



Mastercard Send Release Notes

Release 26.1

MTF: 28 April 2026
Production: 2 June 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.

16 April 2026 — update

Merchant Payment Gateway ID – Mandatory for Card-Not-Present Transactions



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	10 September 2024 (effective already)

Action indicator	Optional impact
Testing recommended?	Yes, if impacted

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 **mandatorily** in transaction messages for card-not-present (CNP) transactions, except for mail order/telephone order (MO/TO) transactions.

With the MPG ID, Mastercard believes that acquirers will benefit from:

- Higher approval rates
- Lower fraud
- Less work if Mastercard can work directly with MPGs in case of issues
- Better compliance with Mastercard Standards

What is changing & what is the impact?

As previously announced by Mastercard, customers are required to populate the MPG ID for applicable transactions. To support this mandate, we added the following fields to the request and response messages of the Mastercard Send APIs in release 24.2, September 2024:

- 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

Important compliance notice:
For card-not-present (CNP) transactions, API customers are expected to send the MPG ID value immediately using the API field indicated above. **Failure to populate the MPG ID will result in transaction declines and/or non-compliance penalties, as mandated by Mastercard standards.** This ID is required for network monitoring, traceability, and risk controls.



Mastercard Send RNTZ Connectivity

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send APIs
Effective date	Now — This change was previously communicated in the final publication of the 25.4 release notes

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.

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

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.



API Rate Limits for Fair Usage

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send and Account Validation
Effective date	April 2026

Action indicator	Mandate
Testing recommended?	Yes, to gracefully handle HTTP 429 responses

Why is it changing?

Rate limits already exist on Mastercard Send API services. To enhance platform resilience and ensure fair and consistent usage across all clients, a stricter and more comprehensive rate-limiting policy is being introduced.

These strengthened limits will help protect the platform from high-volume traffic bursts that could degrade performance, while fair-usage controls will ensure that system capacity is shared optimally and consistently across the ecosystem.

What is changing & what is the impact?

Beginning April 2026, stricter API rate limits will be introduced for both existing and new clients to ensure a consistent and predictable usage baseline across the ecosystem. The applicable limits are provided in the table below.

In addition, a controlled process is being developed to allow temporary overrides of these limits when justified.

Details of the new rate limits, along with guidelines for requesting an override, have been added to the FAQ section of the Mastercard Send API documentation on Mastercard Developers for broader visibility.

API	Rate limit (requests per second)
Disbursements	100
Funding and Funding Reversal	100
Payments	100
Account Information Service	150
Account Verification Service & Parameter Management Service	100
Account Validation Service	100



Expansion of Data Quality Controls for MoneySend and Gaming Payment Transactions

Audience	All users — Each customer must determine the impact on its operations
System	Mastercard Send Disbursement and P2P Payment Transfer APIs
Effective date	From 15 April 2026

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

Why is it changing?

Mastercard has identified that some authorization request messages for MoneySend Payment Transactions and Gaming Payment Transactions are not consistently coded in accordance with required standards. This can limit a Receiving Institution's (RI's) ability to fully assess and process authorization requests and, in some cases, may result in transactions being declined.

As announced in article *GLB 12463.1 Expansion of Data Quality Network Controls for MoneySend Payment Transactions and Gaming Payment Transactions*, published 11 November 2025, Mastercard is expanding the set of data quality network controls that apply to MoneySend Payment Transactions and Gaming Payment Transactions to improve the reliability and consistency of the data transmitted.

The new controls, effective from 15 April 2026, will help improve the quality of transaction data available to RIs, supporting more accurate compliance verification and risk assessment. This can contribute to improved authorization approval rates, benefiting both RIs and Originating Institutions (OIs).

What is changing & what is the impact?

The Mastercard Network blocks authorization requests for Payment Transactions when they meet the blocking criteria of the network controls that Mastercard applies. As per GLB 12463.1, Mastercard is introducing a new set of network controls from 15 April 2026 that involve the following data elements:

Data element	Name
DE 43 SF 01	Acceptor Name
DE 43 SF 03	Acceptor City
DE 43 SF 05	Acceptor Country Code
DE 61 SF 07	POS Transaction Status
DE 61 SF 13	POS Country
DE 108 SE 02 SF 05	Sender City
DE 108 SE 02 SF 06	Sender State/Province Code
DE 108 SE 02 SF 07	Sender Country
DE 108 SE 02 SF 18	Sender Account Number Type
DE 108 SE 03 SF 01	Unique Transaction Reference Number
DE 108 SE 03 SF 05	Transaction Purpose

The next page summarizes the new network controls and blocking criteria. The Notes column tells you how Mastercard Send populates some of the data elements if you do not provide the values in your API request.

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What is changing & what is the impact? (continued)

Name	Data control rule: block when one or more of these are true...	API field	Notes
Acceptor Name	- Blank (not present). - Contains all spaces, zeros, or combination with unsupported or special characters.	statement_descriptor	If field not provided, Mastercard Send will use the Statement Descriptor field from the partner configuration. If statement descriptor is also not configured, Mastercard Send will use partner name.
Acceptor City	- Blank (not present). - Contains all spaces, zeros, or combination with unsupported or special characters. - Populated with phone number or does not contain alphabetical characters. - Populated with not permitted value, such as 'Internet', domain name, country code, street address, etc.	participant.transfer_acceptor_address.city	If 'transfer_acceptor_address' is not provided, Mastercard Send will use Transfer Acceptor address details from the partner configuration.
Acceptor Country Code	- Blank (not present). - Populated with a code not listed in the Quick Reference Booklet (QRB). - Not consistent with Acceptor City.	participant.transfer_acceptor_address.country	
POS Transaction Status	- Blank (not present). - Populated with not permitted value.	—	Mastercard Send will populate with value '0'.
POS Country	- Blank (not present). - Populated with a code not listed in the QRB.	participant.transfer_acceptor_address.country	For Payment Transfer API, Mastercard Send will use the 'transfer_acceptor_address.country' if provided. Otherwise, it will use country information from the partner configuration. For Disbursement API, Mastercard Send will use the 'transfer_acceptor_address.country' or, if not provided, the 'sender.address.country'. Otherwise, it will use country information from the partner configuration.
Sender City	- Blank (not present). - Contains all spaces, zeros, or combination with unsupported or special characters.	sender.address.city	For Payment Transfer API, sender address is required.
Sender State/Province Code	Sender Country is U.S. or Canada and Sender State is populated with a code not listed in the QRB.	sender.address.country_subdivision	For Disbursement API, sender address is optional and if not provided in API request, Mastercard Send will use partner address from the partner configuration.
Sender Country	Populated with a code not listed in the QRB.	sender.address.country	
Sender Account Number Type	Populated with not permitted value.	sender.account.account_type	Provide the appropriate value as per the API specification.
Unique Transaction Reference Number	Blank (not present), except for MoneySend Fast Refund to original card payment transactions originated from the countries in Europe listed in the EUR 10357.1.	participant.unique_reference_number	If not provided, Mastercard Send will create this value.
Transaction Purpose	Populated with not permitted value.	transaction_purpose	Provide the appropriate value as per the API specification.



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 — This change was previously communicated in the 25.4 release notes
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 — This change was previously communicated in the 25.4 release notes

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.

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

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, Account Verification Service 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 on Account Validation API

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

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 Account Validation API's responses so customers can use it for reconciling and researching transactions more efficiently.

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

What is changing & what is the impact?

We are adding the following new field to POST response messages for the Account Validation API:

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

transactionLinkId

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 — This change was previously communicated in the 25.4 release notes

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.

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

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)".



Support Colombia Domestic Processing Requirements

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: 14 April 2026, Production: 21 April 2026

Why is it changing?

The Mastercard Send APIs do not currently support population of the following data elements for Funding and Payment Transaction messages in Colombia:

- DE 112 – Additional Data (National Use)
- DE 124 – Member-Defined Data

Customers in Colombia require support for these data elements to correctly identify and process domestic transactions. Without this capability, domestic transactions may be misclassified as cross-border, increasing the risk of declines and operational inefficiencies.

We are updating the Mastercard Send APIs to enable customers in Colombia to provide values that will be used in these data elements for correctly identifying and processing domestic transactions. This enhancement is important for customers integrating with the Mastercard Send APIs in Colombia, helping them achieve accurate domestic transaction routing, improve approval rates, and reduce processing risk.

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

What is changing & what is the impact?

To enable Colombia API users to provide values for DE 112 and DE 124 in Funding/Payment Transaction messages, we are adding a 'colombia_domestic_transaction_data' object to:

- POST request, response and GET response messages for the Disbursement, P2P Payment Transfer, and Funding APIs
- GET response messages for the Funding Reversal API

The 'colombia_domestic_transaction_data' object will contain two objects: 'additional_data_national_use' and 'member_defined_data'.

The 'additional_data_national_use' object will contain the following fields:

API field name	Description
installment_payment *	Identifies the number of installments associated with the purchase. If there is no installment, 01 can be used String, numeric, length 2. Example: "01" Required – Yes
customer_id	Represents the customer associated with manual transactions, voice transactions, and card-not-present transactions. String, alphanumeric special, length 11. Example: "CUST1234567"

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What is changing & what is the impact? (continued)

The 'member_defined_data' object will contain the following fields:

API field name	Description
card_issuer_data	Defines the FIID and Logical Network associated with the card issuer. String, alphanumeric special, length 1-19. Example: "0190BNET000000000000"
iva_tax	Defines the Value Added Tax for the transaction entered by the merchant String, numeric, length 1-12. Example: "000000000000"
tax_amount_base	Tax amount base is the purchase amount for Colombia domestic activity. String, numeric, length 1-12. Example: "000000000000"
retailer_data	Data field for Colombia domestic activity. This field may contain the Merchant group Id and Terminal Group ID. String, alphanumeric special, length 1-27. Example: "001652967901 0001"
terminal_acquirer_data *	Identifies information about the terminal owner for Colombia domestic activity. String, alphanumeric special, length 1-16. Example: "0051PRO100000000" Required – Yes
acq_original_processing_code	Contains the original processing code for Colombia domestic activity. String, numeric, length 6. Example: "003000"
bill_payment_top_up_data	Provides information related to bill payment and top-up transactions for Colombia domestic activity. String, alphanumeric special, length 1-36. Example: "0001INVOICE4567890123456P "
local_pos_data	Indicates if the transaction is a web payment or recurring payment. String, numeric, length 1. Example: "7"

API field name	Description
iac_tax_amount	Defines the IAC Tax amount for Colombia domestic activity. If no value is provided, the amount should be zero. String, numeric, length 1-12. Example: "00000000000000"
payment_indicator	Applicable for Single Message transaction only. Contains the payment indicator for Colombia domestic activity: 0 = Cash, 1 = Check. String, alphanumeric special, length 1. Example: "1"
interchange_code	Applicable for Single Message transaction only. Interchange Code contains the interchange code: C = combined, F= Fixed Value, P = Percentage value. String, alphanumeric special, length 1. Example: "C"
interchange_fixed_amount	Applicable for Single Message transaction only. Interchange Fixed Amount contains the interchange fixed amount. String, numeric, length 5. Example: "00100"
interchange_percent	Applicable for Single Message transaction only. Contains the Interchange Percentage. String, numeric, length 5. Example: "00200"
local_interchange_group	Applicable for Single Message transaction only. Local Interchange Group contains the local interchange grouping. String, alphanumeric special, length 3. Example: "MCC"



Enhancing Participant Data for Mastercard Send Transactions

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?

As announced in article *GLB 11737.2 Enhancing Participant Data for Mastercard Send Transactions*, Mastercard is introducing the new data elements listed below. These changes will assist acquirers and issuers with fraud detection and prevention, by enabling the provisioning of enhanced information about transaction participants.

Data element	Name
DE 108 SE 01 SF 23	Receiver/Recipient Type
DE 108 SE 02 SF 23	Sender Type
DE 108 SE 12	Receiver/Recipient Organization Name
DE 108 SE 13	Sender Organization Name
DE 117 SE 001	Transaction Initiator Data
DE 117 SE 001 SF 001	Transaction Initiator Data – Identification Type
DE 117 SE 001 SF 002	Transaction Initiator Data – Identification Number
DE 117 SE 001 SF 003	Transaction Initiator Data – Name
DE 117 SE 001 SF 004	Transaction Initiator Data – City
DE 117 SE 001 SF 005	Transaction Initiator Data – Country
DE 117 SE 002	Financial Intermediary 1 Data
DE 117 SE 002 SF 001	Financial Intermediary 1 Data – Identification Type
DE 117 SE 002 SF 002	Financial Intermediary 1 Data – Identification Number
DE 117 SE 002 SF 003	Financial Intermediary 1 Data – Name
DE 117 SE 002 SF 004	Financial Intermediary 1 Data – City
DE 117 SE 002 SF 005	Financial Intermediary 1 Data – Country

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

What is changing & what is the impact?

To enable API users to provide values for these new data elements for Funding/Payment Transaction messages, we are adding the following new fields to:

- POST request and GET response messages for the Disbursement, P2P Payment Transfer, and Funding APIs
- GET response messages for the Funding Reversal API

The new fields are optional unless indicated otherwise.

API field name	Description
recipient.type	Type of recipient. String, length 2. Valid numeric values: 01 = Consumer, 02 = Organization, 03 = Not applicable
sender.type	Type of sender. String, length 2. Valid numeric values: 01 = Consumer, 02 = Organization, 03 = Not applicable
recipient.organization_name	Name of the recipient organization. This is required only if Recipient type is organization. String, alphanumeric special, length 1-140.
sender.organization_name	Name of the sender organization. This is required only if Sender type is organization. String, alphanumeric special, length 1-140.

'sender.first_name' and 'sender.last_name' will be optional if 'sender.type' is organization. Similarly, 'recipient.first_name' and 'recipient.last_name' will be optional if 'recipient.type' is organization.

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What is changing & what is the impact? (continued)

API field name	Description
transaction_initiator	Details of the Transaction Initiator. Object.
transaction_initiator. identification_type	Identification type of the Transaction Initiator. Required if 'identification_number' is present. String, length 2. Valid numeric values: 01 = Business Identifier Code (BIC) 02 = Legal Entity Identifier (LEI) 03 = Acquirer Assigned ID 04 = Mastercard Assigned ID 05 = Tax ID 06 = Other ID
transaction_initiator. identification_number	Identification number of the Transaction Initiator. Required if 'identification_type' is present. String, alphanumeric special, length 1-25.
transaction_initiator.name	Name of the Transaction Initiator. String, alphanumeric special, length 1-140.
transaction_initiator.city	City of the Transaction Initiator. String, alphanumeric special, length 1-25.
transaction_initiator.country	Country of the Transaction Initiator. 3-character ISO 3166-1 uppercase alpha-3 country code; see Country Codes . For example, the United States of America is USA.

The following object and fields were originally due to be added to the APIs in this release, but we now intend to add them in release 26.2 (MTF: 21 July 2026, Production: 25 August 2026):

API field name	Description
financial_intermediary	Details of the Financial Intermediary. Object.
financial_intermediary. identification_type	Identification type of the Financial Intermediary. Required if 'identification_number' is present. String, length 2. Valid numeric values: 01 = Business Identifier Code (BIC) 02 = Legal Entity Identifier (LEI) 03 = Acquirer Assigned ID 04 = Mastercard Assigned ID 05 = Tax ID 06 = Other ID
financial_intermediary. identification_number	Identification number of the Financial Intermediary. Required if 'identification_type' is present. String, alphanumeric special, length 1-25.
financial_intermediary.name	Name of the Financial Intermediary. String, alphanumeric special, length 1-140.
financial_intermediary.city	City of the Financial Intermediary. String, alphanumeric special, length 1-25.
financial_intermediary.country	Country of the Financial Intermediary. 3-character ISO 3166-1 uppercase alpha-3 country code; see Country Codes . For example, the United States of America is USA.



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 — This change was previously communicated in the 25.4 release notes

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.

