



# Mastercard Send Release Notes

## Release 25.2

MTF: 19 August 2025  
Production: 9 September 2025

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.

24 July 2025 — update

# Account Validation API – Encryption Support

|                       |                                                                                                                        |
|-----------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>Audience</b>       | <b>All users</b> — Each customer must determine the impact on its operations                                           |
| <b>System</b>         | Mastercard Account Validation API                                                                                      |
| <b>Effective date</b> | Production = 3 June 2025 — This change was communicated in the 25.1 release notes, but the effective date has changed. |

|                             |                  |
|-----------------------------|------------------|
| <b>Action indicator</b>     | Information only |
| <b>Testing recommended?</b> | Yes              |

Why is it changing?

We are adding support to the Account Validation API for optional payload encryption and decryption to ensure that Account Validation transactions are processed successfully without data security compromise.

What is changing & what is the impact?

We are enhancing the Account Validation API to provide API users with the ability to send either encrypted or unencrypted requests and receive correlating responses.

Partners can indicate whether they are sending an encrypted payload by setting the X-Encrypted flag in the header to 'true' or 'false'.

**Note:** The partner must be enabled for encryption when providing the encryption flag as 'true'.



# Sender and Recipient Postal Code Fields Will Be Optional

|                       |                                                                              |
|-----------------------|------------------------------------------------------------------------------|
| <b>Audience</b>       | <b>All users</b> — Each customer must determine the impact on its operations |
| <b>System</b>         | Mastercard Send P2P Payment Transfer API                                     |
| <b>Effective date</b> | MTF = 10 June 10 July 2025 / Production = 17 June 16 July 2025               |

|                             |                  |
|-----------------------------|------------------|
| <b>Action indicator</b>     | Optional impact  |
| <b>Testing recommended?</b> | Yes, if impacted |

Why is it changing?

Currently, sender and recipient postal codes are required in the P2P Payment Transfer API when the sender and recipient address objects are provided, respectively. Additionally, the recipient postal code is required for Visa OCT transactions where the recipient country is Canada.

Mastercard Send program standards state that postal code is not a mandatory field. We will be updating the sender and recipient postal code fields in the P2P Payment Transfer API to reflect this.

What is changing & what is the impact?

The following fields will be made optional for all P2P Payment Transfer API transactions:

- sender.address.postal\_code
- recipient.address.postal\_code

**Note:** Existing rules for Visa OCT transactions and Canada will not be modified.



# Mastercard Send Customer Site Improvements

|                       |                                                                              |
|-----------------------|------------------------------------------------------------------------------|
| <b>Audience</b>       | <b>All users</b> — Each customer must determine the impact on its operations |
| <b>System</b>         | Mastercard Send Customer Site                                                |
| <b>Effective date</b> | By 30 June 2025                                                              |

|                             |                  |
|-----------------------------|------------------|
| <b>Action indicator</b>     | Information only |
| <b>Testing recommended?</b> | No               |

Why is it changing?

The Mastercard Send Customer Site, accessible via Mastercard Connect, is a near real-time tool that enables Mastercard Send customers to conduct transaction research and download reports.

To address current limitations in the transaction research feature—which often requires Mastercard assistance—we are implementing substantial enhancements.

The updated site will have vastly enhanced transaction search functionality, allowing customers to seamlessly search and interpret transaction activity on their own.

Additionally, the report download experience will be enhanced with a more intuitive and user-friendly interface.

**Note:** The Customer Site is also known as the 'Customer Portal'. Its new user interface and documentation will use 'Customer Portal'.

What is changing & what is the impact?

We are enhancing the Mastercard Send Customer Site with an intuitive and customer-focused experience and revamped transaction research functionality. These improvements include:

- **Advanced search filters:** Easily search by TAID, currency, external reference, use case, and payment type.
- **Expanded Reference ID querying:** Search using up to 10 unique Reference IDs.
- **Logically organized transfer details:** Clearly view transaction, sender, and recipient information.
- **Detailed transaction grid:** Gain clearer insights with a multi-column display of transaction data.
- **.csv file export functionality:** Download your searched transactions easily.
- **Multi-language support:** Access the site in French, Spanish, and Canadian French.
- **Redesigned Reports Download functionality:** Improved user interface for downloading reports.

Access to the Customer Site via Mastercard Connect will remain seamless for all current users. There is a new Customer Site user guide, see: <https://developer.mastercard.com/mastercard-send/documentation/customer-site/>



# Mastercard Send Customer Site Renaming for Mastercard Move

|                       |                                                                              |
|-----------------------|------------------------------------------------------------------------------|
| <b>Audience</b>       | <b>All users</b> — Each customer must determine the impact on its operations |
| <b>System</b>         | Mastercard Send Customer Site                                                |
| <b>Effective date</b> | By 30 June 2025                                                              |

|                             |                               |
|-----------------------------|-------------------------------|
| <b>Action indicator</b>     | Customer-facing portal impact |
| <b>Testing recommended?</b> | No                            |

Why is it changing?

Mastercard Send and Mastercard Cross-Border Services are both part of Mastercard Move, which is Mastercard’s portfolio of money movement capabilities.

The Mastercard Send Customer Site application, on Mastercard Connect, provides functionality for Mastercard Send and Cross-Border Services. We will rename the application to reflect the Mastercard Move name, creating a consistent and recognizable experience for users accessing these combined services.

What is changing & what is the impact?

The current “Mastercard Send Customer Site” application will be renamed to “Mastercard Move.”

Functionally, the application will remain the same. Users will still access the screens (portals) for both Mastercard Send and Cross-Border Services through this single application, with the ability to switch between them after logging in.

This renaming continues the user interface enhancements we are introducing this year. It helps provide a clearer understanding that Mastercard Send and Cross-Border Services are part of Mastercard Move, while retaining the familiar in-application access and navigation, minimizing disruption.

There is a new Customer Site user guide, see:  
<https://developer.mastercard.com/mastercard-send/documentation/customer-site/>

**Note:** The Customer Site is also known as the ‘Customer Portal’. Its new user interface and documentation will use ‘Customer Portal’.



# Acceptor Tax ID – Chile, Paraguay and Peru

|                |                                                                       |
|----------------|-----------------------------------------------------------------------|
| Audience       | All users – Each customer must determine the impact on its operations |
| System         | Mastercard Send Disbursement, P2P Payment Transfer, and Funding APIs  |
| Effective date | MTF = 8 July 5 August 2025 / Production = 15 July 12 August 2025      |

Why is it changing?

As per the Chile and Paraguay mandate, acquirers must provide the Acceptor Tax ID on all financial transactions for Chile, Paraguay, and Peru domestic transactions. For more information, see announcement *AN 4021 Card Acceptor Tax ID Mandate in Chile and Paraguay*.

|                      |                                          |
|----------------------|------------------------------------------|
| Action indicator     | Chile, Paraguay and Peru customer Impact |
| Testing recommended? | Yes                                      |

What is changing & what is the impact?

For domestic transactions in Chile, Paraguay, and Peru, customers must use the existing Field 'acceptor\_tax\_id' field to provide the national tax ID:

**acceptor\_tax\_id:**  
**Description:** This field must contain a valid value formatted per issuing taxation authority standards.

For Chile and Paraguay, this field must be a 12-character value in positions 1 through 12 with leading zeros. For example, a Tax ID of "18.638.773-K" would be value "00018638773K".

For Peru, this field must be 8, 9 or 11 characters, based on ID type.  
String, alphanumeric, length 8-12



# Identifying Duplicate Transactions During Payment Processing

|                       |                                                                              |
|-----------------------|------------------------------------------------------------------------------|
| <b>Audience</b>       | <b>All users</b> — Each customer must determine the impact on its operations |
| <b>System</b>         | Mastercard Send Disbursement, P2P Payment Transfer, and Funding APIs         |
| <b>Effective date</b> | MTF = 19 August 2025 / Production = 9 September 2025                         |

Why is it changing?

We are adding a capability designed to identify and prevent duplicate transactions. This enhancement will help reduce financial impact by ensuring that only unique transactions are processed, eliminating errors and minimizing unnecessary costs.

|                             |                  |
|-----------------------------|------------------|
| <b>Action indicator</b>     | Optional Impact  |
| <b>Testing recommended?</b> | Yes, if impacted |

What is changing & what is the impact?

We are adding the following new optional 'repeat-flag' request header field to the Disbursement, P2P Payment Transfer, and Funding APIs:

**repeat-flag:**  
**Description:** Set this to 'false' for each unique transaction request. Only set this to 'true' if this request is a repeat of a previous request, such as resending a request after encountering a system error.  
Boolean, header field  
Example: false

When making a transaction request using these APIs, customers who have either not received a response or received a response with an 'UNKNOWN' status can then resend the same request using the new 'repeat-flag' header (set to 'true') to indicate that the request is a duplicate transaction.

Customers using this flag may see transactions in a 'PENDING' status when making GET calls.



# Mastercard Assigned ID (MAID)

|                       |                                                                              |
|-----------------------|------------------------------------------------------------------------------|
| <b>Audience</b>       | <b>All users</b> – Each customer must determine the impact on its operations |
| <b>System</b>         | Mastercard Send Disbursement, P2P Payment Transfer APIs                      |
| <b>Effective date</b> | MTF = 19 August 2025 / Production = 9 September 2025                         |

|                             |                 |
|-----------------------------|-----------------|
| <b>Action indicator</b>     | Optional impact |
| <b>Testing recommended?</b> | No              |

Why is it changing?

Mastercard Assigned ID (MAID) is a value assigned by Mastercard, and the same value is used in the Authorization and Clearing Platform. When a merchant has been issued a MAID, all submitted authorization requests, reversals and advices must contain that Mastercard Assigned ID (DE 48, subelement 32) value.

To enable the MAID value to be supplied, the Disbursement, P2P Payment Transfer, and Funding APIs have the optional request and response field 'mastercard\_assigned\_merchant\_id'. If the MAID value is provided in the POST request, it is included in the POST and GET responses.

When the MAID value is not provided in the POST request, Mastercard Send retrieves it from the partner configuration. However, the value is not included in the POST response for the Disbursement and P2P Payment Transfer APIs. (It is included in the GET responses.)

What is changing & what is the impact?

To ensure the MAID value is always returned, we are adjusting the Disbursement and P2P Payment Transfer APIs to include the 'mastercard\_assigned\_merchant\_id' response field when the MAID value is retrieved from the partner configuration.



# Support 2nd Settlement for Domestic Transactions in South Africa

|                       |                                               |
|-----------------------|-----------------------------------------------|
| <b>Audience</b>       | <b>South Africa Customers</b>                 |
| <b>System</b>         | Mastercard Send                               |
| <b>Effective date</b> | Production = 22 September 2025 (Core Mandate) |

|                             |                                         |
|-----------------------------|-----------------------------------------|
| <b>Action indicator</b>     | Mastercard Mandate                      |
| <b>Testing recommended?</b> | Yes, when changes go live in production |

## Why is it changing?

As communicated in announcement *MEA 10422.2 Considerations to Support Second Settlement for Domestic Transactions in South Africa*, Mastercard is adding a daily settlement cycle at 11:00 CST for the South Africa Rand intracurrency service ME00071001. This additional cycle will result in an increase in transactions settled on the same day.

## What is changing & what is the impact?

We are enhancing the Mastercard Send V8 DMS reconciliation process to:

- Support the extended GCMS timeline (from 8 AM CST to 11 CST) for processing South Africa domestic transactions in the GCMS 6th cycle file.
- Align the V8 GDR, GRN and GMR report generation time for South Africa domestic transactions.

Two sets of V8 GRN and GMR will be generated — one with GCMS cycle 1, cycle 2, and cycle 3 data and the other with GCMS cycle 4, cycle 5, and cycle 6 data.

