



Mastercard Send Release Notes

Release 24.2

MTF: 6 August 2024

Production: 4 September 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.

19 July 2024 — update

Company Verification in Mastercard Developers

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

Action indicator	Information only
Testing recommended?	Please check the company verification status for the Mastercard Developers account used for your API project

Why is it changing?

To access Mastercard APIs, you create a Mastercard Developers account and use it create projects and keys with the required Mastercard APIs, such as Mastercard Send.

It is important that your Mastercard Developers account profile contains the correct company details and that your company is verified — the verification status is shown next to your company name:

<https://developer.mastercard.com/account/profile>

COMPANY

In order to move your services to production, we need to know a little more about your company. Complete the verification process to unlock additional options.

[Learn more about company verification](#)

Update company details →

Company name	Mastercard UNVERIFIED
Tax ID	
Country	United Kingdom of Great Britain and Northern Ireland
Address	10 Upper Bank Street, London, London E145NP

What is changing & what is the impact?

Company verification is now a requirement for all production request approvals on Mastercard Developers. You can self-verify your company information by linking your Mastercard Developers profile with an existing Mastercard Connect profile. Completing this link will speed up production approvals by leveraging the due diligence that has been carried out previously on Mastercard Connect.

We recommend you check and complete your Mastercard Developers account company verification long before you need production access. Otherwise, it will delay your access request. If your profile shows 'UNVERIFIED' (as per the image on the left), click **Update company details** to start the verification process.

For more information, visit:

<https://developer.mastercard.com/platform/documentation/getting-started-with-mastercard-apis/managing-your-account/company-verification-via-connect-linking/>

NOTE: The company verification requirement does not affect existing API use.



Documentation Improvements – New Send Tile on the Technical Resource Center (TRC)

Audience	All users – Each customer must determine the impact on its operations
System	Mastercard Connect – Technical Resource Center
Effective date	Now

Action indicator	Information only
Testing recommended?	No

Why is it changing?

The 'References' area of the Technical Resource Center (TRC) on Mastercard Connect provides reference content, including documents relevant to Mastercard Send: program standards and addendums, *Mastercard Send Implementation and Operations Guide for API Connections*, and so on.

Until recently, the quickest way to find the Mastercard Send reference content was to select the **All Reference Manuals and Guides** tile (in the 'References' area), expand the **Product/Service** list under Filters, enter 'Send' in the search box, and select the **Send** filter.

What is changing & what is the impact?

To make it easier to find the Mastercard Send reference content on the TRC, there is now a **Send** tile in the 'References' area:

Send

Includes Send, MoneySend Payments, Funding Transactions, and Gaming and Gambling Payments guides

Clicking this tile will display the 'Send' collection of documents, which can also be accessed using this direct link (Mastercard Connect login required):

https://techdocs.mastercard.com/bundle?labelkey=collection_send&sort.field=last_revised

The items available to you will depend on your customer type and the services you are using. If you are unable to locate a document, please contact your Mastercard representative.



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	4 September 2024 — This change was communicated in the 23.4 and 24.1 release notes, but the effective date has changed.

Action indicator	Information only
Testing recommended?	No

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.

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.



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	Future release — This change was communicated previously, but the effective date has changed.

Action indicator	Optional impact
Testing recommended?	Yes

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 in the 'participant' object
- Funding and Funding Reversal APIs: 'participant_mpg_id' field in these objects:
 - 'funding_transfer' object in the Funding POST request
 - 'transfer' object in Funding and Funding Reversal responses

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 removed)



Additional Information from Network when Transactions are Declined

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	4 September 2024

Action Indicator	Optional impact
Testing recommended?	Yes, for declined transactions

Why is it changing?

In 24.1, we added 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' and there will be additional 'network_status_code' and 'network_status_description' fields.

In the following situations, the Mastercard Network will decline a transaction instead of an issuer declining, and we want to provide additional information to customers to help them enhance the consumer experience:

- STANDIN: The transaction is declined by Mastercard Network STANDIN (DE 121 - authorizer agent = STANDIN).
- Single Message System (SMS): The system will send back additional information when an auto-reversal is rejected because the prior transaction is not found. Only applicable to transactions processed as Single Message transactions, not Dual Message transactions.
- Sanction Scoring: The transaction is rejected by Mastercard because sanctions limit exceeded.

What is changing & what is the impact?

We are adding a new response field, 'network_decision_code', to the Disbursement, Payment Transfer, Funding, and Funding Reversal APIs, in the 'transaction' array object (in 2XX POST responses when 'decline_details' request parameter used, and in GET responses):

network_decision_code

The action taken by the Mastercard Network. This field is only present when the transaction is declined by the Mastercard Network instead of the issuer. This information supplements the 'network_status_code' and can help you determine whether to retry a declined transaction. Valid values:

- 00 = Mastercard on-behalf decision when primary authorization system or communication network of a payment network is unavailable or experiencing issues.
- 01 = Mastercard processing decision or issuer not available. Can retry.
- 02 = Transaction declined because original transaction was not found. Only applicable to transactions processed as Single Message transactions, not Dual Message transactions.
- 03 = Transaction declined by Mastercard because sanctions limit exceeded.

String, numeric, length 2-6.
Example: "01"

NOTE:

- This field will only be present when the Mastercard Network has declined the transaction.
- Payment Transfer API: This field was added in the 24.1 release. The 24.2 release will add values '02' and '03'.
- Funding and Funding Reversal APIs: Value '03' is not relevant.



Add Transaction Purpose Value '16' (High Risk Securities)

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Funding API
Effective date	4 September 2024

Action Indicator	Optional impact
Testing recommended?	Yes, if impacted

Why is it changing?

As announced in AN 7713 *Enhancing the Mastercard Gaming and Gambling Payments Program and Mastercard Funding Transactions Program*, Mastercard is adding a new transaction purpose value that identifies funds loaded into a High-Risk Securities account to Data Element (DE) 108 (Additional Transaction Reference Data), subelement 03 (Transaction Reference Data), subfield 05 (Transaction Purpose).

We will add this new value to the Funding API.

What is changing & what is the impact?

We are introducing the following new value for the Funding API 'transaction_purpose' field:

16 = High Risk Securities

Customers using the Funding API to perform Securities Account Load must provide that new transaction purpose value for applicable funding transactions.



V8 Report Changes – Double Quotes and GRN Column Names

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 – This change was communicated in the 24.1 release notes. Information repeated for visibility.

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/>

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

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 align them with the report specifications on Mastercard Developers:

Current column names	Updated column names to match specifications
Sender Account Aias	Sender Account Alias
Sender Add Ln 1	Sender Add Ln1
Sender State/Provice	Sender State/Province
Receiver Add Ln 1	Receiver Add Ln1



V7.0 Report Changes – Add Acceptance Brand to DTR and Recon Report

Audience	All users – Each customer must determine the impact on its operations
System	Mastercard Send v7.0 DTR and Recon report
Effective date	Intended November 2024, will provide target date in future release notes

Action indicator	Information only
Testing recommended?	Yes, when changes go live in production

Why is it changing?

We are mandating that Mastercard Send API Sponsor Banks report transactions in the Quarterly Mastercard Report (QMR) by acceptance brand.

To support this requirement, we added an Acceptance Brand field to the v7.X (7.1–7.4) and v8.X reports, and the field is populated with the acceptance brand value (MCC or DMC or MSI) in the DTR and GDR. However, the Acceptance Brand field was not added to the v7.0 DTR and v7.0 Recon.

What is changing & what is the impact?

We will add the Acceptable Brand field to the v7.0 DTR and v7.0 Recon – "Reserved11" will change to "Acceptance Brand".

The Acceptance Brand value will be populated only in the v7.0 DTR.

