



Mastercard Send Release Notes

Release 25.4

MTF: 3 February 2026
Production: 24 March 2026

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.

22 January 2026 — update

Mastercard Move Postman Workspace

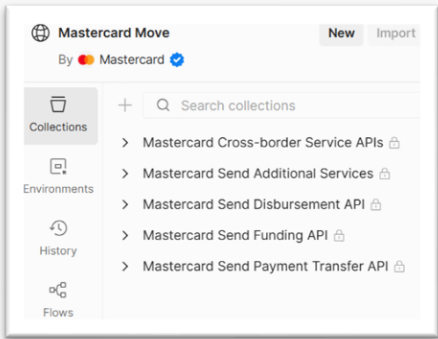
Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Developers
Effective date	Now

Action indicator	Information only
Testing recommended?	Not applicable

Why is it changing?

Postman is a collaborative API development platform for designing and testing APIs. It provides tools for sending API requests, analysing responses, automating workflows, sharing API collections, and so on.

We have created the Mastercard Move Postman workspace to make API testing simple and accessible for customers. It provides a centralized environment with pre-built API collections for Mastercard Move services: Mastercard Send and Mastercard Cross-Border Services. Customers can quickly test and explore our APIs in the sandbox environment, without writing any code, before full integration.



What is changing & what is the impact?

The public Mastercard Move workspace is now live on Postman.com:

[Mastercard Move | Postman API Network](#)

It includes API collections for the following Mastercard Send API services and a step-by-step guide:

- Person-to-Person
- Funding
- Disbursements
- Account Validation
- Account Verification Service
- Account Information Service
- Currency Conversion Calculator

The workspace provides a smooth and simple API testing experience for customers.

For guidance, see the **Postman Collection** page that has been added to each API documentation set on Mastercard Developers.



Mastercard Send RNTZ Connectivity

New
page

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

Action indicator	Mandate
Testing recommended?	Yes, when using the new RNTZ domains

Why is it changing?

Mastercard has introduced RNTZ (Regional Network Transit Zone) as a new connectivity method for accessing Mastercard Send API services. RNTZ enables reliable connectivity through a dedicated network segment, providing a faster, more secure, and efficient gateway to the APIs.

There are now new RNTZ domains, which customers can use to access the APIs:

Current non-RNTZ domain	New RNTZ domain
sandbox.api.mastercard.com	sandbox.api. move .mastercard.com
mtf.api.mastercard.com	mtf.api. move .mastercard.com
api.mastercard.com	api. move .mastercard.com

Note: The current non-RNTZ domains will remain active for the Mastercard Send APIs at this time. Plans for decommissioning them will be communicated in future release notes.

What is changing & what is the impact?

We have introduced the new RNTZ domains for the following APIs — each link goes to the API's documentation page that shows the new domains:

- [Disbursement](#)
- [P2P Payment Transfer](#)
- [Funding](#)
- [Account Information](#)
- [Account Verification Service \(AVS\)](#)
- [Account Validation](#)

Customers use the RNTZ connectivity method by updating the API endpoints in their code to the corresponding RNTZ domain, for example:

Current non-RNTZ endpoint	New RNTZ endpoint
https://api.mastercard.com/send/v1/...	https://api. move .mastercard.com/send/v1/...

Ensure your firewall and network policies allow outbound traffic to the new domains. The RNTZ connection uses the same Mastercard Developers project, keys, and partner IDs as the non-RNTZ method, so existing customers can continue using their keys and credentials.

New customers should use the RNTZ domains.

Existing customers can continue using the non-RNTZ domains at this time, but they should migrate to the RNTZ domains as soon as possible.



Adoption of Euro Currency in Bulgaria

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send
Effective date	3 January 2026

Action indicator	Information only
Testing recommended?	Yes

Why is it changing?

As announced in article *GLB 12024.2 Adoption of Euro Currency for Bulgaria*, Bulgaria will migrate from its local currency BGN (Bulgarian Lev) to EUR (Euro). Mastercard will remove the currency code BGN (975) for Bulgaria and will no longer support this currency effective 3 January 2026 at 00:00 local Bulgaria time.

Going forward, Mastercard will support the Euro currency EUR (978) for Bulgaria.

What is changing & what is the impact?

To comply with the network mandate, we will update Mastercard Send to remove currency code BGN (975) and support currency code EUR (978) for Bulgaria. This will include updating the currency codes table on Mastercard Developers:

<https://developer.mastercard.com/mastercard-send/documentation/implementation/currency-codes/>

From 3 January, customers will no longer be able to submit transactions using currency code BGN and must use the currency code EUR for Bulgaria.



Postal Code Fields to be Optional for non-Mastercard Disbursements

Audience	All users — <i>Each customer must determine the impact on its operations</i>
System	Mastercard Send Disbursement API
Effective date	MTF: 3 February 2026, Production: 24 March 2026

Action indicator	Optional impact
Testing recommended?	Yes, if impacted

Why is it changing?

Currently, when using the Disbursement API for disbursements to non-Mastercard networks, sender and recipient postal codes are required when the sender and recipient address objects are provided, respectively.

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 Disbursement API to reflect this for transactions to non-Mastercard networks.

What is changing & what is the impact?

The following fields will be made optional for all Disbursement API transactions, including those to non-Mastercard networks:

- sender.address.postal_code
- recipient.address.postal_code

Per program rules, there may still be situations where the postal code is required.



New Field for Transaction Local Date and Time

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	MTF: 28 April 2026, Production: 2 June 2026

Why is it changing?

Currently, the Mastercard Send transaction APIs (Disbursement, P2P Payment Transfer, and Funding APIs) do not record the customer's local date and time for a transaction.

Including the local date and time enhances compliance with Mastercard standards, improves transaction traceability, and allows for more precise auto-reversals. Therefore, we will add new fields to the transaction APIs to enable customers to provide the local date and time for each transaction.

Action indicator	Optional impact
Testing recommended?	Yes, if impacted

What is changing & what is the impact?

We are adding the following new optional field to the Disbursement, P2P Payment Transfer, Funding, and Funding Reversal APIs. The field will be in the main request object ('payment_disbursement'/'payment_transfer'/'funding_transfer'), except for a Funding Reversal request. When you provide the field, it will be present in these response objects:

- Main object ('disbursement'/'transfer')
- 'transaction_history.data.transaction', except for the FUNDING_REVERSAL transaction object in a Funding Reversal response

transaction_local_date_time

Description: The local date and time of the funding/payment/reversal transaction, as an ISO 8601 timestamp with UTC offset (YYYY-MM-DDTHH:MM:SS±hh:mm). For example, for a transaction on 11 June 2019 at 15:53:00 local time when the UTC offset is +5 hours, the value is '2019-06-11T15:53:00+05:00'. If you provide a future or past date, the transaction will be declined. If you do not provide this field, Mastercard Send will use a default system date and time in CST for processing.

String, ISO 8601 DATE

Example: "2019-06-11T15:53:00+05:00"

The local date and time must reflect the actual date and time at the point of transaction acceptance, as required by the Mastercard Network Processing System Guides.

The local date and time will appear in the reconciliation reports, in existing fields 'DateTime Processed' (v7 reports) and 'Local Date Time' (v8 reports).



Support TLID on Funding, P2P Payments and Disbursements APIs

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	MTF: 28 April 2026, Production: 2 June 2026

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

Why is it changing?

As announced in article *GLB 7102.7 Introducing Mastercard Transaction Link Identifier* (previously AN 7102), Mastercard is introducing a new Data Element 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link ID [TLID]) that is designed to carry a new Mastercard-generated unique identifier which will be used identically across the network message platforms (Dual Message Authorization and Clearing, and Single Message System) and all message specifications. The Transaction Link ID (TLID) enables customers to link messages across the entire lifecycle of a transaction.

We will provide the TLID in the Mastercard Send transaction APIs' responses so customers can use it for reconciling and researching transactions more efficiently.

What is changing & what is the impact?

We are adding the following new field to POST and GET response messages for the Disbursement, P2P Payment Transfer, Funding, and Funding Reversal APIs:

Note: The TLID will be present in the response only for transactions routed through the Mastercard network.

transaction_link_id

Description: The Transaction Link ID (TLID) is a globally unique identifier that serves as a single reference point for deterministic matching and linking of all lifecycle message activity. It is a 22-character UUID generated by Mastercard and consists of a randomized mix of the following character types (no spaces allowed):

- Uppercase (A–Z) & Lowercase (a–z) letters
- Numbers (0–9)
- Special characters: hyphen (-) and underscore (_)

String, maximum length 22

Example: "aRyU-3Ti981f_6WvBaqM03"



Support TLID in V7 and V8 Reports

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Reports
Effective date	MTF: 28 April 2026, Production: 2 June 2026

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

Why is it changing?

As announced in article *GLB 7102.7 Introducing Mastercard Transaction Link Identifier* (previously AN 7102), Mastercard is introducing a new Data Element 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link ID [TLID]) that is designed to carry a new Mastercard-generated unique identifier which will be used identically across the network message platforms (Dual Message Authorization and Clearing, and Single Message System) and all message specifications. The Transaction Link ID (TLID) enables customers to link messages across the entire lifecycle of a transaction.

We will provide the TLID in the Mastercard Send reconciliation reports so customers can use it for reconciling and researching transactions more efficiently.

Note: The TLID will be present only for transactions routed through the Mastercard network.

What is changing & what is the impact?

We will add the Transaction Link ID (TLID) field to these reports:

Report	Change
DTR 7.0, 7.1	"Reserved12" will change to "Transaction Link ID (TLID)".
Recon 7.0, 7.1	
DTR 7.2, 7.3, 7.4	"Reserved17" will change to "Transaction Link ID (TLID)".
Recon 7.2, 7.3, 7.4	
GDR 7.1	"Reserved12" will change to "Transaction Link ID (TLID)".
GDR 7.2, 7.3, 7.4	"Reserved15" will change to "Transaction Link ID (TLID)".
GDR 8.1, 8.2, 8.3	"Reserved7" will change to "Transaction Link ID (TLID)".
GMR 8.1, 8.2, 8.3	
GRN 8.1, 8.2, 8.3	
MAT 7.0, MAT 7.1	"Reserved12" will change to "Transaction Link ID (TLID)".
MAT 7.2, MAT 7.3	"Reserved14" will change to "Transaction Link ID (TLID)".



Standardizing Reason Descriptions for Some Error Codes

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send
Effective date	MTF: 28 April 2026, Production: 2 June 2026

Action indicator	Optional impact
Testing recommended?	Yes, if you need to adjust your code

Why is it changing?

When API requests to the Mastercard Send APIs are unsuccessful, Mastercard returns service error responses or gateway error responses, depending on the issue. Service error response fields include an Error Detail Code (e.g. '082000') and a Description (e.g. 'Invalid Account URI'), which provides context. The error codes are listed in the API documentation on Mastercard Developers.

The current Description for some errors is inconsistent and may vary from what is stated in the documentation. We will be updating those error descriptions and correcting the documentation.

This change ensures consistency across platforms, improves clarity for partners, and reduces confusion caused by descriptions.

What is changing & what is the impact?

We will update the following Description values returned in error responses:

Error Detail Code	Description in current API response	Description will be updated to...
110502	No default account specified	No default account is defined for the consumer
110504	Card type is not is not supported for merchant	Card type is not supported for merchant
110506	Network routing preferences disabled	Network routing preference disabled

We will also correct the API documentation to reflect the Description values for all codes.

Customers who have not coded to the Description values should not be impacted by this change.

