Advancing to Development and Testing

Per review by our product teams, Marqeta will address the following April 2025 network release articles and announcements as needed to prepare our platform to support the identified changes. Marqeta will make further information regarding impacts to client operations available in our final network release client communication.

CARD NETWORK	EFFECTIVE DATE	MANDATORY	ISSUER REGION(S)	ARTICLE / ANNOUNCEMENT NAME	SUMMARY
Visa	12/31/2024	Yes	Canada	Article 7.2.3 Changes to Canada Domestic Visa Debit Interchange Rates	Effective 1000 GMT, 31 December 2024, with a central processing date of 1 January 2025, Visa will update the rates for certain existing interchange fee programs applicable to Visa debit transactions.
Visa	1/6/2025	Yes	Europe	Article 9.1.1 (formerly 9.2.1) Introduction of the New Visa Account Attack Intelligence Score in the Europe Region	Effective 6 January 2025, Visa will implement changes in card-not-present transactions to define a new tag and values to support the new Visa Account Attack Intelligence Score. The new Visa Account Attack Intelligence Score will be optional for acquirers and issuers in the Europe region. Effective 11 April 2025, it will be mandatory for issuers in the Europe region to receive this tag.
Visa	1/6/2025	No	US	Article 11.4.1 Introduction of the New Visa Account Attack Intelligence Score in the U.S. Region	Effective 6 January 2025, Visa will implement changes in card-not-present transactions to define a tag and values to support the new Visa Account Attack Intelligence Score for U.S. issuers.
Visa	4/1/2025	Yes	Global	Article 2.6 Changes to Currency Code for Curaçao and Sint Maarten	Effective 0400 GMT, 1 April 2025, with a central processing date of 1 April 2025, Visa will implement changes to convert the domestic currency for Curaçao and Sint Maarten from ANG/532 (Netherlands Antilles Guilder) to XCG/532 (Caribbean Guilder). The existing ISO numeric code 532 will be associated with the new alpha code XCG (Caribbean Guilder).
Visa	4/11/2025	Yes	LAC	Article 10.3.1 Changes to Support Business Application Identifier for Account Funding Transactions in LAC	Effective 11 April 2025, Visa will implement changes to support new processing for an existing business application identifier (BAI) value in domestic account funding transactions (AFTs) in Argentina, Colombia, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama, and Peru.
Visa	4/11/2025	Yes	LAC	Article 10.3.2 Changes to Domestic Transactions in Brazil	Effective 11 April 2025, Visa will implement changes to support Brazil regulatory requirements for tax identification in Brazilian domestic transactions.
Visa	4/11/2025	Yes	US	Article 11.2.1 New Indicator to Support Visa Digital Commerce Authentication Program	Effective 11 April 2025, Visa will implement a new indicator to support the Visa Digital Commerce Authentication Program (VDCAP) for U.S. domestic card-not-present transactions. This indicator will flag the presence of certain key data elements and the eligible method used to share authentication data.
Visa	4/11/2025	Yes	US	Article 11.2.3 Updates to CPS Programs to Support Unattended Terminal Transactions	Effective 11 April 2025, Visa will update the Custom Payment Service (CPS) program qualification criteria to allow transactions from unattended cardholder-activated terminals to qualify for certain existing programs.
Visa	4/11/2025	Yes	US	Article 11.2.4 New Business Credit Product 3 Fee Program	Effective 11 April 2025, Visa will introduce a new Business Credit Product three-fee program. Certain qualified transactions will be assessed new fee descriptors, fee program indicators, and rates.
Visa	4/11/2025	Yes	US	Article 11.2.5 Updates to Interchange Fee Programs Applicable to Visa Business Corporate and Purchasing Credit Transactions	Effective 11 April 2025, Visa will update existing fee programs applicable to Visa Business, Corporate, and Purchasing credit transactions. Certain fee descriptors and rates will also be updated.
Visa	4/11/2025	Yes	US	Article 11.3.2 Changes to Support the Global ATM Access Fee Free Service in the U.S. Region	Effective 11 April 2025, Visa will implement changes to the Global ATM Access Fee Free Service to allow transactions on network 0002 (Visa) and enable surcharge-fee-free cash deposit, balance inquiry, and account transfer transactions on network 0002 and network 0004 (Plus). Domestic ATM access-fee-free transactions can originate from VisaNET Integrated Payment System (VIP) Full Service acquirers.
Visa	4/11/2025	Yes	US	Article 11.3.3 Support for Managed Services on the Plus Network	Effective 11 April 2025, Visa is implementing changes to support managed services using network 0004 (Plus). Effective with the October 2025 release, Visa will require automated teller machine (ATM) issuers to support two existing tags when processing managed services transactions.

Visa	4/11/2025	Yes	US	Article 11.3.4 Changes to Support Visa Commercial Enhanced Data Program Processing	Effective 11 April 2025, Visa is introducing the Commercial Enhanced Data Program (CEDP). This article contains the VisaNet processing changes being implemented to support the CEDP.
Visa	4/11/2025	Yes	Europe	Article 2.7 Changes to Visa Gold Products Issued From France and French Territories	Effective 11 April 2025, Visa will make changes to assess the existing Premium interchange fee program for interregional transactions and Europe regional transactions at merchants located outside the European Economic Area (EEA) when completed with a Visa Gold product payment credential issued from France, including certain French territories.
Visa	4/11/2025	Yes	Europe	Article 9.2.2 Changes to Interchange Fee Programs Applicable to Visa Infinite Business Products	Effective 11 April 2025, Visa will implement changes to existing Europe regional European Economic Area (EEA) interchange fee program rates applicable to Visa Infinite Business product purchase, credit voucher, and account funding transactions.
Visa	4/11/2025	Yes	Europe	Article 9.2.3 Changes to Interchange Fee Programs Applicable to Visa Purchasing With Fleet Product	Effective 11 April 2025, Visa will implement changes to the eligible merchant category codes (MCCs) and fee edit criteria for Visa Purchasing with Fleet transactions in the Europe regional European Economic Area (EEA).
Visa	4/11/2025	Yes	Europe	Article 9.2.4 Requirements for Visa Scheme Identifier	Effective 11 April 2025, Visa will implement changes to support a new payment scheme identifier for acquirers and issuers in the Europe region.
Visa	4/11/2025	Yes	Europe	Article 9.2.5 Requirement to Support Limited Acceptance Transactions for Merchants in Europe	Effective 11 April 2025, Visa will implement changes to support the acceptance of Visa Flexible Credentials (VFCs) at limited acceptance merchants for acquirers in the Europe region, excluding Turkey and Israel.
Visa	4/11/2025	Yes	Europe	Article 9.3.1 Changes to the Visa Token Service to Include Token User Identifier	Effective 11 April 2025, Visa will implement changes to include the Token User Identifier for tokens based on e-commerce transactions when a token requestor is supported by a token requestor-token service provider (TR-TSP).
Visa	4/11/2025	Yes	Canada	Article 7.2.1 Changes to Canada Prepaid Interchange Fee Programs	Effective 11 April 2025, Visa will implement changes to streamline the Canadian domestic interchange fee structure applicable to Visa consumer, business, and commercial prepaid purchase and credit voucher transactions.
Visa	4/11/2025	Yes	Canada	Article 7.2.2 Changes to Canada Business Credit Interchange Fee Programs	Effective 11 April 2025, Visa will implement changes to streamline the Canadian domestic interchange fee structure applicable to Visa Business credentials for credit purchase and credit voucher transactions.
Visa	4/11/2025	Yes	AP	Article 6.1.1 Requirements to Support the Address Verification Service	Effective 11 April 2025, Visa will require issuers in certain Asia-Pacific (AP) countries to support the Address Verification Service.
Visa	4/11/2025	Yes	AP, Europe, LAC	Article 1.2 Requirements to Support Account Name Inquiry Functionality in Account Verification Messages	Effective 11 April 2025, Visa will require acquirers in certain countries in the Europe region that process account funding transactions (AFTs) or original credit transactions (OCTs) to support Account Name Inquiry (ANI) requests for their merchants. Additionally, Visa will require all issuers in the Latin America and Caribbean (LAC) region, certain countries in the Asia-Pacific (AP) region, and certain countries in the Europe region to support Account Name Inquiry requests in account verification messages.
Visa	4/11/2025	Yes	AP, CEMEA, LAC	Article 3.2 Expansion of Faster Refund Original Credit Transactions	Effective 11 April 2025, Visa will implement changes in the VisaNET Integrated Payment System (VIP) to support the use of original credit transactions (OCTs) to process domestic merchandise or service returns in Argentina, Australia, Brazil, Chile, Hong Kong, Malaysia, New Zealand, Singapore, Thailand, and Ukraine.
Visa	4/11/2025	No	AP, Canada, LAC, US, CEMEA	Article 4.3 Changes to the Visa Token Service to Support the Digital Authentication Framework	Effective 11 April 2025, Visa will implement a new value in an existing field to classify short message system (SMS) one-time passwords as a knowledge-based authentication method for Digital Authentication Framework transactions.
Visa	4/11/2025	No	AP, Canada, LAC, US, CEMEA	Article 4.8 Expansion of the Initiating Party Indicator Field to the AP Canada CEMEA LAC and U.S. Regions	Effective 11 April 2025, Visa will expand the existing Initiating Party Indicator field to issuers in the Asia-Pacific (AP); Canada; Central Europe, Middle East, and Asia (CEMEA); Latin America and Caribbean (LAC); and U.S. regions.
Visa	4/11/2025	Yes	Global	Article 2.4 Changes to Merchant Category Codes	Effective 11 April 2025, Visa will implement changes to support a new airline merchant category code (MCC): 3619 Riyadh Air.
Visa	4/11/2025	Yes	Global	Article 2.11 Changes to Authorization Response Codes	Effective 11 April 2025, Visa will introduce two new authorization response codes and changes to response code processing.

Visa	4/11/2025	Yes	Global	Article 2.12 Updates to Support Changes to Account Funding Transactions	Effective 11 April 2025, Visa will no longer convert domestic and intra-European Economic Area (EEA) account funding transactions (AFTs) to purchases for issuers that do not support AFTs.
Visa	4/11/2025	Yes	Global	Article 3.4 Requirements to Support Digital Currency Transactions for Visa and Interlink	Effective 11 April 2025, Visa will implement changes to support the identification of distinct types of digital currencies and non-fungible tokens (NFTs) for Visa transactions. Visa will implement changes to support the new Ramp Provider Program for third-party agents that convert transactions between fiat and non-fiat currencies. Visa will implement changes to support digital currencies, NFTs, quasi-cash, and payment on existing debt transactions for Interlink non-Visa branded card-not-present transactions.
Visa	4/11/2025	Yes	Global	Article 3.6 Changes to 3D Secure CAVV Processing for Issuers	Effective 11 April 2025, Visa will define new authentication method values and new 3D Secure (3DS) indicator values for Fast Identity Online (FIDO) authentication and authentication performed using the Visa Secure On-Behalf-Of Issuer Service for pseudo-accounts and virtual accounts.
Visa	4/11/2025	Yes	Global	Article 3.8 Requirements to Support Enhanced Data Sharing from Third Party Data Providers for Card Not Present Transactions	Effective 11 April 2025, Visa will implement a new VisaNET Integrated Payment System (VIP) processing rule to share with issuers enhanced data supplied by third-party data providers for card-not-present (CNP) transactions in authorization using the Visa Intelligent Data Exchange (IDX).
Visa	4/11/2025	No	Global	Article 4.5 Changes to the Visa Token Service to Support Increased Token Counts	Effective 11 April 2025, Visa will implement changes to increase the length of three existing token status count tags in token transactions.
Visa	4/11/2025	No	Global	Article 4.6 Changes to Identify Visa Scan to Pay Transactions	Effective 11 April 2025, Visa will implement changes that will allow issuers to identify purchase transactions that were initiated using a merchant-presented QR code (Visa Scan to Pay).
Visa	4/11/2025	No	Global	Article 4.7 Expansion of the Extended Authorization Service to U.S. Acquired Transactions	Effective 11 April 2025, Visa will implement changes to support the Extended Authorization Service allowing acquirers in the U.S. region to request an extension of the authorization to clearing period for certain U.S. acquired domestic and cross-border cardholder-initiated card-not-present transactions.
Visa	4/11/2025	No	Global	Article 4.11 Changes to Support the Global Acceptor ID Framework	Effective 11 April 2025, Visa will implement the Global Acceptor ID Framework, which includes data elements within new and existing tags that will be supported in point-of-sale (POS) and automated teller machine (ATM) transactions.
Visa	4/12/2025	Yes	Global	Article 2.2 Mandatory Changes to Visa Resolve Online	Effective 12 April 2025, Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 25.1. The new field `cardholder_denies_authorizing` will be added for all 11.*, 12.* and 13.* disputes. Disputes will fail to submit to Visa when the field `transaction_in_different_visa_account` has a value of **false,** the `error_type` is **DUPLICATE** or **PAID_BY_OTHER_MEANS**, and the dispute category is `duplicate_processing_or_paid_by_other_means_details`. Disputes for `cancelled_recurring_transaction_details` will fail to submit to Visa if the field `is_dispute_impacted_by_local_law_or_regulation` has a value of **true,** and the `documentation` and `network_comment` fields are blank or absent. Disputes for `counterfeit_merch_details` will fail to submit to Visa if documentation is absent from the submission.
Visa	4/12/2025	Yes	Global	Article 3.10 Changes to TC 33 BASE II Clearing and Settlement Advices	Effective 12 April 2025, Visa will add new fields to the TC 33-BASE II Clearing and Settlement Advice: TCR 0, TCR 1.
Visa	6/6/2025	No	AP, CEMEA, LAC	Article 4.10 Introduction of the New Visa Account Attack Intelligence Score in the AP CEMEA and LAC Regions	Effective 6 June 2025, Visa will implement changes in card-not-present transactions to prepare to support the new Visa Account Attack Intelligence Score in the Latin America and Caribbean (LAC) region. These changes will include a new tag and new values that will be available for use in July 2025. Effective with the July 2025 release, Visa will implement changes in card-not-present transactions to make the tag and values supporting the new Visa Account Attack Intelligence Score in the Asia-Pacific (AP) and Central Europe, Middle East, and Asia (CEMEA) regions available.

Visa	10/1/2025	Yes	US	Article 11.3.1 Requirement to Support All Optional ATM Services	Effective 1 October 2025, Visa will require all automated teller machine (ATM) issuers to implement the following existing services: - Account transfer - ATM mini-statements - Deposits - PIN management service (PIN change and PIN unblock)
Mastercard	4/10/2025	Yes	US	US 10417.1 Introducing an Indicator for Interchange Structure	Effective 10 April 2025, Mastercard will introduce the Interchange Structure indicator to assist acquirers with determining the U.S. intraregional interchange programs.
Mastercard	4/11/2025	Yes	US	US 10752.1 Modifying Transaction Qualification Criteria in the U.S. Region	Effective 11 April 2025, Mastercard is modifying business service arrangement (BSA) transaction qualification criteria in the U.S.
Mastercard	4/11/2025	Yes	AP	AP 10664.1 Enhancing Interchange Program Criteria in Australia	Effective 11 April 2025, Mastercard is enhancing existing interchange programs to ensure alignment between interchange rate designator (IRD) rules and qualifying criteria in Australia.
Mastercard	4/11/2025	Yes	Global	GLB 10398.1 Release 25.Q2 Miscellaneous Core Systems Updates	Effective 11 April 2025, Mastercard will make miscellaneous core system changes.
Mastercard	4/11/2025	No	Global	GLB 10437.1 Assigning New Leading Indicators to the Accountholder Authentication Value for Smart Authentication Direct Services	Effective 11 April 2025, Mastercard will assign the leading indicator **kJ** to the Accountholder Authentication Value (AAV) in support of Smart Authentication Direct, and the leading indicator **kU** for Smart Authentication Direct Acquirer Exemption (SADAE).
Mastercard	4/11/2025	Yes	Global	GLB 10521.1 Enhancing Intracountry Interchange in New Zealand	Effective 11 April 2025, Mastercard will enhance dual-message system (clearing) interchange processing for transactions where the issuer and merchant are located in New Zealand.
Mastercard	4/11/2025	Yes	Global	GLB 10546.1 25.Q2 IPM Mastercard Parameter Extract Table Updates	Effective 11 April 2025, Mastercard will update the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables.
Mastercard	4/11/2025	Yes	Global	GLB 10602.1 Revised Standards for Extension of Area of Use Programs and Interchange and Service Fees in New Zealand	Effective 11 April 2025, Mastercard is revising its standards pertaining to extension of area-of-use programs and interchange and service fees in compliance with New Zealand's Retail Payment System Act of 2022.
Mastercard	4/11/2025	No	Global	GLB 10638.1 Revised Standards for New Acceptor Business Code (MCC)	Effective 11 April 2025, Mastercard is announcing revised standards regarding a new acceptor business code: merchant category code (MCC) 5262. MCC 5262 applies to online merchants that bring together buyers and third-party sellers, and which offer multiple lines of goods or services.
Mastercard	4/11/2025	Yes	Global	GLB 10809.1 Discontinuing Use of the Transaction Integrity Class Field	Effective 11 April 2025, Mastercard is discontinuing the global use of a data element and a private data subelement that support Transaction Integrity Class fields.
Mastercard	6/3/2025	Yes	Global	GLB 10401.1 Introducing Decline Response Code Values	Effective 3 June 2025, Mastercard will introduce decline response code values to more efficiently track and monitor closed accounts (47) and accounts not yet activated (72).
Mastercard	6/3/2025	Yes	Global	GLB 10404.1 Standardizing Identification of QR Transactions	Effective 3 June 2025, Mastercard will standardize how to identify quick response (QR) transactions.
Mastercard	6/3/2025	No	Global	GLB 10411.1 Enhancing the Digitization of Issuer-Generated Consumer Virtual Card Numbers	Effective 3 June 2025, Mastercard will enhance the Mastercard Digital Enablement Service digitization of issuer-generated consumer Virtual Card Numbers (VCNs) by enabling issuers to provide Mastercard with an associated primary account number (PAN).
Mastercard	6/3/2025	Yes	Global	GLB 10432.1 Enhancing Send Data Fields and Name Validation Request	Effective 3 June 2025, Mastercard will enhance data fields for Mastercard MoneySend and Funding Transactions Program to allow the ability to capture and process the full middle name of the account holder.
Pulse	4/6/2025	No	US	PULSE Release - Enhanced Data File Version Change version 251	Effective 6 April 2025, PULSE will continue to introduce a new version of the Enhanced Data File (EDF) and decommission the oldest version of the file with each release cycle.
Discover	4/11/2025	Yes	Global	Discover Release - IX. Added New Interchange Rate Qualifier Codes and Removed Fees	Effective 11 April 2025, Discover will add new Interchange Rate Qualifier Codes and remove the Pre-Arbitration Withdrawal Fee.
Discover	4/11/2025	Yes	Global	Discover Release - XII. Updated Fraud Reporting Requirements	Effective 11 April 2025, Discover will update fraud reporting requirements and language to accommodate Universal Confirmed Fraud, an enhanced fraud system. These changes provide guidance on the fraud submission process and ensure clarity and alignment across program documents.

No further action or additonal development required

The following April 2025 network release articles and announcements were identified as "in review" in our April 2025 – Articles in Review communciation. After analysis by our product teams, Marqeta has determined that no further action or additional development is required to comply with the communicated change.

CARD NETWORK	EFFECTIVE DATE	MANDATORY	ISSUER REGION(S)	ARTICLE / ANNOUNCEMENT NAME	SUMMARY
Visa	2/19/2025	Yes	LAC, US	Article 5.4 Support for Small Business Credit Products Issued in Puerto Rico and the U.S.	In April 2024, Visa implemented changes to support spend qualification processing for existing and new Small Business Credit cards issued in Puerto Rico and the U.S. Acquirers and issuers must be aware of the spend qualification processing migration schedule for Small Business Credit products issued in Puerto Rico and the U.S.
Visa	4/11/2025	Yes	Global	Article 3.5 Changes to Merchant Initiated Account Funding Transaction Processing	Effective 11 April 2025, Visa will implement changes to add account funding transactions (AFTs) to the merchant-initiated transaction framework. This change enables the initial cardholder-initiated AFT to identify when the credential is being stored for future merchant-initiated transactions and to identify AFTs that are merchant-initiated using the stored credential.
Visa	4/11/2025	Yes	Global	Article 3.7 Enhancements to Authentication Data for 3D Secure and Visa Data Only Transactions	Effective 11 April 2025, Visa will implement changes to enable additional Visa Secure authentication data to be sent to Visa Secure issuers that receive data from authentication using the Visa Intelligent Data Exchange (IDX). Additionally, Visa Data Only will be enabled for all Visa Secure issuers (except those in Bangladesh, Bhutan, India, and Nepal) to receive Visa Data Only authentication messages. Visa Data Only allows issuers to receive additional authentication data using the Visa IDX during the authorization process. Latin America and Caribbean (LAC) region issuers were enabled for Visa Data Only in October 2024.
Visa	4/12/2025	Yes	Canada	Article 7.3.1 Mandate to Support Partial Authorizations on Account Funding Transactions in Canada	Effective 12 April 2025, Visa will require acquirers and issuers in the Canada region to support partial authorization on all domestic and cross-border account funding transactions (AFTs).
Mastercard	4/10/2025	Yes	AP	AP 10176.1 Introducing Gaming and Gambling Payments Program Intracountry Interchange Structure in Australia	Effective 10 April 2025, Mastercard will introduce Interchange Rate Designator (IRD) 20: Australia Intracountry Gaming and Gambling Payments in Australia.
Mastercard	4/11/2025	Yes	Global	GLB 10400.1 Adding Acquirer Country Code to Select Single Message System Messages	Effective 11 April 2025, Mastercard will add the acquirer country code to select single-message system messages globally.