



CARD INDUSTRY NEWS



MASTERCARD DEBIT CARD TRANSACTIONS – ADDITIONAL DATA REQUIRED

To reduce the number of fraudulent transactions carried out when Mastercard debit cards are used to repay financial products such as loans, mortgages and credit card balances, Mastercard have confirmed that from **1st January 2018** additional data must be included as part of the authorisation request message for these types of transactions.

Who Does This Change Impact?

Financial institutions with the Merchant Category Code (MCC) 6012, who are already including this information when Visa debit cards are used to repay a financial product, are impacted by Mastercard's announcement.

What Data Is Required?

The data listed below relates to the primary recipient* who the funds will be transferred to:

- Date of birth.
- Surname.
- Partially masked PAN or account number.
- Partial post code.

You'll find full details on how to submit this information in our Authorisation and Technical Specification Guide, together with our Supplementary Guide - Authorisation Addendum Data For Financial Institutions, both of which can be obtained from your Relationship Manager.

What Else Do I Need To Do?

As part of the change you'll also need to update your internal procedures so your employees are aware they have to obtain additional details from your customers, when they process their repayments.

You'll need to make every effort to obtain this data as any Mastercard debit card transactions you accept, after the change is implemented, may not be authorised and could even be rejected without it.



“From 1st January 2018 additional data must be included as part of the authorisation request message.”

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You could also be liable to penalties being applied by Mastercard for not including this information as part of your authorisations.

If you have any queries regarding this change, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option for 'all other enquiries'.

*'Primary' recipients are the entities who have a direct relationship with the financial institution and who have agreed to the Terms and Conditions of the financial institution. These entities may then share the relationship with their dependents but even in a case where the transaction has been made by the non-primary entity, the additional data in this field will always be the primary recipient.

**Lines are open between 9am – 6pm Monday to Friday, excluding public holidays. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.