

# AN 4599 New Developments for Transaction Processing Excellence for the Latin America and the Caribbean Region

**Type:**

Bulletin Announcement

**Category:**

Pricing/Fees

**Audience:**

Acquirer  
Processor

**Region:**

Latin America and the Caribbean, except  
Brazil

**Brand:**

Mastercard®  
Debit Mastercard®  
Maestro®

**Action Indicator:**

Financial impact

**System:**

Authorization  
Clearing  
Mastercard Consolidated Billing System

**Published:**

15 December 2020

**Effective:**

1 April 2021

**Executive Overview**

Mastercard is continuously striving to drive an excellent use of the network in order to protect the payment ecosystem and provide a seamless network experience for all. With that in mind, the Excessive Authorization Transactions Processing Excellence (TPE) initiative was launched in July 2019.

The purpose of the Excessive Authorization TPE is to continuously monitor utilization of the network and detect the excessive authorizations submitted into the network over the established threshold with the sole purpose of stopping excessive attempts within a 24-hour period.

Effective April 2021, Mastercard is announcing a revised rate to address the Excessive Authorization activity.

**Effective date details**

Date	Details
1 April 2021	Revised rate for the Excessive Authorization Attempts becomes effective

**What Mastercard is doing**

Designed to protect the network, the purpose of the Transaction Processing Excellence (TPE) programs is to identify unfavorable transaction processing trends and drive processing change resulting in a more seamless network experience for all parties involved.

In order to protect the integrity of the network and ensure these excessive authorization attempts cease to happen, Mastercard is revisiting the Excessive Authorization Attempts fee, effective 1 April 2021.

**Version history**

Date	Description of change
15 December 2020	Initial publication date

## Acquirer obligations

To avoid the incidence of TPE fees, acquirers should cease sending authorizations on the same card and the same card acceptor ID within a 24-hour period after receiving 10 decline responses from the issuer.

## Billing information

The following billing event will have a new pricing effective 1 April 2021 with first collection of the fees taking place on 18 April 2021.

**Table 1: Excessive Authorization Attempts (per identified transaction)**

Billing Event Number	Billing Event Name	Fee (USD)	Service ID
2PI2010	Excessive Authorization Attempts	0.50	PI

## Questions

Customers with questions about the information in this announcement should contact Global Customer Service using the contact information on the Technical Resource Center.