



Business and Processing Guide

Mastercard AFT

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Introduction

AFT (Account Funding Transaction) is a transaction used to transfer funds from a card account to a different account (for example, an e-wallet). As of **31 December 2023**, AFT will become **mandatory** for processing transactions under MCCs 4829, 6538 and 6540, and will replace the standard purchase transaction used today for funding transactions.

This guide details Mastercard's requirements for AFT transaction processing, as well as additional details about registration with Mastercard, processing limits, and reporting. Make sure you make the necessary changes to your systems and processes to ensure you are compliant.

Transaction Processing: Technical Changes

AFT transactions will be processed through the current purchase set up. You will keep sending transactions to your current Gateway MID, which will be adjusted to process only AFT transactions.

From **31 December 2023**, it will be mandatory to send the recipient's full name and address on AFT transactions, using the required parameters.

This change is reflected both in the Source Payment API and in the Alternative Payment Methods API, and is detailed in the tables below,

Source Payments API

Request Parameters

Name	Description	Requirement
j5	Funds Recipient's First name	M
j13	Funds Recipient's Surname	M
j6	Funds Recipient's Street Address	M
j7	Funds Recipient's City	M
j8	Funds Recipient's State/Province Code	C M for US and Canada
j9	Funds Recipient's Country Code	M

Response Parameters

Name	Description	Requirement
fundng	This field has a value of "true" if the transaction is AFT. Otherwise, the field does not appear in the response.	O

Alternative Payment Methods API

Request parameters

Object Name: recipient_info

Name	Requirement
first_name	M
surname	M
address.line_1	M
address.city	M
address.state	C M for US and Canada
country_code	M

Response parameters

Object Name: purchase_info

Name	Description	Requirement
funding	This field has a value of "true" if the transaction is AFT. Otherwise, the field does not appear in the response.	O

AFT Processing Limits

Mastercard has defined limits for funding transactions by limiting the daily, weekly, monthly and per-transaction amounts for processing AFT. Mastercard differentiates between the following two funding scenarios and sets different limits for each: Funding of cardholder's own account, and funding from account to account.

The limits are detailed in the tables below.

Limits for transfer to own account

	Domestic/Intra-EEA	International
Per single transaction	USD 50,000	USD 25,000
Per 1 day	USD 100,000	USD 25,000
Per 7 days	USD 250,000	USD 25,000
Per 30 days	USD 500,000	USD 50,000

Limits for transfer from account to another individual's account

	Domestic/Intra-EEA	International
Per single transaction	USD 10,000	USD 5,000
Per 1 day	USD 20,000	USD 10,000
Per 7 days	USD 25,000	USD 10,000
Per 30 days	USD 50,000	USD 20,000

Fraud and Chargeback

AFTs are subject to chargebacks. Cardholders have the same chargeback rights as they have for standard purchases, and AFT transactions are included in Mastercard's Fraud and Chargeback programs.

Reports

Finaro's Data & Reporting suite was updated to reflect Account Funding Transaction data in various reports and in the merchant statement.

The full specifications appear in the following documents that can be found on our [Developer Portal](#):

- *Reporting Data Transfer Specifications*
- *Merchant Settlement Statement Specifications*

The table below shows the dedicated AFT values and columns in each report.

Report Name	Change Type	Column Name	Change Details	Report Column #
Authorisation Activity Report	New values	transaction_type	Account Funding Transaction Account Funding Transaction Reversal	7
Processing Activity Report	New values	transaction_type	Account Funding Transaction Account Funding Transaction Reversal	8
Daily Account Activity Report	New value	transaction_type	Account Funding Transaction	5
Monthly Merchant Balance Report	A new column presenting the total gross amount of all AFT transactions	Account Funding Transaction	Type/Length: Decimal (25,2)	10
Source Gateway Transactions Report	A new column indicating whether the transaction is an AFT or not	Transaction sub type	Type/Length: Varchar (32) Possible value: Funding	32
Merchant Settlement Statement CSV	New value	transaction_type	Account Funding Transaction	10

Registration

AFT transaction processing requires registration with Mastercard. The registration is free of charge, and we will register you based on your business model. We may ask you for additional information required for completing the registration.