercard requires acquirers to:

- Register their Merchant Payment Gateway (MPG) as a service provider. The resulting customer ID (CID) is used to populate a new Merchant Payment Gateway ID (MPG ID) field.
- Populate the MPG ID field in transaction messages for card-not-present (CNP) transactions, except for mail order/telephone order (MO/TO) transactions.

However, the Mastercard Send transaction APIs do not currently have an API field that enables API users to provide the MPG ID. To support the MPG ID requirements, we will add an API field to the transaction APIs.

What is changing & what is the impact?

We are adding a new field to the request and response messages of these APIs:

- Disbursement and P2P Payment Transfer APIs: 'mpg_id' field
- Funding and Funding Reversal APIs: 'participant_mpg_id' field

Field description:

The Merchant Payment Gateway (MPG) ID of the service provider that passed the transaction data from the merchant. Provide the MPG ID that was assigned to the MPG service provider at the time of its registration with Mastercard. Provide value 999998 when you use your own MPG, which you wholly own and hence do not need to register as an MPG service provider with Mastercard. Provide value 999997 when there is a direct connection to the merchant and no gateway is used. Numeric, length 1-11. If necessary, Mastercard Send will right-justify the value to 11 digits with leading zeros before passing it to the network. For example, an MPG ID value of 123456 will become 00000123456.

String, numeric, length 1-11.

Example: "00000123456"

NOTE: The API request field will be optional initially, but it will become a required field in a future release six months from now.



V8 Report Changes — Double Quotes and GRN Column Names

New
page

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send V8 Reports
Effective date	Intended November 2024, will provide target date in future release notes

Action indicator	Information only
Testing recommended?	We recommend checking that your CSV parsing code will be able to process the V8 reports when these changes are made in a future release

Why is it changing?

The V8.x GDR, GRN and GMR reports are provided as comma-separated values (CSV) files. Fields are separated by embedded commas and double quotes to allow for special characters.

Some Mastercard Send API fields allow API users to supply values containing double quote characters, such as address '1234 North "A" Street'. Such values are currently included in the reports unchanged, without any additional double quotes to escape the supplied double quotes. This can cause issues for CSV parsing code that uses double quotes to identify the beginning and end of each field.

In addition, some of the V8.x GRN Batch Header column names differ from those shown in the report specifications on Mastercard Developers:

<https://developer.mastercard.com/mastercard-send/documentation/reports/gdr-grn-gmr/>

What is changing & what is the impact?

We will change the V8.x GDR, GRN and GMR report generation systems to include additional escape double quotes when API fields contain double quotes. For example, the following part of a CSV:

"5678", "1234 North "A" Street", "New York"

Will instead be generated as :

"5678", "1234 North ""A"" Street", "New York"

We will update the following V8.x GRN Batch Header column names to match the text shown below, which will align them with the report specifications on Mastercard Developers:

- Sender Account Alias
- Sender Add Ln1
- Sender State/Province
- Receiver Add Ln1

