Under Review

The following articles and announcements included in the networks October 2026 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
Amex	10/16/2026	Yes	Global	ATM 1200 Bit 43 Card Acceptor Name and Location Message Layout Update	Modifies Bit 43 card acceptor name and location in ATM financial transaction request messages to improve ATM terminal address data quality.
Amex	10/16/2026	Yes	Global	Modified Issuer Fraud Reporting Penalty	Clarifies issuer fraud reporting requirements and associated penalty provisions.
Amex	10/16/2026	Yes	Global	Expand ISO 4521 for MCC Mismatch	Expands chargeback policy ISO 4521 (Invalid Authorization) to allow issuers to recover losses when the merchant category code (MCC) in the first presentment does not match the MCC in the authorization request.
Discover	10/23/2026	No	Global	XVII. Updated Product Keys	Updates Card Product Code details.
Discover	10/23/2026	No	Global	XVI. Updated Language for Clarification	Updates field names, field descriptions, and product codes for clarity.
Discover	10/23/2026	Yes	Global	XI. Network Compliance: MIT/CAV	Mandates issuer support for both merchant-initiated transaction (MIT) and card authentication value (CAV) per updated debit operating regulations.
Discover	10/23/2026	No	Global	VIII. Aligned Document Format and Structure	Updates Fields 18 and 24 in the authorization interface specification.
Discover	10/23/2026	No	Global	VII. Added Digital Fees and Retired Acquirer Interchange Programs	Adds new fee name IDs and names to "Fee Class ID / Name: 30 Digital Fees" within "Appendix C: Fee Class, Group, and Name Descriptors".
Mastercard	10/23/2026	Yes	Global	GLB 13304.1 Introducing a Merchant Advice Code to Enhance Maestro PIN-less Transactions	Introduces a merchant advice code (MAC) to enhance Maestro PIN-less transaction processing.
Mastercard	11/10/2026	No	Global	GLB 13286.1 Advancing Authorization Processing Through Marketplace Services	Enables seamless integration of external services in real time during authorization processing.
Mastercard	10/23/2026	Yes	Global	GLB 13300.1 Introducing Mastercard Send Online Payment Returns	Introduces Mastercard Send payment returns to support automated return of funds.
Mastercard	10/25/2026	Yes	US	US 13301.1 Updating the Delivery of Single Message System Transmission Files	Updates Sunday processing delivery times for the Single Message System transmission file and 250-byte batch data file to align with the standard Monday to Saturday schedule.
Mastercard	10/16/2026	Yes	Global	GLB 13503.1 Enhancing MDES Authorization Processing On Consumer Deleted Tokens	Enhances Mastercard Digital Enablement Service (MDES) to simplify authorization processing for cardholder-initiated transactions (CITs) and merchant-initiated transactions (MITs) submitted with tokens that the consumer deleted from their device wallet.
Mastercard	10/22/2026	Yes	AP	AP 13468.1 Modifying Commercial Large Ticket Interchange Programs in the Asia/Pacific Region	Modifies large ticket commercial interchange programs in the Asia/Pacific region.
Mastercard	10/23/2026	Yes	Global	GLB 13388.1 Introducing New Values to Digital Commerce Solutions Indicators	Introduces new digital commerce solutions indicator values to better identify digital commerce transaction programs.
Mastercard	10/23/2026	Yes	Global	GLB 13254.1 Introducing Device Type Values for EMV Chip Cards without Magnetic Stripes	Introduces device type values for physical EMV Chip cards that do not include a magnetic stripe.
Mastercard	10/23/2026	Yes	Global	GLB 13341.1 Enhancing Airline Transaction Processing	Enhances airline transaction processing to improve the quality of data submitted to the Mastercard Network.
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	Assigns new accountholder authentication value (AAV) leading indicators to support the Identity Check program for Network Access Control Server (ACS) and Enhanced Data Share Only (EDSO) scenarios.
Mastercard	10/23/2026	Yes	Global	GLB 13297.1 Expanding Issuance of Consumer Debit Product Codes in the United States Region	Expands 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	Requires U.S. and Canada issuers 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	Expands the number of supported occurrences of additional amount data fields in the dual-message authorization system.
Mastercard	11/10/2026	Yes	Global	GLB 13315.1 Extending the Card Sequence Number Capabilities for MDES Transactions	Extends card sequence numbers on all Mastercard Digital Enablement Service (MDES) tokenized transactions—including e-commerce and contactless transactions—for opted-in issuers.
Mastercard	10/23/2026	Yes	Global	GLB 13359.1 Introducing Product Codes for Essential Business Debit and Prepaid	Introduces commercial product codes for Essential Business Debit and Prepaid for issuance in AP, LAC, and MEA regions with global acceptance.

Mastercard	11/10/2026	No	Global	GLB 13402.1 Introducing Additional MDES Data in Pre-digitization Messages	Introduces additional Mastercard Digital Enablement Service (MDES) data in pre-digitization messages to support new use cases.
Mastercard	10/23/2026	Yes	Global	GLB 13264.1 Identifying Issuer-Initiated Person-to-Person Payment and Funding Transactions	Introduces transaction type identifiers (TTIs) for issuer-initiated person-to-person (P2P) transactions under the Mastercard MoneySend program.
Mastercard	5/8/2026	Yes	AP	AP 13442.1 Introducing an Interchange Program for University Tuition Payments in the Asia/Pacific Region	Introduces 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	Enhances 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	Introduces two new 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	Introduces two new Token Assurance Method (TAM) values.
Mastercard	11/10/2026	Yes	Global	GLB 13386.1 Enhancing MDES Digital Payment Data	Enhances Mastercard Digital Enablement Service (MDES) digital payment data and requires issuers to receive it to improve data quality and provide visibility into third-party participants 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	Expands the consumer credit product suite by introducing three new product codes.
Mastercard	10/23/2026	Yes	Global	GLB 13288.1 Introducing Message Reason Codes for Fee Collection	Introduces additional fee collection message reason codes.
Mastercard	10/23/2026	Yes	Global	GLB 13443.1 Expanding World Elite Tier Travel and Expense Corporate Card in the Asia/Pacific Region	Expands availability of the World Elite Corporate credit product code for issuance in select AP countries with global acceptance.
Mastercard	10/23/2026	Yes	US	US 13287.1 Introducing Mastercard Variable Interchange Program Product Codes	Introduces commercial credit and commercial prepaid product codes to the Mastercard Variable Interchange Program (VIP) for U.S. issuance and acceptance.
Mastercard	11/10/2026	Yes	Global	GLB 13387.1 Enhancing Digital Validation Results for MDES Issuers	Enhances 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	Introduces the Spend Auth Score (SAS) service for issuers in Canada, Europe, MEA, and U.S.
Mastercard	10/23/2026	Yes	CEMEA, LAC	LAC/MEA 13582.1 Introducing Transaction Type Identifier for the Global Reach Acquiring Program	Introduces a transaction type identifier (TTI) for the Global Reach Acquiring program.
Mastercard	10/23/2026	Yes	Global	GLB 13399.1 Revised Standards for Acceptor Business Codes (MCCs)	Announces 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	Revises transaction identification requirements for select service providers, including payment facilitators, staged digital wallet operators, and independent sales organizations.
Mastercard	10/23/2026	Yes	Global	GLB 13177.1 Enhancing Reconciliation of Clearing Outputs	Enhances reconciliation processing for the dual-message clearing system to advance resiliency and expand real-time processing support.
Mastercard	10/23/2026	Yes	Global	GLB 12922.1 Modifications to the Delivery of the IPM MPE Full File Replacement	Discontinues delivery of the production and test Interchange Processing Message (IPM) Mastercard Parameter Extract (MPE) full file replacement starting with Release 26.Q4.
Mastercard	10/23/2026	Yes	Global	GLB 13127.1 Modifying and Introducing Interchange Rates for the Mastercard Wholesale Travel Program	Modifies and introduces 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	Introduces commercial credit product codes for the Mastercard Wholesale program (MWP) for global issuance and acceptance.
Mastercard	10/23/2026	Yes	Global	GLB 12784.1 Introducing Mastercard Essential Debit for Wallets and Mastercard Essential Prepaid for Wallets	Introduces consumer debit and prepaid product codes for Essential for Wallets for global acceptance and issuance in AP, Europe, LAC, and MEA.
Mastercard	10/23/2026	Yes	US	US 12214.1 Restructuring Interchange Programs in the U.S. Region	Restructures interchange programs across the U.S. region.
Visa	10/23/2026	Yes	US	Article 11.3.1 Changes to Support the Commercial Enhanced Data Program (TC 10/20's)	Adds the acquirer reference number to 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	US	Article 11.2.1 New U.S. Domestic Faster Refund Original Credit Transaction Client-to-Client Fee Program	Implements a new U.S. domestic client-to-client fee program with new fee descriptors, fee program indiactors (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	Requires all U.S. issuers to receive and process automated fuel dispenser (AFD) confirmation advice messages for AFD transactions.

Visa	10/23/2026	Yes	LAC	Article 10.1.1 Requirements for Issuers in the LAC Region to Support the Address Verification Service	Requires issuers in certain LAC countries to support the address verification service (AVS).
Visa	10/23/2026	Yes	Europe	Article 9.2.1 Changes to Support Intra-Europe Non-EEA Commercial Interchange Fee Programs	Implements changes to existing intra-European Non-EEA fee programs for certain Visa business and commercial product transactions.
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	Introduces new fee programs and modifies existing fee edit criteria for Canada domestic consumer credit card-not-present transactions.
Visa	10/23/2026	Yes	Canada	Article 7.2.2 New Canada Domestic Faster Refund Original Credit Transaction Client-to-Client Fee Program	Implements a new Canada domestic client-to-client fee program with new fee descriptors, fee program indiactors (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	Requires Fleet 2.0 standards for Visa Fleet Card transactions from acquirers in Australia and New Zealand destined to issuers in those countries.
Visa	10/23/2026	Yes	AP	Article 6.2.1 Changes to Support Domestic Passthrough Digital Wallet Transactions in Malaysia	Implements new fields to identify Malaysia domestic debit transactions initiated via passthrough digital wallets.
Visa	10/23/2026	No	Global	Article 4.1 Changes to Introduce New Age Validate Service and Birthdate Validate Service	Introduces Age Validate and Birthdate Validate services, allowing issuers to validate account owner age or birth date—or to have Visa validate these using their cardholder database—along with a new batch file for submitting date-of-birth data.
Visa	10/23/2026	Yes	Global	Article 3.14 Retirement of the Card Recovery Bulletin Service	Retires the Card Recovery Bulletin (CRB) service, discontinuing associated file distribution and invalidating dispute condition 11.1 CRB dispute reasons.
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	Expands debt repayment processing to include credit, charge, and deferred debit account funding sources on an optional basis for issuers.
Visa	10/23/2026	Yes	Global	Article 3.9 Changes to Support the Visa Issuer Foreign Exchange Calculator and the Optional Issuer ISA	Implements changes to support the Enhanced Visa issuer foreign exchange (FX) calculator, sending optional issuer International Service Assessment (ISA) and FX calculator amounts in new and existing fields. Also removes controls limiting currency conversions.
Visa	10/23/2026	Yes	Global	Article 3.8 Changes to Support the Visa Scan to Pay Indicator Throughout the Token-Based Transaction Lifecycle	Makes the Visa Scan to Pay (QR) indicator available across the authorization and clearing lifecycle for token-based QR-initiated purchase transactions.
Visa	10/23/2026	Yes	Global	Article 3.7 Changes to the Visa Token Service to Identify Multi-Device Provisioning	Introduces a new processing rule and tag to identify tokens provisioned through multi-device provisioning.
Visa	10/23/2026	Yes	Global	Article 3.6 Changes to Visa Token Service Device Binding for Commercial Products	Updates Visa Token Service to support FIDO-based device binding for Visa Commercial products, including additional device information fields in issuer device binding notification advice messages.
Visa	10/23/2026	Yes	AP, CEMEA, Europe, LAC	Article 3.5 Changes to Support Faster Refund Original Credit Transactions in Existing Markets	Updates a processing rule to support Faster Refund original credit transactions (OCTs) for any acquirer or issuer in applicable markets.
Visa	10/23/2026	Yes	Global	Article 3.4 Expansion of Faster Refund Original Credit Transactions to Additional Markets	Expands domestic merchandise/service returns sent as Faster Refund original credit transactions (OCTs) to endpoints in additional enabled countries.
Visa	10/23/2026	Yes	Global	Article 3.3 Changes to Partial Reversals of Account Funding Transactions	Enables issuers 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	Implements changes to support account funding transactions (AFTs) for domestic and cross-border debt repayment transactions in AP, CEMEA, Europe, and LAC (except Puerto Rico).
Visa	10/23/2026	Yes	Global	Article 2.23 Changes to Support a New Purchase Identifier Format	Implements 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	Allows an additional existing merchant category code (MCC) 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	Global	Article 2.20 Enable Cross-Border Processing for Visa Accept Transactions	Implements changes to allow cross-border transactions under the Visa Accept program.
Visa	10/23/2026	Yes	Global	Article 2.19 Changes to Support the Processing of Account Owner Data	Updates date format and processing for account owner date of birth across all transactions, including 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	Updates AP and CEMEA regional fee programs for transactions on Visa Infinite, Infinite Privilege, Infinite Private, and Infinite Business products.

Visa	10/23/2026	Yes	US	Article 2.15 Support for Visa Installment Credential Credit Products in the U.S.	Expands Visa Installment Credential Credit and Standard Credit products to U.S. issuers (product IDs F2 and F3), with updated U.S. domestic fee structures.
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	Introduces Visa Infinite Privilege Deferred Debit and Visa Infinite Private Deferred Debit consumer products for issuance in Europe (product IDs I1 and I2).
Visa	10/23/2026	Yes	Global	Article 2.11 Changes to Response Codes for Fraud Declines	Mandates support for a new fraud decline response code and updated response code processing, effective October 2026 (optional support available from July 2026).
Visa	10/23/2026	Yes	Global	Article 2.10 Changes to Response Code Processing	Implements changes to response code processing.
Visa	10/23/2026	Yes	Global	Article 2.9 Changes to Account Funding Transactions Using Visa Intelligent Data Exchange	Enables additional authentication data to be sent to issuers via 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	Sends the existing Digital Commerce Authentication Program (DCAP) indicator in account funding transactions (AFTs) for applicable regions.
Visa	10/23/2026	Yes	Global	Article 2.7 Changes to Support the Customer Related Data in Digital Commerce Authentication Program for Issuers	Continues support for issuers using tag-length-value (TLV) Field 56 in 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	Implements updates across V.I.P., BASE II, SMS Raw Data, Visa Clearing Exchange, and Edit Package.
Visa	10/24/2026	Yes	Global	Article 2.5 Mandatory Changes to Visa Resolve Online	Implements mandatory changes to Visa Resolve Online (VROL) Release 26.2.
Visa	10/23/2026	Yes	Global	Article 2.1 Changes to Merchant Category Codes	Implements changes to support new merchant category codes (MCCs).
Visa	10/23/2026	Yes	Global	Article 1.1 Mandate to Support the Digital Commerce Authentication Program for Domestic and Cross-Border Transactions	Mandates Digital Commerce Authentication Program (DCAP) indicator support for acquirers and issuers in Canada, CEMEA, LAC, and certain AP countries. Expands dataset ID tag lengths to 99 bytes globally.

Not Applicable to Marqeta Operations

The following articles and announcements included in the card networks October 2026 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
Mastercard	10/23/2026	Yes	Europe	EUR 13369.1 Introducing Interchange Rate Type for Tokenized Domestic Transactions for Select Countries in the Europe Region	Introduces an interchange rate type for tokenized e-commerce transactions in select European countries.
Mastercard	11/10/2026	Yes	Global	GLB 13263.1 Introducing Address Risk Score	Enhances Address Verification Service (AVS) to enable acquirers to receive a Mastercard-generated address risk score providing incremental risk insight beyond traditional issuer AVS responses.
Mastercard	10/23/2026	Yes	LAC	LAC 13331.1 Enhancing Tip Transaction Processing for Interregional Interchange in Argentina	Enhances tip transaction processing for all existing interchange programs in Argentina per central bank requirements.
Mastercard	10/28/2026	Yes	US	US 13164.2 Expanding Account Level Management Product Graduation Plus for Commercial Products	Expands eligible card programs for Account Level Management (ALM) Product Graduation Plus (PGP).
Mastercard	5/8/2026	Yes	Global	GLB 13429.1 Introducing an Agro Commercial Credit Product Code	Introduces a commercial credit product code for issuance in Brazil with global acceptance.
Mastercard	10/23/2026	Yes	LAC	LAC 11244.4 Introducing Micro Merchant Interchange Programs in Ecuador	Introduces micro merchant interchange programs for Mastercard, Prepaid Mastercard, and Debit Mastercard transactions in Ecuador.
Mastercard	11/10/2026	Yes	Global	GLB 13258.1 Introducing Payment Optimization Platform Adaptive Authorization	Introduces Payment Optimization Platform (POP) Adaptive Authorization, which uses network-wide insights and AI to generate optimal authorization messages.
Mastercard	5/8/2026	Yes	Global	GLB 13351.1 26.Q4 IPM Mastercard Parameter Extract Table Updates	Describes Interchange Processing Message (IPM) Mastercard Parameter Extract (MPE) table updates occurring with Release 26.Q4.
Mastercard	2/5/2026	Yes	Global	GLB 12741.1 Enhancing Mastercard Pay by Account Program	Enhances the Mastercard Pay by Account program by introducing consumer credit and debit product codes and modifying existing product codes for select interchange programs (European issuance, global acceptance).

Mastercard	10/23/2026	Yes	Global	GLB 13327.1 Enhancing Reconciliation Process for Addendum Messages	Enhances the reconciliation process for addendum messages.
Mastercard	11/10/2026	Yes	Global	GLB 13293.1 Enhancing Visa Gateway Processing	Enhances authorization processing for acquirers routing Visa-branded authorization requests through the Mastercard Network.
Mastercard	10/23/2026	Yes	Global	GLB 13303.1 Introducing Business Standard Charge Product Code in Malaysia	Introduces a commercial charge product code for issuance in Malaysia with global acceptance.
Mastercard	9/1/2026	No	Global	GLB 13600.1 Enhancing Clearing Optimizer Processing	Enhances Clearing Optimizer processing for customers enrolled in the Mastercard Interchange Derivation Service.
Mastercard	10/23/2026	No	LAC, US	LAC/US 13234.1 Highlighting Pre-Authorization and Multi-Ship Completion Inquiry Capabilities	Highlights pre-authorization and multi-ship completion inquiry capabilities available in the Single Message System.
Visa	10/23/2026	Yes	CEMEA	Article 8.2.1 Requirements to Support Strong Customer Authentication in South Africa	Requires acquirers and issuers in South Africa to support certain existing response codes in response messages.
Visa	10/23/2026	No	Global	Article 4.3 Changes to Support the Cardholder Billing Currency in the STIP Available Balance Service	Allows issuers to optionally send the cardholder balance in the billing currency—in addition to USD (840)—in the Stand-In Processing (STIP) Available Balance service.
Visa	10/24/2026	Yes	Global	Article 3.13 Changes to Supplemental Payment Data and SMS Raw Data	Implements changes to the Supplemental Payment Data clearing record and SMS raw data/reports to support virtual cards for commercial issuers using the Visa Virtual Card service.
Visa	10/23/2026	Yes	Global	Article 3.12 Changes to the STIP Available Balance Service	Enables automatic account enrollment in the Stand-In Processing (STIP) Available Balance database when an issuer sends available balance in the authorization response, and introduces a new batch file for account enrollment.
Visa	10/24/2026	Yes	Global	Article 3.1 Changes to Visa Clearing Exchange	Provides mandatory table and software updates for Visa Clearing Exchange (VCX) endpoints; all must use the October 2026 VCX software version released September 9, 2026.
Visa	10/23/2026	Yes	Global	Article 2.21 PAN Replacement Processing Using the Account Screen Authorization File	Updates primary account number (PAN) replacement processing to decline requests if the replacement PAN appears in the Account Screen Authorization File (ASAF) with certain negative action codes.
Visa	10/23/2026	Yes	Global	Article 2.17 Changes to Support Account-Level IRF for Visa Commercial Choice Omni and Visa Commercial Choice Travel Programs	Enables issuers to register B2B program IDs at the account level for Visa Commercial Choice Omni and Visa Commercial Choice Travel virtual card products.
Visa	10/23/2026	Yes	Global	Article 2.16 Changes to Visa Commercial Choice Omni and Visa Commercial Choice Travel Programs	Restricts commercial virtual card account ranges for product IDs X^ (Visa Commercial Choice Travel) and X1 (Visa Commercial Choice Omni) to domestic transactions under certain conditions.
Visa	10/23/2026	Yes	CEMEA	Article 2.13 Introduction and Expansion of Charge Funding Source for Consumer Products in the CEMEA Region	Introduces Visa Value Charge, Rewards Charge, Signature Charge, and Installment Credential Charge consumer products for CEMEA issuers, and expands certain existing consumer products in the region.
Visa	10/23/2026	Yes	CEMEA	Article 2.12 Introducing the Visa Signature Business Prepaid Product and Expanding the Visa Platinum Business Prepaid Product in the CEMEA Region	Introduces Visa Signature Business Prepaid (product ID G1) and expands Visa Platinum Business Prepaid (product ID G3) for issuance in the CEMEA region.
Visa	8/1/2026	Yes	Global	Article 2.4 Changes to Support the TC 54 Visa Clearing Exchange Table Update Record Transactions	TC 54 Edit Package Table Update Record Transactions are no longer supported as of August 1, 2026; endpoints must transition to TC 54 Visa Clearing Exchange (VCX) Table Update Record Transactions.
Visa	8/1/2026	Yes	Global	Article 2.3 Visa Clearing Exchange	As of August 1, 2026, Visa requires endpoints using Visa-provided software to implement Visa Clearing Exchange (VCX); Edit Package Release 4.0 is no longer supported.
Visa	10/24/2026	Yes	Global	Article 2.2 Changes to Edit Package	The October 2026 release delivers the final Edit Package software update; no further enhancements will be issued. Endpoints must implement Visa Clearing Exchange.
Visa	5/1/2026		Global	Article 5.2 Advanced Encryption Standard Migration Documentation	Provides Advanced Encryption Standard (AES) migration information to support multi-year transition from Triple Data Encryption Standard (TDES) to AES, covering key conveyance, key generation, and service updates including chip cards and verification services.
Amex	10/16/2026	No	Global	EMV Security Updates	Updates Business and Operational Policies and Network Specifications manuals to reflect stronger cryptographic security features for contact and contactless transactions.