Mastercard Batch

Information Paper for RITS Members

July 2021

RESERVE BANK
OF AUSTRALIA

Payments Settlements Department

Contents

1   Introduction

In 2014, Mastercard International (Mastercard) introduced new settlement arrangements for obligations arising from domestic Mastercard payments in Australia. As a result, Mastercard joined the Reserve Bank Information and Transfer System (RITS) as a Batch Administrator. The Mastercard Batch provides for the entry of a number of multilateral net payment obligations arising between participants for settlement simultaneously by a batch process in RITS.

This paper provides an overview of the Mastercard Batch settlement arrangements in RITS, discusses contingency arrangements that Participants need to be aware of, describes RITS Member technical set-up requirements, and presents the options for Members to monitor the Mastercard Batch. The focus of the paper is on arrangements related to the operation of the Mastercard Batch in RITS – for other matters related to the clearing and settlement of Mastercard obligations, such as Mastercard settlement advices, please refer to the Mastercard Rules.

2   Operational Arrangements

The Mastercard Batch is managed by Mastercard, from its operations centre in Missouri, United States of America. The batch contains multilateral net settlement instructions and uses the standard batch feeder functionality in RITS. For each participant in the batch, Mastercard calculates a net credit or debit amount; all credits and debits in the batch must sum to zero for the batch to be accepted by RITS. Mastercard will not act as central counterparty to the batch. Under normal operating conditions, Mastercard will submit one batch per day, which will be tested for settlement in the RITS Day Session.

Prior to settlement, Mastercard will advise each Mastercard Batch Participant (the Transfer Agent) of the details of the financial transactions of their customers and the scheduled settlement obligation of the Mastercard Batch Participant. Any disputes between Mastercard Batch Participants and Mastercard about the monetary obligation will be resolved as set out in the Mastercard Rules; importantly these disputes do not alter the Mastercard Batch Participant's obligation to settle the calculated obligation.

On the day of settlement, Mastercard will send a Batch Settlement Request SWIFT message to RITS during the RITS Day Session at around 9:30am (AEST) or 11:30am (AEDT) (if this message cannot be sent or received, Mastercard can manually input the Mastercard Batch details via the RITS User Interface). The Mastercard Batch is validated, placed on the RITS System Queue, and is tested for settlement in the Day Session at around 10:00am (AEST) or 12:00pm (AEDT). The Mastercard Batch can only settle when all net-payers have sufficient funds in their accounts.

Batch obligations will be submitted to RITS with a cash account, credit and Exchange Settlement Account (ESA) status setting of priority. The Reserve Bank and Mastercard recommend participants do not override these settings.

Batch participants with net paying positions must ensure that they have sufficient funds for settlement of their Mastercard obligations. Where a batch obligation has an active ESA Status, the participant will need to ensure that they have sufficient Active Balance (i.e. excess over the ESA Sub-limit) and may need to alter their ESA Sub-limit. Where the batch obligation has a priority ESA Status, it will be tested against the full ESA balance.

When the Mastercard Batch settles, RITS sends a Batch Settlement Response to Mastercard. Mastercard Batch Participants will be able to view the progress of the Mastercard Batch via the RITS User Interface and may also elect to receive AIF Post-Settlement Advices from RITS.

2.1 The RITS Operating Day and Session Eligibility

RITS is open for settlement on any day that is a normal business day in either Sydney or Melbourne, or both.

2.1.1 Public holidays

Mastercard will follow the RITS calendar in its operations. Under normal operating conditions, Mastercard will submit one Mastercard Batch on each day that RITS is open. Mastercard Batches will not be submitted on days that RITS is closed, including the Queen's birthday holiday in June, which is a public holiday in every state except WA. Multiple Mastercard Batches per day will not be submitted except under particular contingency situations when, for example, a Mastercard Batch cannot be successfully submitted on the previous RITS open day.

Mastercard Batch Participants can expect a Mastercard Batch each day that RITS is open, including NSW bank and public holidays in August and October, and Victorian and Melbourne public holidays in March and November.

2.1.2 Session eligibility

As the Batch Administrator for the Mastercard Batch, Mastercard is responsible for the entry of the Mastercard Batch transactions into RITS, and the ongoing monitoring and management of the Mastercard Batch until Settlement. Mastercard will distribute Settlement Advisements to Mastercard Batch Participants and submit the Mastercard Batch obligations to RITS at around 9:30am (AEST) or 11:30am (AEDT). RITS will start testing the Mastercard Batch for settlement at the activation time of 10:00am (AEST) or 12:00pm (AEDT). The Mastercard Batch will settle once all debit positions are funded.

In the unlikely event that the Mastercard Batch does not settle at the expected time, it will remain on the RITS Queue during the Daily Settlement Session. It will continue to be tested for settlement throughout the day, unless recalled by Mastercard. If the Mastercard Batch has not settled by the end of the Settlement Close Session (usually 5:15pm), it will be removed from the queue. However, this situation should not arise as net paying participants must ensure they are ready for settlement (no deferred status, sufficient ESA funds).

In contingency scenarios (e.g. a Mastercard Batch was not successfully settled on the previous RITS day), Mastercard may manually enter a separate batch in the RITS Morning Settlement Session, which runs from 7:30am to 8:45am. In this scenario, any Mastercard Batch submitted for contingency purposes would continue to be tested until the close of the RITS Morning Settlement Session at 8:45am. It will then continue to be tested for settlement throughout the day at the opening of the RITS Daily Settlement Session at 9:15am.

The following figure summarises the timeline for operation of the Mastercard Batch in RITS.
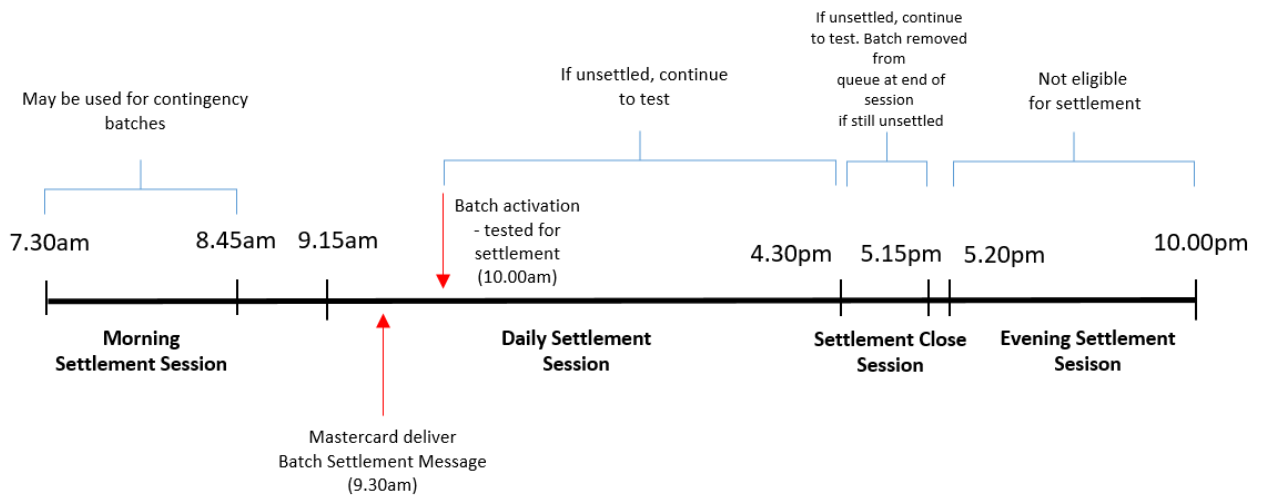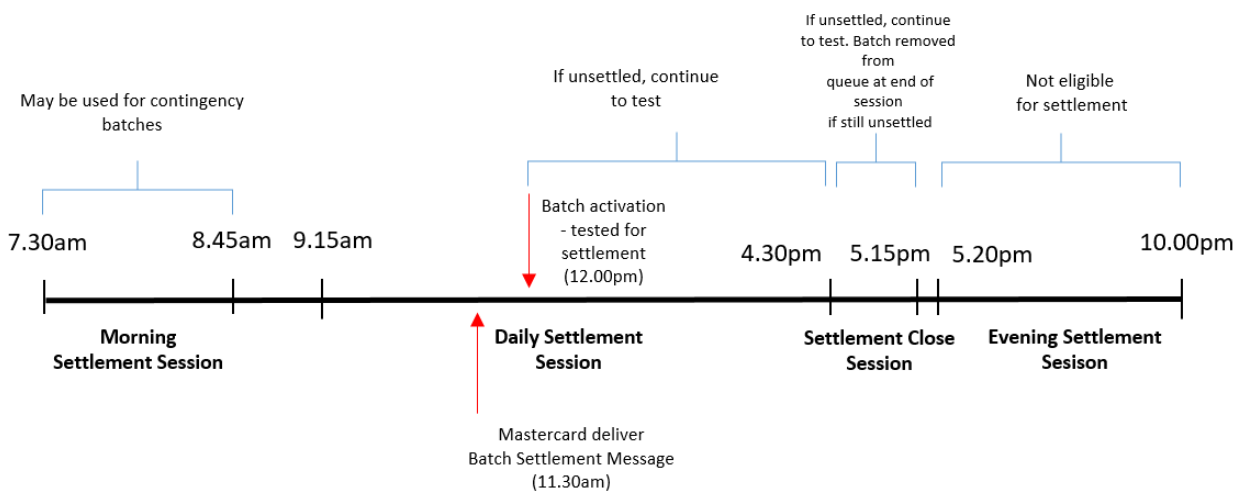
Figure 1: Settlement Timeline (AEST)

May be used for contingency batches

If unsettled, continue to test

If unsettled, continue to test. Batch removed from queue at end of session if still unsettled

Not eligible for settlement

Batch activation - tested for settlement (10.00am)

7.30am   8.45am   9.15am   4.30pm   5.15pm   5.20pm   10.00pm

Morning Settlement Session   **Daily Settlement Session**   **Settlement Close Session**   **Evening Settlement Sesison**

Mastercard deliver Batch Settlement Message (9.30am)

Figure 2: Settlement Timeline (AEDT)

May be used for contingency batches

If unsettled, continue to test

If unsettled, continue to test. Batch removed from queue at end of session if still unsettled

Not eligible for settlement

Batch activation - tested for settlement (12.00pm)

7.30am   8.45am   9.15am   4.30pm   5.15pm   5.20pm   10.00pm

Morning Settlement Session   **Daily Settlement Session**   **Settlement Close Session**   **Evening Settlement Sesison**

Mastercard deliver Batch Settlement Message (11.30am)

2.2 ES Funds

All Members, particularly those whose Mastercard AUD domestic obligations generally result in a net paying position, need to ensure they have sufficient funds in their ESA, and that their status and ESA Sub-limit settings allow settlement during the Daily Settlement Session.

2.3 Clearing Interest

RITS will settle the amounts indicated in the Mastercard Batch message. The RITS batch functionality does not make any adjustments to these amounts for overnight clearing interest. Any adjustments that are required are the responsibility of Mastercard in its role as Batch Administrator.

2.4   Management of the Batch - Recalls

Mastercard, as the Batch Administrator, may recall a Mastercard Batch at any time. This would generally only be done under a contingency scenario – for example, if a batch participant was declared insolvent and Mastercard needed to submit a recalculated batch with that participant removed. The revised batch may be submitted during the same day.

If a Mastercard Batch fails to settle on a day (whether an original or revised batch), Mastercard may re-submit the Mastercard Batch for settlement on the following RITS day (see section 5.5).

Mastercard Batch participants are not permitted to recall their Mastercard Batch transaction from the RITS System Queue. Mastercard Batch participants can change the status of transactions to 'deferred' to prevent settlement, but the RBA strongly recommends against this, as it would prevent settlement of the entire Mastercard Batch (all batch obligations must be settled simultaneously). It may also constitute a violation of the Mastercard Rules for settlement of obligations.

3   RITS System Queue Processing

Once RITS receives the Mastercard Batch Settlement Request, it is validated and put on the RITS System Queue.

Pre-Settlement Advices (MT198 SMT028 Credit Level, MT198 SMT029 ESA Level and MT198 SMT041 Pending Credit) are generated when the Mastercard Batch is placed on the Queue, if requested by the Mastercard Batch Participant in RITS (see section 7.6).

The RITS System Queue applies override ESA, Credit and Cash Account statuses if set by banks in RITS. Participants are, however, encouraged by both the RBA and Mastercard **not** to override the priority settings of the Mastercard Batch transactions (see section 7.4).

When all transactions in the Mastercard Batch have active or priority ESA, Credit and Cash Account statuses, the RITS System Queue tests each transaction against the appropriate Cash Account Sub-limit or Limit and the ESA Sub-limit or Limit (see also section 7.3.2).

All transactions that make up a specific Mastercard Batch are tested as a group. If one transaction is not able to settle, then the Mastercard Batch cannot settle. If all transactions pass limit testing, all transactions are settled simultaneously. On settlement, the Cash Accounts and the ESAs of the participants are updated.

If selected, Post Settlement Advices (MT198 SMT036 Interbank Debit and MT198 SMT037 Interbank Credit) are generated when the batch is successfully settled.

Mastercard Batch transactions will not be included in Auto-Offset or Targeted Bilateral Offset processing, and will not be included in LVSS multilateral runs.

4 Participation

4.1 Participant Eligibility Criteria

Mastercard as the Batch Administrator is responsible for setting the business rules for eligibility as a participant for the Mastercard Batch. Mastercard will identify those participants it is prepared to accept as Mastercard Batch Participants. The making and receiving of payments relative to the Mastercard Batch are governed by the Mastercard Rules.

The Reserve Bank is responsible for setting the operational requirements for direct participation in the Mastercard Batch. These include that direct participants must be a RITS Member, and must hold an active ESA.

Those Mastercard customers who are not currently ESA holders or who currently settle indirectly may make arrangements to settle indirectly, using another direct participant as Transfer Agent. Participants without an ESA or participants who elect to settle via a Transfer Agent will not participate in the Mastercard Batch settlement process; payment and receipt of obligations will occur outside of RITS. There are no requirements on indirect participants to be a member of RITS or hold an ESA.

4.1.1 Establishment of new Mastercard Batch Participants

An ESA holder may submit a request to Mastercard to become a Mastercard Batch Participant.

The Reserve Bank will liaise with the Mastercard Batch Participant for all aspects relating to its RITS membership to ensure the ESA holder is appropriately configured in RITS, including entry into the Closed User Group – see section 7. The RBA, Mastercard and Mastercard Batch Participant will agree on a go-live date.

4.1.2 Mastercard Batch Participant withdrawal from the Mastercard Batch

Withdrawal of a participant from the Mastercard Batch is governed by the Mastercard Rules.

Once the RBA has been notified of a withdrawal from the Mastercard Batch, the RBA will liaise with the Mastercard Batch Participant regarding its withdrawal from the Closed User Group and the timing of relevant administration entries in RITS.

5 Contingency Arrangements

5.1 Management of Contingencies

5.1.1 Roles and responsibilities

The RBA is responsible for management of events affecting RITS, which includes operation of the Mastercard Batch facility in RITS.

Mastercard as the Batch Administrator is responsible for the management of events affecting the preparation and transmission of Mastercard Batch advices to Mastercard Batch Participants. Mastercard is responsible for entering netted interbank positions into RITS.

5.1.2 Communication with other parties

If a disruption to the Mastercard Batch continues for an extended period, the responsible party will advise the Mastercard Batch Participants of the contingency and when normal processing is expected to be restored. This may be done by telephone, facsimile, e-mail or a RITS broadcast message.

5.2 Manual Entry of the Batch

Under normal operation, the Mastercard Batch will be submitted by SWIFT message. Under certain contingency events, for example if SWIFT is unavailable, the Mastercard Batch will be entered via the RITS User Interface. Once the Mastercard Batch has been manually entered, the Mastercard Batch will process in the same way as when submitted by SWIFT – in particular, the Mastercard Batch is always settled simultaneously.

However, the manually entered Mastercard Batch will not be assigned priority ESA status, so net paying participants with no ESA status override on the branch used for the Mastercard Batch may need to either manually change the ESA status of their batch obligation to priority (p), or ensure their ESA Sub-limit setting allows settlement.

5.3 Rescheduling the Mastercard Batch

In normal operations, the Mastercard Batch will settle during the Daily Settlement Session. In a contingency event, the Mastercard Batch may be submitted for settlement at any time during the Morning Settlement Session, Daily Settlement Session or Settlement Close Session.

5.4 Extension to Mastercard Batch Hours

The Mastercard Batch must be settled by the end of the Settlement Close Session. It is expected that extensions to normal RITS operating hours will not be granted solely for the Mastercard Batch, except under exceptional circumstances.

If settlement has not been completed by the end of the Settlement Close Session, all transactions will be deleted from RITS. Settlement will not be completed on the day.

5.5 Inability to Settle Mastercard Batch on Day

If the Mastercard Batch does not settle on any RITS day, Mastercard may submit two batches to RITS for settlement on the following RITS day: one for the previous day, and one for that day.

6 Industry Testing Arrangements

6.1 RITS Pre-Production Environment

The RITS Pre-Production Environment is available for use by the Reserve Bank, RITS Members and Mastercard for testing of the Mastercard Batch.

Members should note the following points in respect to the RITS Pre-Production test environment:

- This environment provides full Member functionality and is set up to mirror production conditions.

- This test environment is open for settlement processing between the hours of 7.30am and 10.00pm each business day where either Sydney or Melbourne is open. These are the same hours as RITS Production. However, the Mastercard Batch will only be eligible for settlement in the Morning Settlement Session, Daily Settlement Session and Settlement Close Session.

- RITS users will be able to access batch enquiry functionality in RITS at any time during the normal RITS day. This is subject to the user being granted the necessary roles by their RITS Password Administrator.

- Support for Mastercard Batch testing will be provided by the RITS Help Desk during normal RITS settlement hours. There will be no support for any Mastercard Batch testing undertaken by Members outside of normal business hours.

- Members must contact the RITS Help Desk in advance to arrange an appropriate time to make use of the RITS Pre-Production test environment (e.g. to ensure that the environment is available, and that RBA Operations staff are on hand to provide support, if required).

7   RITS Technical Set-up Requirements

7.1   Introduction

This section provides information to RITS Members on the arrangements and administrative tasks required to begin participation in the Mastercard Batch.

Members should note that the set-up activities listed below will need to be performed twice, once on the RITS Pre-Production Environment and again on the RITS Production Environment (prior to batch activation).

It is recommended that Members consult with existing RITS users within their organisation as part of their review of the required set-up activities. RITS user guides are available on the RITS Information Facility. A general Overview of RITS Functionality is also available from this site.

Some customers of Mastercard may have multiple ESAs, established by different subsidiaries of the parent. Mastercard requires that Mastercard Batch Participants in this situation nominate one ESA to be used for the settlement of its Australian Domestic Service obligations.

7.2   Overview of RITS Set-up Activities

To prepare for participation in the Mastercard Batch, the RITS Member must complete a number of set-up activities. The key setup activities are as follows, with the entity that undertakes the activity shown in brackets. Each of these activities is discussed in greater detail below.

- Establish new RITS branches and cash accounts, if required, for Mastercard Batch transactions (RITS Help Desk, based on Member instruction).

- Nominate a branch to be used for Mastercard settlement using the *Branch Allocation* form.

- Setup the override statuses for Cash Account, Credit and ESA to priority or null to facilitate unimpeded settlement of Mastercard Batch transactions. (Member – user with the following

roles: Override Cash Account Status - Set Override; Override Credit Status – Set Override; Override ESA Status – Set Override).

- Check that cash account limit processing is set to OFF for the cash account used in the Mastercard Batch Settlement process (Member – user with role Cash Account Limit – Set Limit).

- Setup users and roles for Mastercard Batch monitoring (Member – RITS Password Administrator).

- Select AIF messages (e.g. Pre-settlement Advices or Post-settlement Advices), as required (Member - user with 'Unsolicited Advices' role).

7.3   Branch and Cash Account Setup

This section covers requirements for the setup of RITS branches and cash accounts to facilitate the processing of Mastercard Batch transactions.

Each Member needs to: assess the need for new RITS branches and cash accounts; instruct the RITS Help Desk to set-up new RITS branches and cash accounts as required; and nominate a RITS branch to be used for the Mastercard Batch.

7.3.1   RITS branches for Mastercard Batch transactions
RITS branches are the functional entities that undertake transactions in RITS. They are identified by a 6-character mnemonic (e.g. BANKAA). As a Batch Message only contains the 4-character RITS mnemonics of party to the settlement transaction, a lookup table in RITS will match the Batch Stream and identify the correct branch for both the Member.

The Reserve Bank recommends Members establish a new branch for the Mastercard Batch. The Reserve Bank encourages Members to use the Branch suffix MC (e.g. BANKMC).

A Member will need to complete a standard RITS form (the *Feeder, Batch and Other Branches* form, available under Standard Forms on the RITS Information Facility) to add any new branches (and cash accounts – see next section) required for the Mastercard Batch.

All Members will need to complete the *Branch Allocation* form to allocate their designated branch to the Mastercard Batch.

Please note that each form will need to be signed by the Member's RITS Authorised Signatories.

Members that wish to monitor their Mastercard Batch transactions using AIF Pre-settlement Advices, or that wish to receive AIF Post-settlement Advices for posting or reconciliation purposes, should note that these advices are selected at the branch level – see section 7.6 for further details.

7.3.2   RITS Cash Accounts for Mastercard Batch transactions
The Reserve Bank recommends that Members set up a new RITS cash account for Mastercard Batch transaction processing. This will help to minimise the impact on existing RITS arrangements and allow the separate selection of override statuses.

Each branch in RITS has at least one cash account to record transactions. All transactions are recorded against a cash account, and, for interbank transactions, also against an Exchange Settlement Cash Account. Generally speaking, the nominated cash account will be a real bank account that exists in the Member's own banking application.

There are a number of RITS reports and AIF messages that use the cash account to identify a transaction:

- The cash account is used to identify transactions in AIF Pre-settlement Advices, which may be used by AIF banks for the management of Mastercard Batch transactions.

- The cash account is used to identify transactions in Post-settlement Advices, which may be used by AIF banks for the posting or reconciliation of Mastercard Batch transactions.

- The cash account is used to identify the transaction in the MT950 ESA Statement, which may be used by AIF banks for the reconciliation of Mastercard Batch transactions.

- The net end-of-day balance for each cash account is shown in the Cashlist Report, which may be used by the Member for internal posting or reconciliation purposes.

If a Member chooses to use its existing 2E branch and cash account, it must ensure that it is able to manage its Mastercard Batch transactions appropriately.

Members should note that new cash accounts will automatically be included in their end-of-day Cashlist Reports. They will also be shown in relevant AIF messages such as Pre- and Post-settlement Advices and in ESA statements.

If a Member wishes to use a cash account with a BSB that it does not already use in RITS, some additional minor administration may be required. Members can view their existing cash accounts in RITS using the function Cash Account Limit (accessed via the menu item ESA Management / Cash Account / Limit). Alternatively, Members may obtain this information by contacting the RITS Help Desk.

7.4   Transaction Management Setup

This section covers set-up requirements for overrides on transaction status and cash account limit processing.

Mastercard will normally enter the transactions in the Mastercard Batch with ESA, Credit and Cash statuses set to priority.

The RBA recommends that Mastercard Batch Participants set the override statuses for Cash Account, Credit and ESA to priority or null to facilitate the unimpeded settlement of all transactions.

7.4.1   Override ESA Status set on cash account
The override ESA Status is set at the cash account level. A Member that intends to use its 2E branch for Mastercard Batch transactions should ensure that the current override ESA status setting in its 2E branch is not inconsistent with its Mastercard Batch transaction management requirements.

Please refer to the ESA Management User Guide for more information on setting an override ESA status.

7.4.2   Cash account limit processing turned OFF

The Reserve Bank requires all Members to turn cash account limit processing to Off for all cash accounts used in the Mastercard Batch settlement process.

Members that elect to use their 2E branch for Mastercard Batch transactions should be aware that this setting may affect the processing of other transactions settling across their 2E branch.

7.5   User Setup

This section covers requirements for the allocation of Mastercard Batch-related roles to RITS users and the setting of authorisations on Mastercard Batch-related update functions.

Members should note that requests for new RITS users can be made by completing the 'User Access Request Form' or 'User Access Request Form for Multiple Users' available from the RITS Information facility. Any questions on user access should be directed to the RITS Help Desk (1800 659 360 or via email to rits@rba.gov.au).

Members should also note that a Production logon must be generated for each user access request in order for the user to be provided with a RITS Digital Certificate. This process applies even if the request is for access to RITS Pre-Production only. As is the case now, the Member Password Administrator can ensure users are only granted roles in the relevant environment as necessary.

7.5.1   Linking users to branches

Members that set up new branches for Mastercard Batch transactions will need to ensure that users are linked to those branches in order to view and perform updates on transactions in those branches (for example, change the cash account status of a queued transaction) and to amend settings on those branches (for example, to set cash account sublimit processing). This is in addition to users having the relevant role(s).

Members using an existing branch will need to ensure that users are linked to the relevant branch.

The Member Password Administrator manages users' links to branches in the function **User Privileges**.

7.6   Automated Information Facility (AIF) Messages

Mastercard Batch participants can choose to receive Pre-Settlement Advices via the AIF when their Batch transactions (paying or receiving) are passed to the System Queue, and to receive Post-Settlement Advices when each Mastercard Batch is settled. With the exception of the Recall Request (MT 198 SMT 001), all commands and enquiries provided by the AIF are available to participants for Mastercard Batch transactions.

To receive AIF messages, Members must belong to the AIF Closed User Group (CUG). If your require end-of-day ESA statements (MT950), then you are already an AIF user. If you are not an AIF user, but wish to join, you will need to submit an application to SWIFT to join the AIF CUG (Automated Information Facility – Closed User Group). The AIF CUG application can be made by going to

www.swift.com> ordering>order products>market infrastructure, become member of and subscribing to AIF (Test and Production). Processing of the application by SWIFT typically takes one to two weeks.

RITS Members who are AIF users can select Pre- and Post-settlement Advices for their Mastercard Batch transactions. A user must select **Unsolicited Advices** from the **Member Admin** tab on the menu to make the necessary selections. Note the Mastercard Batch will not appear as a transaction source; participants will have to use the branch to identify Mastercard Batch related transactions.

Pre- and Post-settlement Advices are selected at the branch level.

This table shows the AIF messages that, if selected, will be produced for Mastercard Batch related transactions.

Message Type	Sub Message Type	Description	Selection Level
198	028	Pre-Settlement Advice (Credit Level)	Branch
198	029	Pre-Settlement Advice (ESA Level)	Branch
198	041	Pre-Settlement Advice – Pending Credit	Branch
198	036	Post-Settlement Advice Debit Interbank	Branch
198	037	Post-Settlement Advice Credit Interbank	Branch

Members should note that the Transaction Type field (tag 908) in AIF Pre- and Post-settlement Advices will contain the Batch Stream ID – MCAU.

Members that receive an ESA Statement (MT942 or MT950) will see the Mastercard Batch transaction as a separate statement line, and the Transaction Type element of the statement line (tag 61) in ESA statements will contain the Batch Stream ID - MCAU.

For further information about unsolicited advices, please refer to the [Member Administration User Guide](#) and the [RITS/SWIFT Interface User Guide](#).

8 Monitoring the Mastercard Batch in RITS

A participant can monitor their own Mastercard Batch transactions using the **Enquiry** function in RITS. For further information, see the [Batch Participant User Guide](#) available on the [RITS Information Facility](#).

8.1 RITS Batch Enquiry Function

From the RITS Main menu, select the **Batches** tab to expand the menu as displayed below. The available function is **Enquiry**.
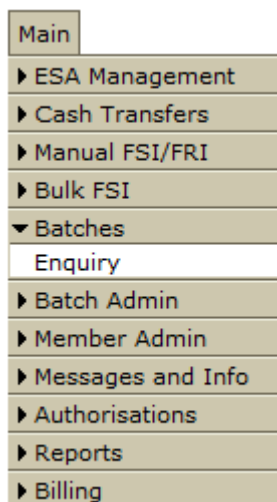
8.1.1 Batch Enquiry Screen

After selecting **Enquiry** from the **Batches** tab on the Main menu, the following screen opens, automatically populated with data based on the default filter criteria.

8.1.2 Batch Enquiry - Queue Test Detail Enquiry Screen

Details of Mastercard Batch transactions which remain on the System Queue can be viewed. To view the Queue Test Details of a batch transaction, select a transaction with a *Limits Test* status from the current day from the list in the Batch Enquiry screen.

These details are also available in the queue management functions provided in the **ESA Management** menu.

Batch Enquiry - Queue Test Detail

Settlement Date	28-Aug-2009	Batch Stream Id	PCR1	BIN	PCR12009082802	Status	LimitsTest
Payer	BQLQ05	Receiver	CBAA2E	Batch Amount			-$200.00

Status Flags

Cash Account Status	B	Credit Status	B	ESA Status	P

Queue Test Information

Time Activated	11:46:40
Time on Queue	00:08:20
Last Tested	n/a
Failed Tests	
Last Failure	

ESA

ESA Balance	$1,530,014,502.16
Active Balance	$610,014,502.16

Cash Account

Cash Account Balance	$0.00
Active Balance	No Limit

Close

9   Summary of Mastercard Batch Set-up

- Determine branch and cash account for Mastercard Batch. If new branches and cash accounts are required, submit necessary forms to RITS Help Desk.

- Submit the *Branch Allocation* form to RITS Help Desk to nominate the branch for settlement of transactions in the Mastercard Batch.

- Set override statuses and ESA Sub-limits appropriately.

- Set cash account limit processing to OFF.

- Setup users and roles for Mastercard Batch monitoring.

- Select AIF messages as required.

- Update all relevant procedures related to processing of the Mastercard Batch, particularly in respect of management of batch transactions, including any funding that is required.

- Prior to activation of the Mastercard Batch, submit the *Mastercard Batch – Readiness Declaration* form to the RITS Help Desk.

10   Contact Information

Membership and business-related enquiries in relation to the Mastercard Batch can be directed to:
RITSMembership@rba.gov.au

Members should contact the RITS Help Desk if they have any questions in relation to Mastercard Batch operational setup. Contact details are as follows:

  Phone: 1800 659 360

  Email: rits@rba.gov.au

Questions for Mastercard can be directed to:

  Mastercard Customer Support & Delivery

  Phone: (02) 9466 3742

  Email: csd@Mastercard.com