

# Mastercard Send Gambling Payout

## What is Gambling Payout?

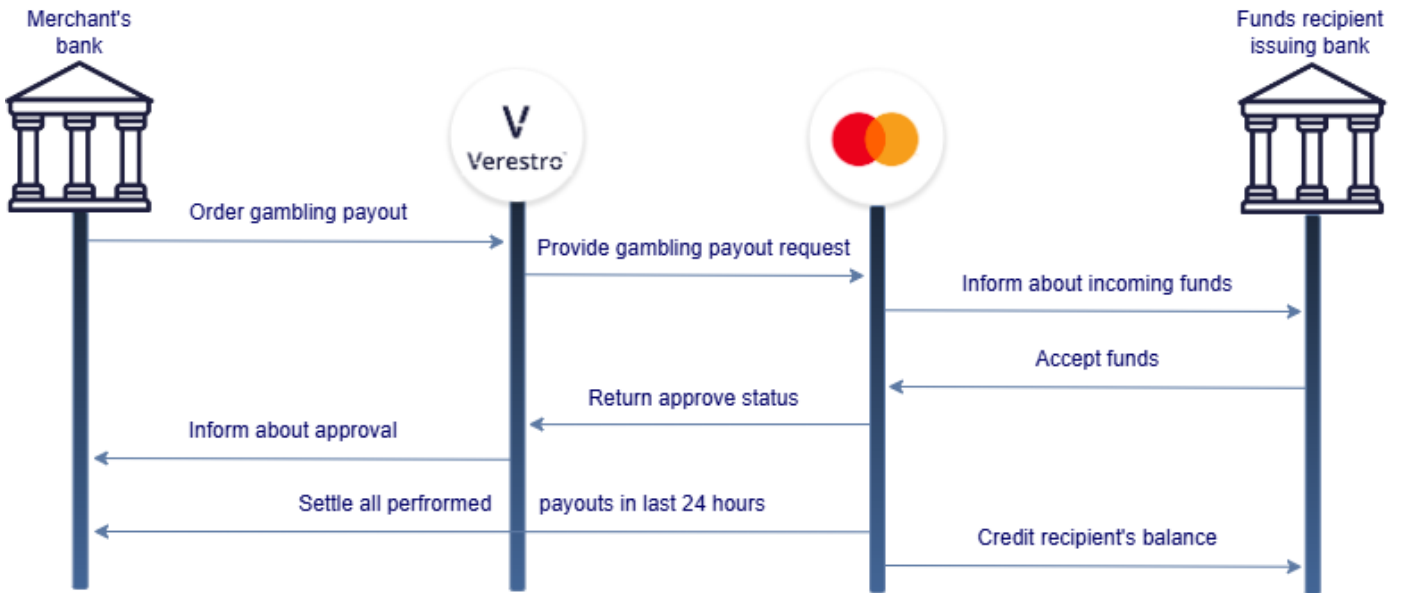
A payout is a Push-type transaction. It enables merchants to transfer funds directly from their balance to the recipient's selected payment instrument. If the recipient's payment instrument is a card, it must be a Mastercard. Payouts that are marked as gambling operate within the **B2C (Business to Consumer)** model. It should be noted that a gambling payout is not a type of refund. It represents the payment of a gambling prize and is identified by a dedicated MCC code – `7995`.

**Note:** According to Mastercard Rules (Acceptance Procedures), a gambling payout is a gaming disbursement and is classified as "High-Risk Securities Business" or "High-Risk Brand Tax". This imposes an obligation on the Merchant's Bank to verify that the Merchant holds a valid license issued by the appropriate government authority.

## How does it work?

To execute a gambling payout, a request must be sent to the following endpoint:

`POST {base_url}/v1/partners/{partner_id}/disbursements/payment`. In this request, the `partner_id` serves as the unique identifier for the Bank (or the Technical Provider acting on its behalf) that is initiating the payout. Parameters `payment_type` set to `GMR` - gaming repay and `merchant_category_code` set to `7995`. This value ensures that Mastercard Send recognizes the transaction specifically as a gambling payout, triggering the appropriate processing logic. In the Mastercard Send API, there is no `transaction_purpose` code intended for payouts of gambling winnings; therefore, this value should be set to `08` which means "other".



## Request info

[Click to expand example request body in JSON format](#)

```

{
  "payment_disbursement": {
    "disbursement_reference": "HAPPYPATH_DISB_000001",
    "payment_type": "GMR", // This value must be GMR if the transaction is gambling payout
    "amount": "5300",
    "currency": "USD",
    "sender_account_uri": "pan:5102589999999921;exp=2077-02;cvc=123",
    "sender": {
      "first_name": "XYZ",
      "last_name": "Record Store",
      "account_type": "03",
      "address": {
        "line1": "101 Main St",
        "line2": "Unit 5",
        "city": "Chicago",
        "country_subdivision": "IL",
        "postal_code": "60618",
        "country": "USA"
      }
    }
  },
  "recipient_account_uri": "pan:5102589999999913;exp=2077-08;cvc=123",
  "recipient": {

```

```
"first_name": "Vinyl",
"last_name": "Importers",
"account_type": "03",
"address": {
  "line1": "234 Spiral Drive",
  "line2": "Unit B",
  "city": "St. Louis",
  "country_subdivision": "MO",
  "postal_code": "63368",
  "country": "USA"
},
"name_on_account": "Lucy Lawrence"
},
"payment_disbursement": {
  "participant": {
    "merchant_category_code": "7995", // This value must be 7995 if the transaction is
gambling payout
    "mastercard_assigned_merchant_id": "12AB46",
    "purchase_trace_id": "MS12ybwmc020404",
    "transfer_acceptor_address": {
      "line1": "123 Elm St",
      "line2": "Apartment 9",
      "city": "Chicago",
      "country_subdivision": "IL",
      "postal_code": "60618",
      "country": "USA"
    }
  }
},
"funding_source": "CASH",
"transaction_purpose": "08",
"payment_origination_country": "USA"
}
```

[Click to expand request parameter's description](#)

| PARAMETER                                   | VALUE                 | DESCRIPTION  |
|---|-----------------------|--|
| payment_disbursement.disbursement_reference | HAPPYPATH_DISB_000001 | string<br>Required. A partner-assigned unique reference identifier for the disbursement. Alphanumeric and * , - . _ ~. Length 6-40.  |
| payment_disbursement.payment_type           | GMR                   | string<br>Conditional. Payment type of the disbursement. The allowed payment types for the partner must be enabled by Mastercard during onboarding. If the partner is enabled for multiple payment types, the appropriate payment type must be provided. Otherwise the field is optional. Valid values:<br><br>AMS = Rapid Merchant Settlement<br>B2B = General Business-to-Business Transfer<br>FRD = Fast Refund<br>GMR = Gaming Repay |
| payment_disbursement.amount                 | 5300                  | number<br>Required. The amount to be transferred. Numeric integer, 1-999999999999. The decimal point is implied based on the relevant currency exponent. For example, a US Dollar \$53 amount is a value of 5300.  |
| payment_disbursement.currency               | USD                   | string<br>Required. The currency of the amount as an ISO 4217 uppercase alpha-3 currency code; For example, US Dollars is USD.   |

|   |  |   |
|---|--|---|
| <code>payment_disbursement.sender_account_uri</code>    | <code>pan:510258999999921;exp=2077-02;cvc=123</code> | <p>string</p> <p>URI identifying the Sender's account number for this disbursement (payment transaction). For disbursements to Mastercard accounts, you must provide a value in this field, for example the full PAN or token (for a card account), full account number (for a Deposit or Bank Account), or full wallet ID (for a wallet).</p>    |
| <code>payment_disbursement.recipient_account_uri</code> | <code>pan:510258999999911;exp=2055-01;cvc=231</code> | <p>string</p> <p>URI identifying the recipient's account number for this disbursement (payment transaction). For disbursements to Mastercard accounts, you must provide a value in this field, for example the full PAN or token (for a card account), full account number (for a Deposit or Bank Account), or full wallet ID (for a wallet).</p> |
| <code>payment_disbursement.sender</code>                |  | <p>object</p> <p>Information about the sender of the transaction.</p> <p>Optional.</p> <p>If you provide this object, you must provide <code>first_name</code> and <code>last_name</code>.</p>  |

|   |                     |  |
|---|---------------------|--|
| <p>payment_disbursement.sender.first_name</p>   | <p>Metal</p>        | <p>string<br/> The sender's first name. When sender.first_name is present in request, then sender.last_name is required. Alphanumeric Special [a-zA-Z0-9 !"#%&amp;'()*+,- .\;:&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇ ÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝà áâãääåçèéëèìíîïñòóôõöùúüýÿ], length 1-40. If the disburser is a business, provide the business name using both the first_name and last_name fields.</p>         |
| <p>payment_disbursement.sender.last_name</p>    | <p>Record Store</p> | <p>String required<br/> The sender's last name. When sender.last_name is present in request, then sender.first_name is required. Alphanumeric Special [a-zA-Z0-9 !"#%&amp;'()*+,- .\;:&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓ ÔÕÖÙÚÛÜÝàáâãääåçèéëèìíîïñòóôõöùú üýÿ], length 1-40. If the disburser is a business, provide the business name using both the first_name and last_name fields.</p> |
| <p>payment_disbursement.sender.account_type</p> | <p>03</p>           | <p>String optional<br/> Identifies the sender's account number type. This field is optional. Valid values: '00' Other, '01' RTN + Bank Account, '02' IBAN, '03' Card Account, '04' Email, '05' Phone Number, '06' Bank account number (BAN) + Bank Identification ?ode (BIC), '07' Wallet ID, '08' Social Network ID. Numeric, 2 characters.</p>   |
| <p>payment_disbursement.sender.address</p>      |                     | <p>object<br/> Sender's address. Optional. If you provide this object, you must provide line1, city and country.</p>   |

|   |             |   |
|---|-------------|---|
| payment_disbursement.sender.address.line1               | 101 Main St | <p>string</p> <p>Required. First line of the sender's address.</p> <p>Alphanumeric Special [a-zA-Z0-9 !"#%&amp;'()*+,-.Λ;&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝàáâãäåçèéêëìíîïñòóôõöùúûüýÿ], length: 1-50. If you cannot provide the actual value, you must provide the alternative value '#NOTINCLUDED'.</p> |
| payment_disbursement.sender.address.line2               | Unit 5      | <p>string</p> <p>Second line of the sender's address. Alphanumeric Special [a-zA-Z0-9 !"#%&amp;'()*+,-.Λ;&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝàáâãäåçèéêëìíîïñòóôõöùúûüýÿ]</p>   |
| payment_disbursement.sender.address.city                | Chicago     | <p>string</p> <p>Required. The sender's city.</p> <p>Alphanumeric Special [a-zA-Z0-9 !"#%&amp;'()*+,-.Λ;&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝàáâãäåçèéêëìíîïñòóôõöùúûüýÿ], length: 1-25. If you cannot provide the actual value, you must provide the alternative value '#NOTINCLUDED'.</p>                  |
| payment_disbursement.sender.address.country_subdivision | IL          | <p>string</p> <p>The sender's province, state or territory. Conditional, required if sender's country is USA or CAN. Must be an ISO 3166-2 uppercase alpha 2 or 3 character country subdivision code. For example, Missouri is MO.</p>  |

|  |           |  |
|--|-----------|--|
| <code>payment_disbursement.sender.address.postal_code</code> | 60618     | string<br>The sender's postal code. For USA, this must be a valid value of 5 digits or 5 digits hyphen 4 digits, for example '63368', '63368-5555'. For other regions, this can be alphanumeric, length 1-10.  |
| <code>payment_disbursement.sender.address.country</code>     | USA       | string<br>Required. The sender's country as an ISO 3166-1 uppercase alpha-3 country code; For example, the United States of America is USA.  |
| <code>payment_disbursement.recipient</code>                  |           | Recipient<br>Information about the recipient of the transaction. Conditional.<br>If a 'pan' scheme is provided in the recipient_account_uri, this recipient object is required. If you provide this object, you must provide first_name and last_name.                         |
| <code>payment_disbursement.recipient.last_name</code>        | Vinyl     | string<br>Required. The recipient's last name. Alphanumeric Special [a-zA-Z0-9 !"#%&'()*+,-.!:;<=>?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝàáâãäåçèéêëìíîïñòóôõöùúüýÿ], length 1-40. If you cannot provide the actual value, you must provide the alternative value '#NOTINCLUDED'.  |
| <code>payment_disbursement.recipient.first_name</code>       | Importers | string<br>Required. The recipient's first name. Alphanumeric Special [a-zA-Z0-9 !"#%&'()*+,-.!:;<=>?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝàáâãäåçèéêëìíîïñòóôõöùúüýÿ], length 1-40. If you cannot provide the actual value, you must provide the alternative value '#NOTINCLUDED'. |

|   |                         |   |
|---|-------------------------|---|
| <p>payment_disbursement.recipient.account_type</p>  | <p>03</p>               | <p>string<br/>Identifies the recipient's account number type. This field is optional. Valid values: '00' Other, '01' RTN + Bank Account, '02' IBAN, '03' Card Account, '04' Email, '05' Phone Number, '06' Bank account number (BAN) + Bank Identification Code (BIC), '07' Wallet ID, '08' Social Network ID. Numeric, 2 characters.</p> |
| <p>payment_disbursement.recipient.address</p>       |                         | <p>object<br/>Recipient's home address. Conditional, required when it is a Visa OCT disbursement and Recipient Account URI institution country is CAN. If you provide this object, you must provide line1 and city.</p>   |
| <p>payment_disbursement.recipient.address.line1</p> | <p>234 Spiral Drive</p> | <p>string<br/>Required. First line of the recipient's address. Alphanumeric Special [a-zA-Z0-9 !"#\$%&amp;'()*+,-.Λ:;&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝà áâãäåçèéêëìíîïñòóôõöùúûüý ÿ], length: 1-50. If you cannot provide the actual value, you must provide the alternative value '#NOTINCLUDED'.</p>                         |
| <p>payment_disbursement.recipient.address.line2</p> | <p>Unit B</p>           | <p>string<br/>Second line of the recipient's address. Alphanumeric Special [a-zA-Z0-9 !"#\$%&amp;'()*+,-.Λ:;&lt;=&gt;?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝà áâãäåçèéêëìíîïñòóôõöùúûüý ÿ]</p>  |

|  |               |  |
|--|---------------|--|
| payment_disbursement.recipient.address.city                | St. Louis     | string<br>Required. The recipient's city. Alphanumeric Special [a-zA-Z0-9 !"#%&'()*+,-.Λ;=>?@[_`{ }~ÀÁÂÃÄÅÇÈÉÊËÌÍÎÏÑÒÓÔÕÖÙÚÛÜÝàáâãäåçèéêëìíîïñòóôõöùúûüýÿ], length: 1-25. If you cannot provide the actual value, you must provide the alternative value '#NOTINCLUDED'. |
| payment_disbursement.recipient.address.country_subdivision | MO            | string<br>The recipient's province, state or territory. Conditional, required if sender's country is USA or CAN. Must be an ISO 3166-2 uppercase alpha 2 or 3 character country subdivision code. For example, Missouri is MO.   |
| payment_disbursement.recipient.address.postal_code         | 63368         | string<br>The recipient's postal code. For USA, this must be a valid value of 5 digits or 5 digits hyphen 4 digits, for example '63368', '63368-5555'. For other regions, this can be alphanumeric, length 1-10.   |
| payment_disbursement.recipient.address.country             | USA           | string<br>Required. The sender's country as an ISO 3166-1 uppercase alpha-3 country code; For example, the United States of America is USA.  |
| payment_disbursement.recipient.name_on_account             | Lucy Lawrence | string<br>Name on the account. Applicable for non-card only. Details- 1-40   |

|   |                 |  |
|---|-----------------|--|
| <code>payment_disbursement.participant</code>                                 |                 | Participant Object<br>Information about a participant that may be passed along to the network. For example Bank which is registered in MC Send program.  |
| <code>payment_disbursement.participant.merchant_category_code</code>          | 7995            | string<br>Classification of the merchant's type of business or service. Please contact your Mastercard representative to enable the usage of fields in this section.   |
| <code>payment_disbursement.participant.mastercard_assigned_merchant_id</code> | 12AB46          | string<br>The Merchant ID assigned by Mastercard.<br>Alphanumeric, length 6.   |
| <code>payment_disbursement.participant.purchase_trace_id</code>               | MS12ybwmc020404 | This field is to associate Original Purchase transaction with payment transaction for Fast Refund use case. Applicable for both Single and Dual message transaction. Alphanumeric, length 15.                                    |
| <code>payment_disbursement.funding_source</code>                              | CASH            | string<br>Funding source must contain one of the following: CREDIT, DEBIT, PREPAID, DEPOSIT_ACCOUNT, MOBILE_MONEY_ACCOUNT, CASH or OTHER. Optional, required for Visa OCT payment. If not provided, defaults to DEPOSIT_ACCOUNT. |

|  |    |  |
|--|----|--|
| payment_disbursement.transaction_purpose | 08 | <p>string</p> <p>The purpose of the transaction. String, numeric, length 2. Valid numeric values:</p> <ul style="list-style-type: none"> <li>00 = Family Support</li> <li>01 = Regular Labor Transfers (expatriates)</li> <li>02 = Travel &amp; Tourism</li> <li>03 = Education</li> <li>04 = Hospitalization and Medical Treatment</li> <li>05 = Emergency Need</li> <li>06 = Savings</li> <li>07 = Gifts</li> <li>08 = Other</li> <li>09 = Salary</li> <li>10 = Crowd lending</li> <li>11 = Crypto currency</li> <li>12 = Refund to original card</li> <li>13 = Refund to new card</li> <li>17 = Recycling Deposit Return</li> <li>18 = Value Added Tax (VAT) Payment</li> </ul> |
|--|----|--|

## Response info

**Click to expand example response body in JSON format**

```
{
  "disbursement": {
    "id": "HAPPYPATH_DISB_000001",
    "payment_type": "GMR",
    "created": "2026-02-12T09:59:29Z",
    "status": "APPROVED",
    "original_status": "APPROVED"
  }
}
```

**Click to expand response parameter's description**

| PARAMETER                    | VALUE                 | DESCRIPTION  |
|------------------------------|-----------------------|--|
| disbursement.id              | HAPPYPATH_DISB_000001 | string<br>A partner-assigned unique reference identifier for the disbursement. Alphanumeric and * , - . _ ~. Length 6-40.  |
| disbursement.payment_type    | GMR                   | string<br>Conditional. Payment type of the disbursement. The allowed payment types for the partner must be enabled by Mastercard during onboarding. If the partner is enabled for multiple payment types, the appropriate payment type must be provided. Otherwise the field is optional. Valid values:<br><br>AMS = Rapid Merchant Settlement<br>B2B = General Business-to-Business Transfer<br>FRD = Fast Refund<br>GMR = Gaming Repay |
| disbursement.created         | 2026-02-12T09:59:29Z  | string<br>Request's acceptance timestamp   |
| disbursement.status          | APPROVED              | string<br>Actual status  |
| disbursement.original_status | APPROVED              | string<br>Origin status  |

## Example detailed workflow step by step

1. Lucy wins a price and requests a payout from the betting operator (merchant).
2. The operator communicates with their bank to initiate the gambling payout.
3. The Merchant's Bank initiates the payout by performing a request to Verestro - payment\_type = GAM (Gambling Payout) and provides the transaction metadata.
4. Verestro calls Mastercard Send by executing proper method and provides data such as:

1. Bank's identifier (partner\_id)
2. transaction metadata
3. payment\_type=GMR
4. merchant\_category\_code=7995
5. Mastercard Send checking is:
  1. Merchant's Bank is registered in Mastercard Send program.
  2. Merchant's Bank has support for gambling payouts.
  3. Lucy's card is active.
  4. Lucy's issuing bank is registered in Mastercard Send program.
  5. Lucy's issuing bank has support for Fast Funds (real-time posting):
    1. bank has support for Fast Funds -> money will be up to 30 min on Lucy's balance
    2. bank has not support for Fast Funds -> money will be up to 30 min on Lucy's balance
6. Mastercard Send informs Lucy's issuing bank that it has funds for won price.
7. Lucy's issuing bank confirms the money has been received from Mastercard Send and sends it to Lucy's card:
  1. Mastercard Send gets response from the Lucy's issuing bank that funds have been collected - code 00.
8. Mastercard Send informs Verestro about payout confirmation.
9. Verestro informs Merchant's Bank about payout confirmation.
10. Merchant's Bank informs Merchant about payout confirmation.
11. (Settlement) - "Next day" - Mastercard Send once per 24h summarizes all such payouts and:
  1. totals the amounts of all gambling payouts initiated by the Merchant's Bank.
  2. withdraws the total sum from the Merchant Bank's settlement account and forwards it to Lucy's issuing bank.

## List of the payment statuses

| Status   | Meaning  |
|----------|--|
| APPROVED | The transaction was successful and has been approved.  |
| DECLINED | The transaction has been declined, either by the Receiving Institution or Mastercard.  |
| UNKNOWN  | The request has been accepted but processing has not completed within the allotted timeframe, possibly due to timeouts or network communication issues. For guidance, see <a href="#">Transaction Responses with an 'UNKNOWN' Status</a> . |
| ERROR    | Can be returned when a network or system error prevented processing of the transaction. This status is rarely seen in production.  |

|           |  |
|-----------|--|
| PENDING   | The transaction is still in progress. If you get this status for a card transaction, retry with another GET request. |
| CANCELLED | The non-card transaction has been cancelled.   |

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Revision #11

Created 23 February 2026 09:26:49

Updated 26 February 2026 09:41:48 by Jakub Kotyński