Under Review

The following articles and announcements included in the networks April 2027 release publications are currently being reviewed by the Marqeta product teams to determine if they are applicable to Marqeta operations. Further information regarding impact to operations at Marqeta will be made available at a later date.

CARD NETWORK	EFFECTIVE DATE	MANDATORY	ISSUER REGION (S)	ARTICLE / ANNOUNCEMENT NAME	SUMMARY
Discover	4/23/2027	Yes	Global	XII. Updated Chip Card Transaction Data	Discover will update chip card transaction data.
Discover	4/23/2027	Yes	Global	XI. Updated AES Keys	Discover will update Advanced Encryption Standard (AES) keys.
Discover	4/23/2027	Yes	Global	X. Decommissioned Card Product	Discover will decommission the Commercial Executive Business Credit card product.
Discover	4/23/2027	Yes	Global	IX. Clarifications to the Dispute Rules related to Dynamic Currency Conversion	Discover is clarifying dispute rights and glossary terms related to dynamic currency conversion (DCC).
Discover	4/23/2027	Yes	Global	VIII. Account Updater Push Notification API	Discover is clarifying the Account Updater Service definition to include stored card relationships.
Discover	10/23/2026	Yes	Global	VII. Updated Language for dCID	Discover will update Field 44 (Additional Data) to support the dynamic card identification code (dCID).
Discover	10/23/2026	Yes	Global	V. Return Authorization Policy for Sales Tax Rebates	Discover is expanding the eligible merchant category codes (MCCs) for sales tax rebate returns without authorization.
Discover	10/23/2026	Yes	Global	IV. Consumer Credit Tier Changes	Discover is clarifying consumer credit card product definitions, specifically references to "in the aggregate."
Discover	10/23/2026	Yes	Global	III. Complaints by Network Participants	Discover is enhancing provisions for the Network Participant Complaints program.
Discover	10/23/2026	No	Global	II. Aligned Format and Structure	Discover is updating the description of Field 55 (Chip Card Related Data) in the Authorization Interface manual for consistency across documents.
Amex	4/24/2027	Yes	Global	Amex ISO 4553 Not as Described or Defective Merchandise Quality of Food Chargebacks - release date revised	American Express updated its previously published policy article on International Organization for Standardization (ISO) chargeback reason code 4553, Not as Described or Defective Merchandise: Quality of Food. The release date moved from April 16, 2027, to April 23, 2027, with an effective date of April 24, 2027.
Amex	4/24/2027	Yes	Global	Amex Local Routing Header Specification - release date revised to 23 April 2027	American Express will require automated teller machine (ATM) issuers to use the transmission and encryption header to provide transmission information in ATM messages. Contact your American Express representative for more information.
Pulse	4/18/2027	Yes	Global	Pulse ISO 8583 Version Change	Pulse is making response code TM available in Field 39.
Pulse	4/18/2027	Yes	Global	Enhanced Data File Version Change	Pulse will update the file layout of the Enhanced Data File.
Mastercard	4/23/2027	Yes	Global	GLB 14687.1 Revised Standards for Acceptor Business Codes	Mastercard is announcing revised standards for acceptor business codes, also known as merchant category codes (MCCs).
Mastercard	4/23/2027	No	AP	AP 14607.1 Introducing Intracountry Interchange Rates for World Elite Business Debit Transactions in Australia	Mastercard is introducing intracountry interchange rates for World Elite Business Debit (product code BPE) in Australia.
Mastercard	4/23/2027	No	AP	AP 14605.1 Introducing Intracountry Interchange Rates for World Elite Business Debit Transactions in New Zealand	Mastercard is introducing intracountry interchange rates for World Elite Business Debit (product code BPE) in New Zealand.
Mastercard	4/23/2027	No	AP	AP 14606.1 Introducing Intracountry Interchange Rates for World Elite Business Debit Transactions in Singapore	Mastercard is introducing intracountry interchange rates for World Elite Business Debit (product code BPE) in Singapore.
Mastercard	4/23/2027	Yes	AP	AP 14702.1 Introducing World Legend Consumer Credit Intracountry Product Code and Interchange Program in Singapore	Mastercard is introducing World Legend Mastercard (consumer credit product code MWJ) and an intracountry interchange program in Singapore.
Mastercard	4/23/2027	No	AP	AP 14713.1 Introducing Intracountry Interchange Rates for the World Legend Mastercard Consumer Credit Program in Singapore	Mastercard is introducing intracountry interchange rates for World Legend Mastercard (consumer credit product code MWJ) in Singapore.
Mastercard	4/23/2027	No	AP	AP 14670.1 Introducing Intraregional Interchange Rates for World Elite Business Debit Transactions in the Asia/Pacific Region	Mastercard is introducing intraregional interchange rates for World Elite Business Debit (product code BPE) in the Asia/Pacific region.

Mastercard	4/23/2027	Yes	LAC	LAC 14498.1 Revising the Interchange Structure to Support Essential for Wallets	Mastercard is revising the intercountry interchange structure in the Latin America and the Caribbean region to support Essential for Wallets.
Mastercard	6/8/2027	Yes	Global	GLB 14519.1 Introducing Multi-PAN Mapping Service for Issuer-generated Virtual Card Numbers	Mastercard is introducing the Multi-PAN (primary account number) Mapping service for issuer-generated consumer virtual card numbers (VCNs). The service gives issuers a record of the PAN-to-VCN mappings they previously sent to Mastercard.
Mastercard	4/23/2027	Yes	AP	AP 14751.1 Introducing Spend Auth Score Service in the Asia/Pacific Region	Mastercard is introducing the Spend Auth Score (SAS) to issuers in the Asia/Pacific region.
Mastercard	6/8/2027	Yes	Global	GLB 14523.1 Introducing Additional Language Support for Name Validation and Name Match Services	Mastercard is adding local-language support for name information in preprocessing services, starting with the Name Validation Service and Name Match Service.
Mastercard	6/8/2027	Yes	Global	GLB 14560.1 Enhancing Cross-Border Fee Manager	Mastercard is enhancing Cross-Border Fee Manager (CBFM) ahead of its transition to Transaction Fee Manager, including expanded merchant category code (MCC) markup fee functionality for cross-border and domestic transactions in select regions.
Mastercard	6/8/2027	No	Global	GLB 14550.1 Introducing Economically Related Transaction Linking Insights	Mastercard is introducing Economically Related Transaction Linking insights to support consistent transaction linking and issuer decisioning.
Mastercard	4/23/2027	Yes	LAC	LAC 14694.1 Lifecycling Interchange Programs in Guatemala	Mastercard is lifecycling member-to-member business service arrangements (BSAs) and select interchange rate designators (IRDs) in Guatemala.
Mastercard	4/23/2027	Yes	Global	GLB 14571.1 Enhancing Fee Collection Messages for Mastercard One Credential	Mastercard will add Mastercard One Credential data to Mastercard-generated fee collection messages and apply the issuer's Mastercard One Credential dynamic routing option to applicable fee collection messages.
Mastercard	6/8/2027	Yes	Global	GLB 14566.1 Enhancing the Mastercard One Credential Serviceâ€‹â€‹â€‹â€‹	Mastercard is enabling the Mastercard One Credential service for automated teller machine (ATM) and Mastercard Send funding transactions. Mastercard may also apply dynamic interchange to any Mastercard One Credential transaction, including domestic and cross-border ATM and point-of-sale (POS) transactions.
Mastercard	4/23/2027	Yes	AP	AP/LAC/US 14617.1 Introducing Maestro Processing for EBT Card Transactions in the U.S. Region and U.S. Territories	Mastercard is enhancing the Single Message System to support Electronic Benefit Transfer (EBT) card transactions in the U.S. region and U.S. territories.
Mastercard	4/23/2027	Yes	Global	GLB 14618.1 Modifying Single Message System Batch Files	Mastercard is adding a new indicator to the 80-byte Financial Institution Table (FIT) file and 250-byte Batch Data File to support Electronic Benefit Transfer (EBT) transaction processing.
Mastercard	4/23/2027	Yes	Global	GLB 14620.1 Introducing the Commercial Purchase Card for Small and Medium Enterprises	Mastercard is introducing a commercial purchase card product code for small and medium enterprises (SMEs), issued in the Latin America and the Caribbean region with global acceptance.
Mastercard	6/8/2027	Yes	Europe	EUR 14544.1 Expanding the Low-Risk Transaction Indicator to Select Countries in the Europe Region	Mastercard is expanding the low-risk transaction indicator to additional regulated countries in the Europe region.
Mastercard	6/8/2027	Yes	Global	GLB 14528.1 Assigning Identity Check Accountholder Authentication Value Leading Indicators	Mastercard is assigning new accountholder authentication value (AAV) leading indicators to support the Identity Check program.
Mastercard	4/23/2027	Yes	Global	GLB 14518.1 Defining End Seller Information	Mastercard is defining data fields to capture end seller information when the acceptor differs from the end seller.
Mastercard	4/23/2027	Yes	Global	GLB 14760.1 Enhancing Identification of Mastercard Agent Pay Transaction Types	Mastercard is adding new values to existing fields to better identify Mastercard Agent Pay transaction types.
Mastercard	4/23/2027	Yes	Global	GLB 14869.1 Acknowledging Reversal and Adjustment Messages	Mastercard is reminding Single Message System issuers to acknowledge reversal and adjustment messages and apply them to cardholder accounts when received.
Mastercard	4/23/2027	Yes	Global	GLB 14584.1 Expanding the Flexibility of Fleet Data Processing	Mastercard is extending enhanced Fleet transaction data capabilities to more commercial card products.
Mastercard	6/8/2027	Yes	Global	GLB 14585.1 Introducing a New Cardholder Verification Method for the Enhanced Data Share Only Program	Mastercard is introducing a cardholder verification method (CVM) value for the Enhanced Data Share Only (EDSO) program.
Mastercard	4/23/2027	Yes	AP	AP/CAN/LAC/MEA/US 14508.1 Introducing Product Code for Essential Credit	Mastercard is introducing a consumer credit product code for Essential Credit, issued in the Asia/Pacific, Latin America and the Caribbean, and Middle East/Africa regions and accepted in those regions, Canada, and the U.S.
Mastercard	6/8/2027	Yes	Global	GLB 14485.1 Introducing Service Provider Role to Identify Digital Asset Enablers	Mastercard is introducing a new service provider role to identify digital asset enablers (DAEs) in cryptocurrency transactions.

Mastercard	6/8/2027	Yes	Global	GLB 14521.1 Introducing Mastercard Subscription Insights Service	Mastercard is introducing the Mastercard Subscription Insights Service to give issuers more visibility into cardholder subscription activity and merchant card-on-file transactions.
Mastercard	4/23/2027	Yes	US	US 14522.1 Updating the Maestro PIN-less Program for Automated Fuel Dispenser Transactions in the U.S. Region	Mastercard is raising the card-present (CP) transaction limit from $100 to $175 for automated fuel dispenser (AFD) transactions that do not require a personal identification number (PIN) under the Maestro PIN-less program.
Mastercard	4/23/2027	Yes	Global	GLB 14546.1 Expanding Product Code for Issuance in the U.S. Region	Mastercard is expanding consumer credit product code GCP for issuance in the U.S. region with global acceptance.
Mastercard	4/23/2027	Yes	AP	AP 14723.1 Introducing Transaction Type Identifier for the Global Reach Acquiring Program in the Asia/Pacific Region	Mastercard is introducing a transaction type identifier (TTI) for the Global Reach Acquiring Program in the Asia/Pacific region.
Mastercard	4/23/2027	Yes	US	US 14822.1 Introducing Interchange Rate Type for Tokenized Transactions in the U.S. Region	Mastercard is introducing an interchange rate type for tokenized e-commerce transactions in the U.S. region.
Mastercard	6/8/2027	Yes	Global	GLB 14675.1 Introducing External Transaction Reference ID	Mastercard is introducing the External Transaction Reference ID field to support transaction reference identifiers generated outside the Mastercard network.
Mastercard	6/8/2027	No	Global	GLB 14559.1 Introducing Address Normalization for Address Verification Service	Mastercard is introducing address normalization in the Address Verification Service (AVS) to parse, standardize, and enrich cardholder billing addresses.
Mastercard	4/23/2027	Yes	AP	AP 14669.1 Modifying the Intracountry Interchange Structure in Japan	Mastercard is modifying the intracountry interchange structure and adding interchange programs in Japan.
Mastercard	4/23/2027	Yes	Global	GLB 14875.1 Standardizing Reconciliation Identifier Terminology Across Clearing Reports	Mastercard is renaming the customer-submitted FileID to Reconciliation ID across clearing reports and bulk data outputs.
Mastercard	4/23/2027	Yes	Global	GLB 14545.1 Expanding World Elite Business Debit in the Asia/Pacific and United States Regions	Mastercard is expanding issuance of World Elite Business Debit, a commercial debit product code, in the Asia/Pacific and U.S. regions with global acceptance.
Mastercard	4/23/2027	No	Global	GLB 14464.1 Switching Release 27.Q2 Announcement Bundle	Mastercard is combining this release's individual announcements into one bundle so customers can review them in a single document.
Visa	4/23/2027	Yes	US	11.2.2 Changes to Existing Fee Programs to Support Spend Qualification Processing for Large and Middle Market Credit Products in the U.S.	Visa will change existing fee programs for certain U.S.-issued Large and Middle Market (LMM) commercial credit products to support spend qualification processing.
Visa	4/23/2027	Yes	US	11.2.1 Changes to Interchange Fee Programs Applicable to Certain Visa Traditional and Visa Traditional Rewards Consumer Credit Transactions	Visa will update certain U.S. domestic interchange fee programs for Visa Traditional and Visa Traditional Rewards consumer credit products.
Visa	4/23/2027	Yes	US	11.1.1 Introduction of the New IRF Composite Code for U.S. Issuers	Visa will support the new interchange reimbursement fee (IRF) composite code for applicable U.S. domestic purchase, credit voucher, and account funding transactions that qualify for the new Base Fee programs.
Visa	4/23/2027	Yes	Europe	9.2.2 Changes to Support B2B KSeF Electronic Invoicing in Poland	Visa will support eligible domestic card payments in Poland linked to business-to-business (B2B) e-invoices registered in Krajowy System e-Faktur (KSeF), the government-mandated national e-invoicing system.
Visa	4/23/2027	Yes	CEMEA	8.1.1 Requirement to Support the Visa Advanced Authorization Score in Certain Countries in the CEMEA Region	Visa will require issuers in certain countries in the North Africa, Levant, and Pakistan (NALP) and Southern and Eastern Africa (SEA) subregions of the Central and Eastern Europe, Middle East, and Africa (CEMEA) region to support receiving the Visa Advanced Authorization (VAA) score in authorization and full financial messages.
Visa	4/23/2027	Yes	Canada	7.2.2 Changes to Existing Interchange Fee Programs for Visa Platinum Credit	Visa will add product-specific fee descriptors, fee program indicators (FPIs), and rates to the Canada domestic interchange fee programs for Visa Platinum Credit (product identifier N).
Visa	4/23/2027	Yes	AP	6.3.1 Changes to Require Sender Name and Recipient Name in Australia Domestic Card-Not-Present Account Funding Transactions and Original Credit Transactions	Visa will require sender and recipient names in Australia domestic card-not-present account funding transactions (AFTs) and original credit transactions (OCTs) for certain business application identifiers (BAIs).
Visa	3/30/2027	Yes	AP	6.2.1 Introduce New AP Regional Fee Program for Australia Merchant Transactions	Effective 10am Greenwich Mean Time (GMT) on March 30, 2027 (central processing date April 1, 2027), Visa will introduce a new Asia/Pacific (AP) regional fee program for purchase, credit voucher or merchandise return, account funding, and mobile push payment transactions from merchants in Australia.
Visa	4/23/2027	Yes	AP	6.1.1 Changes to Support Real-Time Visa Account Updater	Visa will introduce a new "Always" participation option for acquirers in certain countries in the Real-Time Visa Account Updater (RTVAU) service.

Visa	10/8/2026	No	Global	5.1 Changes to Modernize the Global Technical Letter and Implementation Guide	Effective immediately, Visa is updating the Global Technical Letter and Implementation Guide to support artificial intelligence (AI) initiatives.
Visa	4/23/2027	No	Global	4.1 Requirement to Support Third Party Agent Identification	Visa recommends that acquirers in the U.S. region, including U.S. territories, send data in existing fields to help identify third-party agent registration.
Visa	4/23/2027	Yes	AP	3.10 Introduction of the New Smarter Authorization Service for Cross-Border Card-Not-Present Transactions	Visa will introduce the Smarter Authorization service for cross-border card-not-present transactions.
Visa	4/23/2027	Yes	Global	3.7 Changes to Require and Validate Certain Sender and Recipient Data in Card-Not-Present Account Funding Transactions and Original Credit Transactions	Visa will require certain sender data and recipient names in cross-border and intra-European Economic Area (EEA) card-not-present account funding transactions (AFTs) and original credit transactions (OCTs) for certain non-money transfer business application identifiers (BAIs). Visa will also validate this data in domestic, cross-border, and intra-EEA card-not-present AFTs and OCTs for certain money transfer and non-money transfer BAIs.
Visa	4/23/2027	Yes	Global	3.6 Changes to Support New CAVV Result Codes and Amount Variance Check Result Tag	Visa will introduce new cardholder authentication verification value (CAVV) fail result codes to flag issuer- and Visa-generated CAVVs that are older than 90 days (CAVV recency) or were reused in a successful authorization (CAVV reuse). Visa will also add an Amount Variance Check Result tag to the existing Acceptance Environment Data field to share amount variance check results with issuers.
Visa	4/23/2027	Yes	Global	3.3 Changes to Support High-Assurance Tokens	Visa will support high-assurance token values.
Visa	4/23/2027	Yes	Global	3.2 Changes to Support Contextual Indicator in Token Transactions	Visa will add new values to identify the transaction context for authorizations with a token credential and will rename the existing field.
Visa	4/23/2027	Yes	Global	3.1 Requirement for Commercial Card Issuers Using Visa Payables Automation (VPA), Now Referred to as the Virtual Card Engine	Visa will introduce the Visa Virtual Card service, formerly Visa Payables Automation (VPA), to support virtual cards for commercial issuers using the Visa Virtual Card engine. Commercial card issuers must support the changes.
Visa	3/30/2027	Yes	Global	2.10 Introduce New Interregional Fee Program for Australia Merchant Transactions	Effective 10am Greenwich Mean Time (GMT) on March 30, 2027 (central processing date April 1, 2027), Visa will introduce a new interregional fee program for purchase, credit voucher or merchandise return, account funding, and mobile push payment transactions from merchants in Australia.
Visa	4/23/2027	Yes	AP	2.9 New Visa Signature Preferred Debit and Visa Infinite Plus Debit Products in the AP Region	Visa will introduce Visa Signature Preferred Debit and Visa Infinite Plus Debit for issuance in Australia. Acquirers in all regions, and Asia/Pacific (AP) issuers approved to issue these products, must support this enhancement.
Visa	4/23/2027	Yes	Global	2.8 Changes to Visa Flex Credential Interchange Rate Processing for Unmatched Clearing Transactions	For transactions at Europe region merchants, Visa will apply a defined interchange rate to Visa Flex Credential (VFC) transactions, formerly Visa Flexible Credential, when the corresponding authorization cannot be matched in the authorization history.
Visa	2/19/2027	Yes	Global	2.7 Changes to Anticipated Amount Verification Processing and Introduction of New Visa Verifies Processing Options	Effective 10am Greenwich Mean Time (GMT) on Feb. 19, 2027, Visa will change processing rules for anticipated amount verification and add two new Visa Verifies options for issuers. With the April 2027 release, issuers can support the new Visa Verifies Smarter Processing option.
Visa	10/8/2026	Yes	Global	2.6 Rate Table ID Field Format	Effective immediately, Visa is reminding endpoints that the Rate Table ID field is alphanumeric.
Visa	4/23/2027	Yes	Global	2.5 Changes to Merchant Category Codes	Visa will update merchant category codes (MCCs).
Visa	4/24/2027	Yes	Global	2.3 Mandatory Changes to Visa Resolve Online	Visa will implement mandatory changes to Visa Resolve Online (VROL) Release 27.1.
Mastercard	4/23/2027	No	US	US 14801.1 Modifying Fleet Interchange Rates in the U.S. Region	Mastercard is temporarily modifying intraregional interchange rates for Fleet transactions in the U.S. region.
Mastercard	4/24/2027	No	US	US 13903.1 Restructuring Interchange Rate Tables in the U. S. Region	Mastercard is restructuring interchange rate tables in the U.S. region.
Mastercard	4/23/2027	Yes	Europe	EUR 14050.1 Introducing Intraregional Interchange Rates in the Europe Region	Mastercard is introducing intraregional interchange rates for consumer and commercial point-of-sale (POS) transactions in the Europe region.
Mastercard	4/22/2027	No	AP	AP 13971.1 Introducing Card-Not-Present Tokenized Interchange Rates in Japan	Mastercard is introducing intracountry card-not-present (CNP) tokenized interchange rates in Japan.
Mastercard	4/23/2027	No	Europe	EUR 14000.1 Introducing Intracountry Interchange Rates in Ireland	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in Ireland.

Mastercard	4/22/2027	Yes	Global	GLB 13941.1 Modifying the Interregional Interchange Structure	Mastercard is modifying the interregional interchange rate structure.
Mastercard	4/24/2027	No	Europe	EUR 14014.1 Introducing Intracountry Interchange Rates in Malta	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in Malta.
Mastercard	4/22/2027	Yes	AP	AP 13942.1 Modifying the Intraregional Interchange Structure in the Asia/Pacific Region	Mastercard is modifying the intraregional interchange rate structure in the Asia/Pacific region.
Mastercard	4/22/2026	Yes	LAC	LAC 13943.1 Modifying the Intraregional Interchange Structure in the Latin America and the Caribbean Region	Mastercard is modifying the intraregional interchange rate structure in the Latin America and the Caribbean region.
Mastercard	4/24/2027	No	Europe	EUR 14003.1 Introducing Intracountry Interchange Rates in Norway	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in Norway.
Mastercard	4/24/2027	No	Europe	EUR 14023.1 Introducing Intracountry Interchange Rates in the Netherlands	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in the Netherlands.
Mastercard	4/24/2027	No	Europe	EUR 14012.1 Introducing Intracountry Interchange Rates in the United Kingdom	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in the United Kingdom.
Mastercard	4/22/2027	Yes	Europe	EUR 13910.1 Restructuring the Interchange Structure for Specific Transactions in the Europe Region	Mastercard is restructuring interchange programs for consumer and commercial point-of-sale (POS) transactions under intraregional, intercountry, and select intracountry business service arrangements (BSAs) in the Europe region.
Mastercard	4/23/2027	Yes	Global	GLB 13845.1 Enhancing Interregional and Intraregional Interchange Structures	Mastercard is updating its cross-border interchange rate structure for select interregional and intraregional programs in the Asia/Pacific, Latin America and the Caribbean, and Middle East/Africa regions.
Mastercard	4/23/2027	Yes	LAC	LAC 13816.1 Revised Standards for Name Validation Support for Issuers in the Latin America and the Caribbean Region (Excluding Brazil)	Mastercard will require issuers in the Latin America and the Caribbean region (excluding Brazil) to support cardholder name validation by responding to Name Validation Service (NVS) request messages.
Mastercard	4/23/2027	Yes	US	US 12214.1 Restructuring Interchange Programs in the U.S. Region	Mastercard is restructuring interchange programs in the U.S. region.
Mastercard	4/23/2027	Yes	Global	GLB 12286.1 Enhancing Account Level Management for Payment and Refund Transaction Processing	Mastercard is expanding Account Level Management (ALM) to process payment transactions globally and refund transactions in the U.S. region.

Not Applicable to Marqeta Operations

The following articles and announcements included in the card networks April 2027 release publications have been reviewed and identified as not applicable to operations at Marqeta. When identified as not applicable to Marqeta operations, it was determined that one of the following conditions applied: change has no impact to Issuer or Issuer Processor operations, Marqeta does not operate in the country or region impacted, Marqeta does not support or use the product or service impacted.

CARD NETWORK	EFFECTIVE DATE	MANDATORY	ISSUER REGION (S)	ARTICLE / ANNOUNCEMENT NAME	SUMMARY
Discover	10/23/2026	Yes	Global	VI. Updated ISO Provisioning Data Types	Discover will update Field 106 (Dataset ID 60, Digital Wallet Data table) to align data types.
Mastercard	10/19/2026	No	AP	AP 14548.1 Modifying the Small Merchant Intracountry Interchange Program Criteria in Sri Lanka	Mastercard is modifying the Small Merchant intracountry interchange program criteria in Sri Lanka.
Mastercard	4/23/2027	Yes	AP	AP 14704.1 Introducing World Legend Consumer Credit Intracountry Product Code and Interchange Programs in India	Mastercard is introducing World Legend Mastercard (consumer credit product code MWJ) and intracountry interchange programs in India.
Mastercard	4/23/2027	No	AP	AP 14604.1 Introducing Intracountry Interchange Rates for World Elite Business Debit Transactions in Indonesia	Mastercard is introducing intracountry interchange rates for World Elite Business Debit (product code BPE) in Indonesia.

Mastercard	4/23/2027	No	AP	AP 14709.1 Introducing Intracountry Interchange Rates for the World Legend Mastercard Consumer Credit Program in Indonesia	Mastercard is introducing intracountry interchange rates for World Legend Mastercard (consumer credit product code MWJ) in Indonesia.
Mastercard	4/23/2027	No	AP	AP 14790.1 Introducing Intracountry Interchange Rates for the World Legend Mastercard Consumer Credit Program in India	Mastercard is introducing intracountry interchange rates for World Legend Mastercard (consumer credit product code MWJ) in India.
Mastercard	4/23/2027	Yes	AP	AP 14705.1 Introducing World Legend Consumer Credit Intracountry Product Code and Interchange Programs in Indonesia	Mastercard is introducing World Legend Mastercard (consumer credit product code MWJ) and intracountry interchange programs in Indonesia.
Mastercard	4/23/2027	Yes	Global	GLB 14567.1 Enhancing Duplicate Payment Detection for Mastercard Send	Mastercard is enhancing authorization responses for duplicate MoneySend and gaming payment transactions by giving acquirers (originating institutions) more information from the original transaction.
Mastercard	4/23/2027	Yes	AP	AP 14486.1 Expanding Issuance of Product Codes in New Zealand	Mastercard is expanding issuance of globally accepted charge product codes to New Zealand.
Mastercard	6/8/2027	Yes	Canada	CAN/US 14534.1 Enhancing Account Status Inquiry in the Canada and U.S. Regions	Mastercard is enhancing the Account Status Inquiry (ASI) approval probability indicator for acquirers in the Canada and U.S. regions by estimating and returning a future transaction amount when one is not provided.
Mastercard	6/8/2027	Yes	Global	GLB 14547.1 Enhancing Visa Gateway Processing	Mastercard is enhancing authorization processing for acquirers that route Visa-branded authorization messages through the Mastercard network to support new transaction data and validation requirements.
Mastercard	6/8/2027	Yes	CEMEA	MEA 14759.1 Expanding Transaction Enablement for Acceptor Location to Select Countries in the Middle East/Africa Region	Mastercard is expanding Transaction Enablement to validate and correct acceptor location for card-not-present (CNP) transactions acquired and issued in Mauritius, Pakistan, and the United Arab Emirates.
Mastercard	4/23/2027	Yes	Global	GLB 14583.1 Enhancing Partial Shipment Identification for MDES Transactions	Mastercard is directing acquirers not to populate partial shipment values in the Universal Cardholder Authentication Field (UCAF) or the Digital Payment Cryptogram field for Mastercard Digital Enablement Service (MDES) transactions.
Mastercard	4/23/2027	Yes	Global	GLB 14779.1 27.Q2 IPM Mastercard Parameter Extract Table Updates	Mastercard is updating the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables with Release 27.Q2.
Mastercard	4/23/2027	No	Global	4.2 Support for the Acceptance Environement Data Field for Account Name Inquiry and the Age Birthdate Validate Service	Visa will support testing and activation for acquirers to receive the existing Acceptance Environment Data tag-length-value (TLV) field in response messages, enabling Account Name Inquiry, Age Validate Service, and Birthdate Validate Service.
Visa	4/23/2027	No		11.4.1 Introduction of the New IRF Composite Code for U.S. Acquirers	Visa will support the new interchange reimbursement fee (IRF) composite code for applicable U.S. domestic Visa consumer credit card-present purchases in VisaNet Integrated Payment (V.I.P.) System authorization-only and BASE II clearing processing, including related records and reports.
Visa	1/31/2027	Yes	Europe	9.2.1 New Europe Regional Interchange Fees for Visa Consumer Transactions TÃ¼rkiye Merchants	Visa will introduce two new Europe regional interchange fee programs for Visa consumer transactions at merchants in Türkiye using credentials issued in the European Economic Area (EEA).
Visa	4/23/2027	Yes	CEMEA	8.2.1 Requirements to Support Strong Customer Authentication in Bosnia and Herzegovina	Visa will require acquirers and issuers in Bosnia and Herzegovina to support certain existing response codes in response messages. Issuers must also support the existing Acceptance Environment Authentication Outage Indicator field and values in request and stand-in processing (STIP) advice messages.
Visa	4/23/2027	Yes		7.2.3 Changes to the Canada International Acquiring Service Fee	Visa will change the Canada International Acquiring Service Fee (IASF) charge amounts for acquirers with merchants in Canada.
Visa	5/11/2027	Yes		7.2.1 Changes to Support Visa Flex Credential Service Processing for Acquirers in the Canada Region	Effective 10am Greenwich Mean Time (GMT) on May 11, 2027 (central processing date May 12, 2027), Visa will expand the Visa Flex Credential (VFC) service, formerly Visa Flexible Credential, to the Canada region for domestic and cross-border transactions. Visa will also enable an existing reclassification reason code and allow account level processing (ALP) on VFC transactions.

Visa	4/23/2027	Yes	AP	6.2.3 Changes to Support and Process GIFT City-Issued Cards	Visa will support cards issued in Gujarat International Finance Tec-City (GIFT City), a special economic zone in India, processing applicable transactions as cross-border and settling them through the International Settlement Service. Existing Asia/Pacific (AP) intraregional fee programs, including fee edit criteria, fee descriptors, and rates, will apply to completed GIFT City card transactions.
Visa	4/23/2027	Yes	AP	6.2.2 Changes to Identify and Support New GIFT City Transactions	Visa will add a Special Economic Zone Code field to identify Gujarat International Finance Tec-City (GIFT City) transactions in authorization, full financial, and clearing messages for participating acquirers. These transactions will be processed as Asia/Pacific (AP) regional and settled through the International Settlement Service.
Visa	4/23/2027	Yes		3.14 Enhancement to Product Eligibility Inquiry to Support Product Classification Identification	Visa will update the Product Eligibility Inquiry and Enhanced Product Eligibility Inquiry messages to return the new product classification identification, existing product identifier, and existing account funding source to acquirers in the U.S. and U.S. territories before authorization, for credentials with a credit funding source.
Visa	10/8/2026	Yes		3.13 Changes to the Authorization Gateway Service for Discover and Diners Club International POS Transactions	Visa will support processing of Discover and Diners Club International transactions through the Authorization Gateway Service. There are no new VisaNet changes.
Visa	10/8/2026	Yes		3.12 Changes to the Authorization Gateway Service for American Express POS Transactions	Visa will update processing of American Express transactions through the Authorization Gateway Service.
Visa	4/23/2027	Yes		3.11 Changes to the Authorization Gateway Service for Mastercard POS Transactions	Visa will support processing of Mastercard transactions through the Authorization Gateway Service.
Visa	4/23/2027	Yes		3.9 Changes to Routing Tables	Visa will add a new field and values to certain routing table categories.
Visa	4/23/2027	Yes		3.8 Changes to the TC 33.A Acquirer Capture File	Visa will update the transaction code (TC) 33.A Acquirer Capture File. Files created after 10am Greenwich Mean Time (GMT) on April 23, 2027, will use the updated format.
Visa	4/23/2027	Yes		3.5 Expanding the Embedded Payments Acquirer Charge for Visa Commercial Solutions	Visa will extend the existing Embedded Payments Acquirer Charge to acquirers in the Asia/Pacific (AP), Europe, and Latin America and the Caribbean (LAC) regions. Visa will also send an existing field identifying eligible Visa virtual cards enabled for embedded payments in certain authorization and full financial response messages for cross-border and domestic card-not-present transactions. Acquirers in all regions must be aware of which response messages include the indicator.
Visa	4/23/2027	Yes		3.4 Changes to Support Visa Flex Credential Processing for Account Funding Transactions and Original Credit Transactions for Acquirers	Visa will enable Visa Flex Credential (VFC), formerly Visa Flexible Credential, processing for eligible account funding transactions (AFTs) and original credit transactions (OCTs).
Visa	4/23/2027	Yes	Global	2.11 Changes to Support Visa Commercial Choice Rate Management for Visa Commercial Choice Omni and Visa Commercial Choice Travel Programs	Visa will support Visa Commercial Choice Rate Management for Visa Commercial Choice Travel (product identifier X) and Visa Commercial Choice Omni (product identifier X1), delivering the participation indicator to issuers in authorization and clearing messages. Visa will also enforce new interchange rate caps in regulated jurisdictions and markets.
Visa	4/23/2027	Yes	Global	2.4 Changes to V.I.P., BASE II, and SMS Raw Data	Visa will implement changes to the VisaNet Integrated Payment (V.I.P.) System, BASE II, and Single Message System (SMS) Raw Data.
Visa	4/24/2027	Yes	Global	2.2 Changes to Visa Clearing Exchange	Visa will provide mandatory table and software updates for Visa Clearing Exchange (VCX) endpoints. All VCX endpoints must use the April 2027 VCX software released on March 10, 2027.
Visa	4/24/2027	Yes	Global	2.1 Change to Edit Package	Effective immediately, Visa requires endpoints to implement Visa Clearing Exchange (VCX), as described in Article 2.2, to avoid service disruption. Endpoints that have not completed migration must do so as soon as possible. Visa will provide Edit Package software updates for these endpoints before the April 2027 release, and endpoints must install the latest Edit Package software and tables in their test environment before April 2027 release testing.
Mastercard	4/23/2027	Yes	AP	AP/EUR/LAC/MEA 14558.1 Expanding Product Codes For Consumer Credit Product Line Refresh	Mastercard is expanding acceptance in the Europe region for consumer credit product codes issued in the Asia/Pacific, Latin America and the Caribbean, and Middle East/Africa regions.

Mastercard		Yes	AP	AP 14270.1 Introducing Interchange Rates for Consumer Credit Product Suite and Modifying the Interchange Structure in Japan	Mastercard is introducing interchange rates for its consumer credit product suite (Enhanced, Enhanced Gold, Enhanced Platinum, World Select, and World Legend Mastercard) and modifying the interchange structure in Japan.
Mastercard		Yes	Europe	EUR 13909.1 Enhancing Optional Addendum Message Requirements for Fleet Card Transactions in the Europe Region	Mastercard is enhancing the optional addendum message requirements program, which lets Fleet card transactions qualify for corporate card incentive program rates in the Europe region.
Mastercard	7/21/2026	No	Europe	EUR 14035.1 Introducing Intracountry Interchange Rates in Serbia	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in Serbia.
Mastercard	7/21/2026	No	Europe	EUR 14037.2 Introducing Intracountry Interchange Rates in Vatican City	Mastercard is introducing intracountry interchange rates for consumer and commercial point-of-sale (POS) transactions in Vatican City.
Mastercard	4/30/2026	Yes	Global	GLB 13429.1 Introducing an Agro Commercial Credit Product Code	Mastercard is introducing a commercial credit product code for issuance in Brazil with global acceptance.