Advancing to Development and Testing

After review by our product teams, the following October 2026 network release articles and announcements will be addressed by our engineering teams as needed to prepare our platform to support the identified changes. Further information regarding impact to client operations will be made available at a later date in our final network release client communincation.

CARD NETWORK	EFFECTIVE DATE	MANDATORY	ISSUER REGION(S)	ARTICLE / ANNOUNCEMENT NAME	SUMMARY
Amex	10/16/2026	Yes	Global	ATM 1200 Bit 43 Card Acceptor Name and Location Message Layout Update	American Express is modifying Bit 43 (Card Acceptor Name and Location) in the ATM Financial Transaction Request message to improve the quality of the ATM terminal address data submitted by ATM partners.
Mastercard	10/23/2026	Yes	Global	GLB 13304.1 Introducing a Merchant Advice Code to Enhance Transaction Processing	Mastercard is introducing a merchant advice code (MAC) to enhance Maestro transactions that don't require a personal identification number (PIN).
Mastercard	10/23/2026	Yes	Global	GLB 13300.1 Introducing Mastercard Send Online Payment Returns	Mastercard is introducing Mastercard Send payment returns to enable automated return of funds.
Mastercard	10/25/2026	Yes	US	US 13301.1 Updating the Delivery of Single Message System Transmission Files	Mastercard is updating the delivery timeframe for Sunday processing of the Single Message System Transmission File and 250-byte Batch Data File to align with the standard Monday-through-Saturday schedule.
Mastercard	10/16/2026	Yes	Global	GLB 13503.1 Enhancing MDES Authorization Processing On Consumer Deleted Tokens	Mastercard is enhancing the Mastercard Digital Enablement Service (MDES) to simplify authorization processing for Cardholder-Initiated Transactions (CITs) and Merchant-Initiated Transactions (MITs) submitted with tokens that a consumer has deleted from their device wallet.
Mastercard	10/23/2026	Yes	Global	GLB 13388.1 Introducing New Values to Digital Commerce Solutions Indicators	Mastercard is introducing new digital commerce solutions indicator values to better identify programs tied to digital commerce transactions.
Mastercard	10/23/2026	Yes	Global	GLB 13254.1 Introducing Device Type Values for EMV Chip Cards without Magnetic Stripes	Mastercard is introducing device type values for physical EMV (Europay, Mastercard, and Visa) chip cards that don't have magnetic stripes.
Mastercard	11/10/2026	Yes	Global	GLB 13261.1 Assigning Identity Check Accountholder Authentication Value Leading Indicators for Network Access Control Server and Enhanced Data Share Only	Mastercard is assigning new Accountholder Authentication Value (AAV) leading indicators in support of the Identity Check Program.
Mastercard	10/23/2026	Yes	Global	GLB 13297.1 Expanding Issuance of Consumer Debit Product Codes in the United States Region	Mastercard is expanding the issuance of two consumer debit product codes in the U.S.
Mastercard	10/23/2026	Yes	Canada, US	CAN/US 13595.1 Requiring Receipt of Authorization Matching Data	Mastercard is requiring issuers in the U.S. and Canada regions to be able to receive the Authorization Matching Data field in Dual Message Clearing System messages.
Mastercard	10/23/2026	Yes	Global	GLB 13198.1 Enhancing Select Data Fields for Processing	Mastercard is expanding the number of Additional Amount data field occurrences supported in the Dual Message Authorization System.
Mastercard	11/10/2026	Yes	Global	GLB 13315.1 Extending the Card Sequence Number Capabilities for MDES Transactions	Mastercard is extending the card sequence number on all Mastercard Digital Enablement Service (MDES) tokenized transactions, including e-commerce and contactless transactions, for issuers who have opted in to receive it.
Mastercard	10/23/2026	Yes	Global	GLB 13359.1 Introducing Product Codes for Essential Business Debit and Prepaid	Mastercard is introducing commercial product codes for Essential Business Debit and Prepaid for issuance in the Asia/Pacific, Latin America and the Caribbean, and Middle East/Africa regions, with global acceptance.
Mastercard	11/10/2026	No	Global	GLB 13402.1 Introducing Additional MDES Data in Pre-digitization Messages	Mastercard is introducing additional Mastercard Digital Enablement Service (MDES) data to support new use cases within pre-digitization messages.
Mastercard	10/23/2026	Yes	Global	GLB 13264.1 Identifying Issuer-Initiated Person-to-Person Payment and Funding Transactions	Mastercard is introducing Transaction Type Identifiers (TTIs) for Issuer-Initiated Person-to-Person (P2P) transactions as part of the Mastercard MoneySend Payment and Funding Transactions Program.
Mastercard	5/8/2026	Yes	AP	AP 13442.1 Introducing an Interchange Program for University Tuition Payments in the Asia/Pacific Region	Mastercard is introducing an intraregional interchange program for university tuition payments in the Asia/Pacific region.
Mastercard	10/23/2026	Yes	AP	AP 13478.1 Enhancing Intraregional Commercial Large Ticket Interchange Programs in the Asia/Pacific Region	Mastercard is enhancing intraregional commercial large ticket interchange programs in the Asia/Pacific region.
Mastercard	10/23/2026	Yes	Global	GLB 13373.1 Introducing Transit Transaction Type Indicators	Mastercard is introducing two transit transaction type identifiers.
Mastercard	10/23/2026	Yes	Global	GLB 13368.1 Introducing Token Assurance Method Values for Tenured Tokens and Two-Factor Authentication	Mastercard is introducing two new Token Assurance Method (TAM) values.

Mastercard	11/10/2026	Yes	Global	GLB 13386.1 Enhancing MDES Digital Payment Data	Mastercard is enhancing Mastercard Digital Enablement Service (MDES) Digital Payment Data and requiring issuers to receive this data to increase data quality, free up capacity for higher-value information, and provide clearer visibility into all third-party participants involved in tokenized transactions.
Mastercard	10/23/2026	Yes	AP, Canada, CEMEA, LAC, US	AP/CAN/LAC/MEA/US 13523.1 Introducing Product Codes for Consumer Credit Product Line Refresh	Mastercard is expanding the suite of consumer credit products by introducing three new product codes.
Mastercard	10/23/2026	Yes	Global	GLB 13443.1 Expanding World Elite Tier Travel and Expense Corporate Card in the Asia/Pacific Region	Mastercard is expanding the availability of the World Elite Corporate credit product code for issuance in select countries in the Asia/Pacific region with global acceptance.
Mastercard	10/23/2026	Yes	US	US 13287.1 Introducing Mastercard Variable Interchange Program Product Codes	Mastercard is introducing commercial credit and commercial prepaid product codes to the Mastercard Variable Interchange Program (VIP) for issuance and acceptance in the U.S.
Mastercard	11/10/2026	Yes	Global	GLB 13387.1 Enhancing Digital Validation Results for MDES Issuers	Mastercard is enhancing Mastercard Digital Enablement Service (MDES) to provide issuers with validation results for remote commerce transactions.
Mastercard	10/23/2026	Yes	Canada, CEMEA, Europe, US	CAN/EUR/MEA/US 13437.1 Introducing Spend Auth Score Service in Canada, Europe, Middle East/Africa, and U. S. Regions	Mastercard is introducing the Spend Auth Score (SAS) for issuers in Canada, Europe, Middle East/Africa, and the U.S.
Mastercard	10/23/2026	Yes	CEMEA, LAC	LAC/MEA 13582.1 Introducing Transaction Type Identifier for the Global Reach Acquiring Program	Mastercard is introducing a Transaction Type Identifier (TTI) for the Global Reach Acquiring Program.
Visa	10/23/2026	Yes	US	Article 11.3.1 Changes to Support the Commercial Enhanced Data Program (TC 10/20's)	Visa will add the Acquirer Reference Number to existing Visa-generated fee collection and funds disbursement transactions to support the Commercial Enhanced Data Program (CEDP) for acquirers and issuers.
Visa	10/23/2026	Yes	LAC	Article 10.1.1 Requirements for Issuers in the LAC Region to Support the Address Verification Service	Visa will require issuers in certain Latin America and the Caribbean (LAC) countries to support the Address Verification Service.
Visa	10/23/2026	Yes	AP	Article 6.2.1 Changes to Support Domestic Passthrough Digital Wallet Transactions in Malaysia	Visa will implement new fields to identify domestic Malaysian debit transactions initiated with passthrough digital wallets.
Visa	10/23/2026	Yes	Global	Article 3.8 Changes to Support the Visa Scan to Pay Indicator Throughout the Token-Based Transaction Lifecycle	Visa will implement changes to make the Visa Scan to Pay (Visa QR) indicator available throughout the authorization and clearing lifecycle to identify token-based purchase transactions initiated by scanning a quick response (QR) code.
Visa	10/23/2026	Yes	Global	Article 3.7 Changes to the Visa Token Service to Identify Multi-Device Provisioning	Visa will implement a new processing rule and a new tag in an existing field to identify tokens issued through multi-device provisioning.
Visa	10/23/2026	Yes	Global	Article 2.23 Changes to Support a New Purchase Identifier Format	Visa will implement a new purchase identifier format to support the Visa Recurrent service.
Visa	10/23/2026	Yes	Global	Article 2.22 Changes to Support Automated Fuel Dispenser (AFD) Acquirer Confirmation Advice Messages	Visa will implement changes to allow an additional existing merchant category code (MCC) to be sent in 0120 automated fuel dispenser (AFD) acquirer confirmation advice messages for domestic and cross-border fuel and non-fuel purchase transactions.
Visa	10/23/2026	Yes	US	Article 2.15 Support for Visa Installment Credential Credit Products in the U.S.	Visa is expanding its existing consumer Visa Installment Credential Credit and Visa Installment Credential Standard Credit products to issuers in the U.S. These products are identified by the combination of the existing credit account funding source and the existing product ID values of F2 (Visa Installment Credential) and F3 (Visa Installment Credential Standard). Existing interregional fee programs will continue to apply to these product transactions, and Visa will implement changes to U.S. domestic fee structures to support these products.
Visa	10/23/2026	Yes	Europe	Article 2.14 Introducing the Visa Infinite Privilege and Visa Infinite Private Deferred Debit Products in the Europe Region	Visa will introduce the Visa Infinite Privilege Deferred Debit and Visa Infinite Private Deferred Debit consumer products for issuance by issuers in the Europe region. These new products will be identified by the combination of the existing deferred debit account funding source with the product ID value of I1 (Visa Infinite Privilege) or I2 (Visa Infinite Private).
Visa	10/23/2026	Yes	Global	Article 2.11 Changes to Response Codes for Fraud Declines	Effective July 17, 2026, Visa will implement changes to support a new response code for fraud declines and updates to response code processing. Acquirers and issuers can choose to support the new response code and updated response code processing before then, but must support both starting with the October 2026 release.
Visa	10/23/2026	Yes	Global	Article 2.10 Changes to Response Code Processing	Visa will implement changes to response code processing.
Visa	10/24/2026	Yes	Global	Article 2.5 Mandatory Changes to Visa Resolve Online	Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 26.2.

Visa	10/23/2026	Yes	Global	Article 1.1 Mandate to Support the Digital Commerce Authentication Program for Domestic and Cross-Border Transactions	Visa will mandate support of the Digital Commerce Authentication Program (DCAP) indicator for acquirers and issuers in the Canada, Central Europe, Middle East and Africa (CEMEA), and Latin America and the Caribbean (LAC) regions, and in certain countries in the Asia/Pacific (AP) region. For all regions, the length of the tags in the dataset IDs for account owner data will expand to 99 bytes.
Mastercard	10/23/2026	Yes	Global	GLB 13177.1 Enhancing Reconciliation of Clearing Outputs	Mastercard is enhancing reconciliation processing for the Dual Message Clearing System by advancing its resiliency strategy and expanding support for real-time processing across the card-payment ecosystem.
Mastercard	10/23/2026	Yes	Global	GLB 12922.1 Modifications to the Delivery of the IPM MPE Full File Replacement	Mastercard is discontinuing delivery of the production and test versions of the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) Full File Replacement, beginning with Release 26.Q4.

No further action or additonal development required

The following October 2026 network release articles and announcements were identified as "in review" in our October 2026 - Articles in Review communciation. After analysis completed by our Product Teams it has been determined that no further action or additional development is required by Marqeta to comply with the communicated change.

CARD NETWORK	EFFECTIVE DATE	MANDATORY	ISSUER REGION(S)	ARTICLE / ANNOUNCEMENT NAME	SUMMARY
Amex	10/16/2026	Yes	Global	Modified Issuer Fraud Reporting Penalty	American Express is providing clarification regarding issuer fraud reporting requirements.
Amex	10/16/2026	Yes	Global	Expand ISO 4521 for MCC Mismatch	American Express is expanding the chargeback policy described in ISO 4521 (Invalid Authorization) to allow the issuer to recover financial losses when a transaction doesn't comply with the requirement that the Merchant Category Code (MCC) in the First Presentment match the MCC in the Authorization Request.
Discover	10/23/2026	No	Global	XVII. Updated Product Keys	Updates to Card Product Code details.
Discover	10/23/2026	No	Global	XVI. Updated Language for Clarification	File updates including field names, field descriptions, and product codes.
Discover	10/23/2026	Yes	Global	XI. Network Compliance: MIT/CAV	The Debit Operating Regulations have been updated to mandate issuer support for both Merchant-Initiated Transactions (MIT) and CAV.
Discover	10/23/2026	No	Global	VIII. Aligned Document Format and Structure	Updates to Fields 18 and 24 in the Authorization Interface specification.
Discover	10/23/2026	No	Global	VII. Added Digital Fees and Retired Acquirer Interchange Programs	Addition of new Fee Name IDs and Names under Fee Class ID/Name 30 (Digital Fees).
Mastercard	11/10/2026	No	Global	GLB 13286.1 Advancing Authorization Processing Through Marketplace Services	Mastercard is advancing authorization processing with the ability to seamlessly integrate external services in real time during transactions.
Mastercard	10/22/2026	Yes	AP	AP 13468.1 Modifying Commercial Large Ticket Interchange Programs in the Asia/Pacific Region	Mastercard is modifying Large Ticket commercial programs in the Asia/Pacific region.
Mastercard	10/23/2026	Yes	Global	GLB 13341.1 Enhancing Airline Transaction Processing	Mastercard is enhancing the processing of airline transactions to improve the quality of data submissions to the Mastercard Network.
Mastercard	10/23/2026	Yes	Global	GLB 13288.1 Introducing Message Reason Codes for Fee Collection	Mastercard is introducing additional message reason codes for fee collection messages.
Visa	10/23/2026	Yes	US	Article 11.2.1 New U.S. Domestic Faster Refund Original Credit Transaction Client-to-Client Fee Program	Visa will implement a new U.S. domestic client-to-client fee program, including new fee descriptors, fee program indicators (FPIs), and rates, for Faster Refund original credit transactions (OCTs).
Visa	10/23/2026	Yes	US	Article 11.1.1 Requirements to Support Automated Fuel Dispenser Confirmation Advice Messages for U.S. Issuers	Visa will require all U.S. issuers to receive and process automated fuel dispenser (AFD) confirmation advice messages for AFD transactions.
Visa	10/23/2026	Yes	Europe	Article 9.2.1 Changes to Support Intra-Europe Non-EEA Commercial Interchange Fee Programs	Visa will implement changes to existing Intra-Europe Non-European Economic Area (EEA) fee programs that apply to transactions associated with certain Visa Business and Visa Commercial products.
Visa	10/23/2026	Yes	Canada	Article 7.2.3 Changes to Support Interchange Fee Programs for Canada Domestic Visa Consumer Credit Card-Not-Present Transactions	Visa will introduce new fee programs, including fee edit criteria, fee descriptors, fee program indicators (FPIs), and rates. Visa will also modify the existing fee edit criteria for certain fee programs.

Visa	10/23/2026	Yes	Canada	Article 7.2.2 New Canada Domestic Faster Refund Original Credit Transaction Client-to-Client Fee Program	Visa will implement a new Canada domestic client-to-client fee program, including new fee descriptors, fee program indicators (FPIs), and rates, for Faster Refund original credit transactions (OCTs).
Visa	10/23/2026	Yes	AP	Article 6.3.1 Requirements to Support Visa Fleet Card Transactions in Australia and New Zealand	Visa will require Fleet 2.0 standards for Visa Fleet Card transactions from acquirers in Australia and New Zealand with product ID S1 (Visa Purchasing with Fleet) destined for issuers in Australia and New Zealand.
Visa	10/23/2026	No	Global	Article 4.1 Changes to Introduce New Age Validate Service and Birthdate Validate Service	Visa is implementing changes to introduce the new Age Validate service and Birthdate Validate service. These changes will allow issuers to validate the account owner's age or birthdate, or allow Visa to validate on their behalf using data from the Visa cardholder database (CDB). Visa will also introduce a batch file process that enables issuers to add the cardholder date of birth (DOB) to the CDB using a new file format.
Visa	10/23/2026	Yes	Global	Article 3.14 Retirement of the Card Recovery Bulletin Service	Visa will retire the Card Recovery Bulletin (CRB) Service. With the retirement of the CRB Service, the associated files will no longer be distributed, and Dispute Condition 11.1 (Card Recovery Bulletin Dispute Reasons) will no longer be valid.
Visa	10/23/2026	Yes	AP, CEMEA, Europe, LAC	Article 3.10 Expanding Debt Repayment to Add Credit, Charge, and Deferred Debit Account Funding Sources	Visa will expand debt repayment processing to include the credit, charge, and deferred debit account funding sources. Issuers can choose to receive debt repayment transactions on a credential with the account funding source of credit, charge, or deferred debit.
Visa	10/23/2026	Yes	Global	Article 5.4 (formerly 3.9) Changes to Support the Visa Issuer Foreign Exchange Calculator and the Optional Issuer ISA	Visa will implement changes to support the Enhanced Visa Issuer Foreign Exchange (FX) Calculator by sending the Optional Issuer International Service Assessment (ISA), Issuer FX Calculator, and Enhanced Issuer FX Calculator amounts in new fields in authorization-only messages, and in new and existing fields in clearing transactions. Visa is also removing controls that limit currency conversions.
Visa	10/23/2026	Yes	Global	Article 3.6 Changes to Visa Token Service Device Binding for Commercial Products	Visa is updating the Visa Token Service to support device binding using Fast Identity Online (FIDO) authentication for Visa Commercial products. Issuer device binding notification advice messages will also be updated to include additional device information fields for Visa Commercial products.
Visa	10/23/2026	Yes	AP, CEMEA, Europe, LAC	Article 3.5 Changes to Support Faster Refund Original Credit Transactions in Existing Markets	Visa will update a processing rule to support Faster Refund original credit transactions (OCTs), applicable to any acquirer that sends and any issuer that receives Faster Refund OCTs.
Visa	10/23/2026	Yes	Global	Article 3.4 Expansion of Faster Refund Original Credit Transactions to Additional Markets	Visa is expanding the use of domestic merchandise or service returns sent as original credit transactions (OCTs), otherwise known as Faster Refund OCTs, for endpoints in enabled countries.
Visa	10/23/2026	Yes	Global	Article 3.3 Changes to Partial Reversals of Account Funding Transactions	Visa will implement changes for issuers participating in the Multicurrency Service to receive the corrected transaction amount in the cardholder's billing currency for partial reversals of account funding transactions (AFTs).
Visa	10/23/2026	Yes	AP, CEMEA, Europe, LAC	Article 3.2 Changes to Support Account Funding Transactions with Debt Repayment Indicator	Visa will implement changes to support account funding transactions (AFTs) for the processing of domestic and cross-border debt repayment transactions in the Asia/Pacific (AP), Central Europe, Middle East and Africa (CEMEA), Europe, and Latin America and the Caribbean (LAC, except Puerto Rico) regions.
Visa	10/23/2026	Yes	Global	Article 2.20 Enable Cross-Border Processing for Visa Accept Transactions	Visa will implement changes to the Visa Accept program to allow cross-border transactions.
Visa	10/23/2026	Yes	Global	Article 2.19 Changes to Support the Processing of Account Owner Data	Visa will change the date format and date processing for the account owner's date of birth in all transactions, and will implement additional processing changes for the account owner's date of birth in original credit transactions (OCTs).
Visa	10/23/2026	Yes	AP, CEMEA	Article 2.18 Changes to Regional Fee Programs for Certain Visa Consumer and Business Products	Visa will implement changes to existing Asia/Pacific (AP) and Central Europe, Middle East and Africa (CEMEA) regional fee programs that apply to transactions associated with certain Visa Infinite, Visa Infinite Privilege, Visa Infinite Private, and Visa Infinite Business products.
Visa	10/23/2026	Yes	Global	Article 2.9 Changes to Account Funding Transactions Using Visa Intelligent Data Exchange	Visa will implement changes to enable additional authentication data to be sent to issuers using the Visa Intelligent Data Exchange (IDX) for account funding transactions (AFTs).
Visa	10/23/2026	Yes	AP, CEMEA, Europe	Article 2.8 Changes to the Digital Commerce Authentication Program to Support Account Funding Transactions	Visa will implement changes to send the existing Digital Commerce Authentication Program (DCAP) indicator in account funding transactions (AFTs).
Visa	10/23/2026	Yes	Global	Article 2.7 Changes to Support the Customer Related Data in Digital Commerce Authentication Program for Issuers	Visa is implementing changes to continue supporting issuers that remain on tag-length-value (TLV) Field 56 with a one-byte length for Digital Commerce Authentication Program (DCAP) transactions.

Visa	10/23/2026	Yes	Global	Article 2.6 Changes to V.I.P., BASE II, SMS Raw Data, Visa Clearing Exchange, and Edit Package	Visa will implement changes to V.I.P., BASE II, SMS Raw Data, Visa Clearing Exchange, and Edit Package.
Visa	10/23/2026	Yes	Global	Article 2.1 Changes to Merchant Category Codes	Visa will implement changes to support new merchant category codes (MCCs).
Mastercard	10/23/2026	Yes	Global	GLB 13399.1 Revised Standards for Acceptor Business Codes (MCCs)	Mastercard is announcing revised standards for acceptor business codes (MCCs).
Mastercard	10/23/2026	Yes	Global	GLB 13348.1 Revised Standards for Updated Identification of Service Providers in Transactions	Mastercard will revise the transaction identification requirements for select Service Providers (Payment Facilitators, Staged Digital Wallet Operators, and Independent Sales Organizations).
Mastercard	10/23/2026	Yes	Global	GLB 13127.1 Modifying and Introducing Interchange Rates for the Mastercard Wholesale Travel Program	Mastercard is modifying and introducing interchange rates for the Mastercard Wholesale Travel Program (MWP) globally.
Mastercard	10/23/2026	Yes	Global	GLB 12812.1 Introducing Mastercard Wholesale Program Product Codes	Mastercard is introducing commercial credit product codes for the Mastercard Wholesale Program (MWP) for issuance and acceptance globally.
Mastercard	10/23/2026	Yes	Global	GLB 12784.1 Introducing Mastercard Essential Debit for Wallets and Mastercard Essential Prepaid for Wallets	Mastercard is introducing consumer debit and prepaid product codes for Essential for Wallets for global acceptance and issuance in Asia/Pacific, Europe, Latin America and the Caribbean, and Middle East/Africa.