Under Review

The following articles and announcements included in the networks July 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
Mastercard	7/24/2026	No	Global	GLB 12813.1 Repurposing a Product Code for White Label Routing	Mastercard is repurposing an existing consumer product code under the acceptance brand White Label (WHL) for White Label Routing designed to support markets with domestic scheme routing.
Mastercard	7/23/2026	Yes	Global	GLB 12912.1 Introducing Interregional Interchange Rates	Mastercard is introducing interregional consumer credit interchange rates.
Mastercard	7/23/2026	Yes	AP	AP 12920.1 Introducing Intraregional Interchange Rates in the Asia/Pacific Region	Mastercard is introducing intraregional consumer credit interchange rates in the Asia/Pacific region.
Mastercard	8/25/2026	Yes	Global	GLB 12943.1 Preventing Duplicate MoneySend Payment Transactions and Gaming Payment Transactions	Mastercard is introducing a capability to detect and decline duplicate authorization request messages for MoneySend payment transactions and gaming payment transactions.
Mastercard	7/24/2026	Yes	Global	GLB 12451.1 Revised Standards for Enhancing Indicators for Purchases of Cryptocurrencies	Mastercard is introducing enhanced standards for cryptocurrency transaction classification to improve transparency, risk management, and operational efficiency across the network.
Visa	7/25/2026	No	Europe	Article 9.4.1 Introduction of the Global Duplicate Transaction Identification and Detection Service in Europe	Visa will expand the Global Duplicate Transaction Identification and Detection (GDTID) service into the Europe region to help reduce cardholder impact and support faster resolution of duplicate incidents.

Not Applicable to Marqeta Operations

The following articles and announcements included in the card networks July 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	7/24/2026	Yes	Global	GLB 13148.1 Adjusting Mastercard Flex Program Amount Threshold	Mastercard is adjusting minimum transaction amount thresholds related to the Mastercard Flex Program.
Mastercard	7/24/2026	Yes	AP	AP 13027.1 Enhancing Interchange Rate Designator Criteria in Malaysia	Mastercard is enhancing edits for interchange rate designator (IRD) criteria in Malaysia.
Mastercard	7/24/2026	Yes	CEMEA, LAC	LAC/MEA 12975.1 Introducing Transaction Type Identifier for Global Reach Program	Mastercard is introducing a Transaction Type Identifier (TTI) value to identify transactions for the Global Reach Program.
Mastercard	7/24/2026	Yes	Global	GLB 12924.1 Introducing a Consumer Product Code in Japan	Mastercard is introducing a consumer product code for issuance in Japan with global acceptance.