Advancing to Development and Testing

After review by our product teams, the following October 2025 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
Visa	10/17/2025	No	US	Article 11.4.1 Changes to Managed Services to Support Domestic ATM Deposits	Visa is implementing changes to managed services for domestic ATM deposit transactions on network 0004 (Plus).
Visa	10/17/2025	Yes	US	Article 11.3.3 Requirement to Support All Optional ATM Services	Visa will require all ATM issuers to implement the following existing services: - Account transfer - ATM mini-statements - Deposits - PIN management service (PIN change and PIN unblock)
Visa	10/17/2025	Yes	US	Article 11.3.2 Changes to Support Money Transfer Original Credit Transactions	Visa no longer requires sender address data to be included for domestic money transfer original credit transactions (OCTs) in the U.S. for an amount of $3,000 or less.
Visa	10/17/2025	Yes	US	Article 11.3.1 Support for Managed Services on the Plus Network	Visa will require ATM issuers to support two existing tags when processing managed services transactions.
Visa	10/17/2025	Yes	US	Article 11.2.5 Updates to Interchange Fee Programs Applicable to Visa Corporate and Visa Purchasing Credit Transactions	Visa will update existing fee programs applicable to Visa Corporate and Visa Purchasing credit transactions. Certain rates will be updated.
Visa	10/17/2025	Yes	US	Article 11.2.4 New Business Credit Product 3 Fee Program	Visa will introduce a new Business Credit Product 3 fee program, including new fee descriptors, fee program indicators (FPIs), and rates.
Visa	10/17/2025	Yes	US	Article 11.2.3 Changes to Support the Sending of U.S. Domestic Deferred Original Credit Transactions on the Plus Network	Visa will implement changes to support deferred original credit transactions (OCTs) originated on network 0002 (Visa programs), 0003 (Interlink), or 0004 (Plus) for Visa-branded products destined to issuers in the U.S. that choose to receive OCTs on network 0004.
Visa	10/17/2025	Yes	US	Article 11.2.2 Changes to the U.S. Domestic Interchange Fee Program for Deferred Original Credit Transactions on the Plus Network	Visa will update the existing U.S. domestic fee program to support deferred original credit transactions (OCTs) for Visa-branded products on network 0004 (Plus) destined to issuers in the U.S. region.
Visa	10/17/2025	No	Europe	Article 9.4.1 Changes to Visa Secure to Support the New Recurring Transaction Setup Indicator for Certain Merchant-Initiated Transactions in the Europe Region	Visa will implement changes in the Europe region to Visa Secure to indicate that a merchant has presented recurring transaction data to Visa during authentication.
Visa	10/17/2025	Yes	Europe	Article 9.2.2 Requirement to Support Merchandise Return Authorization for Issuers in the United Kingdom and the Republic of Ireland	Visa will require issuers in the United Kingdom and the Republic of Ireland to receive and respond to credit voucher and merchandise return authorization requests.
Visa	10/17/2025	Yes	Canada	Article 7.2.3 Changes to Canada Domestic Small Merchant Electronic Interchange Rates	Visa will update the existing Small Merchant Electronic fee program rates for domestic transactions completed with certain Visa Consumer credit products payment credentials.
Visa	10/17/2025	Yes	Canada	Article 7.2.2 Changes to Support Domestic Visa Debit Transactions in Canada	Visa will expand acceptance of domestic Visa Debit transactions in Canada for all channels except card-present transactions using a physical co-badge card.
Visa	10/17/2025	No	Global	Article 4.4 Changes to Identify Micro-Merchants	Visa will support a new non-money transfer business application identifier (BAI) value in support of micro-merchant payment card acceptance.
Visa	10/17/2025	No	Global	Article 4.3 Changes to Support the Global Acceptor ID Framework for Issuers	In April 2025, Visa implemented the Global Acceptor ID Framework. The Global Acceptor ID Framework includes data elements contained in existing tags that are supported in Visa POS and ATM transactions on network 0002 (Visa), network 0003 (Interlink), and network 0004 (Plus). Effective with the October 2025 release, certain issuers must be prepared to receive the Global Acceptor ID Framework data elements.
Visa	10/18/2025	Yes	Global	Article 3.13 Changes to VisaNet Settlement Service Reports	Visa will implement changes to VisaNet Settlement Service (VSS) reports.
Visa	10/17/2025	Yes	Global	Article 3.11 Changes to Support the Buyers Remorse Protection Program	Visa will implement changes to support a new value-added service, the Buyers Remorse Protection Program. Additionally, Visa will allow the Message Reason Code field for BASE II merchant-initiated transactions and update the description for a message reason code.
Visa	10/17/2025	Yes	Global	Article 3.9 Changes to Support Digital Wallets, Marketplaces, Payment Facilitators, and Ramp Providers	Visa will implement changes to support the updated layout of the existing Supplemental Payment Data record, which will now include positions for the digital wallet, marketplace, payment facilitator, and ramp provider identifiers. The marketplace foreign retailer indicator will move to the Supplemental Payment Data record, and Visa will add the option for acquirers to select partial amounts. This article also includes information on ramp provider and Global Acceptor ID changes.
Visa	10/17/2025	Yes	Global	Article 3.8 Changes to Support the Ramp Provider Program	Visa will implement changes to support ramp providers and enhancements for the Ramp Provider Program.
Visa	10/17/2025	Yes	Global	Article 3.7 Changes to Support Visa Direct In-Person Tap Transactions	Visa will implement a new indicator for Visa Direct in-person tap transactions in account funding transactions (AFTs) and original credit transactions (OCTs).
Visa	10/17/2025	Yes	Global	Article 3.6 Changes to Support Domestic and Cross-Border Account Funding Transactions and Original Credit Transactions	Visa will implement changes to validate certain sender data for existing fields in both domestic and cross-border account funding transactions (AFTs) and original credit transactions (OCTs) for all money transfer and non-money transfer business application identifiers (BAIs).
Visa	10/17/2025	Yes	Global	Article 3.5 Source of Funds Mandate to Support Original Credit Transactions	Visa will decline domestic and cross-border money transfer original credit transactions (OCTs) when the Source of Funds field in the transaction is absent, unpopulated, or does not contain a valid value.

Visa	10/17/2025	Yes	Global	Article 3.4 Changes to Support Domestic and Cross-Border Account Funding Transactions	Visa will transmit sender data in domestic and cross-border non-money transfer account funding transactions (AFTs) to issuers.
Visa	10/17/2025	Yes	Global	Article 3.3 Changes to Support Watch List and Sanctions Screening Data in Account Funding Transactions and Original Credit Transactions	Visa will no longer send the Watch List Results Code in account funding transactions (AFTs) or the Sanction Screening Scoring Results Code in original credit transactions (OCTs).
Visa	10/17/2025	Yes	Global	Article 2.14 Changes to Response Codes for Credit Voucher and Merchandise Return Authorization Transactions	Visa will implement changes to the permitted list of response codes for issuers to decline credit voucher and merchandise return authorization transactions.
Visa	10/17/2025	Yes	Global	Article 2.13 Changes to Spend Qualified Indicator Processing	Visa will implement new values in the Spend Qualified Indicator field for use in the future.
Visa	10/17/2025	Yes	Global	Article 2.12 Updates to the Visa Partner Program and Visa Direct Strategic Fee Program	Visa is implementing changes to the Visa Partner Program (VPP) and Visa Direct Strategic Fee Program.
Visa	10/17/2025	Yes	Global	Article 2.11 Changes to Response Code Processing	Visa will introduce changes to response code processing.
Visa	10/17/2025	Yes	Global	Article 2.8 Changes to Support Non-Fungible Tokens for Visa and Interlink	Visa will implement changes to support the identification of non-fungible tokens (NFTs) for Visa transactions and Interlink non-Visa branded card-not-present transactions.
Visa	10/17/2025	Yes	Global	Article 2.7 Changes to Support Visa Digital Commerce Authentication Program for Token Transactions	Visa will implement changes to enable additional authentication data to be sent to issuers that support Visa Digital Commerce Authentication Program (VDCAP) for card-not-present token transactions.
Visa	10/17/2025	Yes	Global	Article 2.6 Changes to Support Visa Digital Commerce Authentication Program for Domestic and Cross-Border Transactions	Visa will expand support of the Visa Digital Commerce Authentication Program (VDCAP) indicator to all regions for domestic and cross-border card-not-present transactions. This indicator will convey the presence of certain key data elements and the eligible method used to share authentication data.
Visa	10/17/2025	Yes	Global	Article 2.4 Changes to Merchant Category Codes	Visa will implement changes to support new MCCs.
Visa	10/18/2025	Yes	Global	Article 2.2 Mandatory Changes to Visa Resolve Online	Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 25.2.
Mastercard	10/17/2025	Yes	AP	AP 11587.1 Introducing Interchange Rate Designator Criteria Alignment for Australia	Mastercard is introducing edit enhancements for interchange programs to ensure alignment between qualifying interchange rate designator (IRD) criteria and the Dual Message Clearing System.
Mastercard	10/17/2025	No	AP	AP 11042.1 Modifying Intraregional Interchange Rates for the Asia/Pacific Region	Mastercard is modifying the interchange rate structure for intraregional transactions in the Asia/Pacific region.
Mastercard	10/17/2025	Yes	AP, CEMEA, Europe, LAC	AP/EUR/LAC/MEA 11242.1 Introducing Mastercard One Credential	Mastercard is introducing Mastercard One Credential, a new offering to provide cardholders control to set payment preferences from multiple payment methods.
Mastercard	10/17/2025	Yes	Global	GLB 11342 Revised Standards for Acceptor Business Codes	Mastercard is announcing revised standards regarding acceptor business codes (MCCs).
Mastercard	10/17/2025	Yes	Global	GLB 11398.1 Introducing Interchange Rates for the Mastercard Wholesale Travel Program Globally and in the U.S. Region	Mastercard is introducing interchange rates for the Mastercard Wholesale Travel Program (MWP) globally and for intraregional transactions in the U.S.
Mastercard	10/17/2025	Yes	Global	GLB 11592.1 Product Code and BSA Cleanup	Mastercard is lifecycling product codes and member to member (M2M) business service arrangements (BSAs) by continuing to evaluate their relevancy in each market globally.
Mastercard	11/4/2025	No	Global	GLB 11284.1 Enhancing Transport Layer Security	Mastercard is enhancing how customer host systems secure the connection to the Mastercard Interface Processor (MIP).
Mastercard	11/4/2025	Yes	Global	GLB 11283.1 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers	Mastercard is providing Mastercard Digital Enablement Service (MDES) issuers information captured at the terminal that may suggest a relay attack associated with device-based contactless payments.
Mastercard	11/4/2025	No	Global	GLB 11253.1 Introducing Digital Service Indicators	Mastercard is introducing Mastercard Digital Enablement Service (MDES) digital service indicators within the Dual Message Authorization System and Single Message System.
Mastercard	10/17/2025	Yes	Global	GLB 11252.1 Introducing a Small Business Product Code in the United States Region	Mastercard is introducing a small business credit product code in the United States region.
Mastercard	10/17/2025	No	Global	GLB 11276.1 Introducing Mastercard Transaction Insights: Authorization Match	Mastercard is introducing Mastercard Transaction Insights: Authorization Match to provide clearing-to-authorization matching outcomes in original first presentment messages.
Mastercard	11/4/2025	No	Global	GLB 11280.1 Enhancing Account Balance Listing	Mastercard is enhancing Account Balance Listing (ABL) to allow participating issuers to provide near real-time balance updates.
Mastercard	11/4/2025	Yes	Global	GLB 11347.1 Enhancing the Dual Message Authorization System Issuer Country Field	Mastercard is enhancing the Dual Message Authorization System by limiting the use of the issuer country field.
Mastercard	10/17/2025	Yes	Global	GLB 11249.1 Expanding Issuance of Consumer Credit Products	Mastercard is expanding the suite of consumer credit products by introducing three new product codes.
Mastercard	10/17/2025	No	Global	GLB 11241.1 Introducing Consumer Debit and Prepaid Product Codes	Mastercard is introducing consumer debit and prepaid product codes, and expanding the issuance of one existing debit product code.
Mastercard	11/4/2025	Yes	Global	GLB 11243.1 Introducing Modifications to Support Tap to More Transactions	Mastercard is introducing modifications to support the commercialization of Tap to More transactions.
Mastercard	10/17/2025	No	Global	GLB 11045.1 Modifying Interregional Interchange Rates	Mastercard is modifying the interchange rates for interregional transactions.
Mastercard	10/17/2025	Yes	Global	GLB 8390.1 Revised Standards for Use of the Transaction Link Identifier	Mastercard is announcing revised Standards requiring issuers and acquirers to store, retrieve, and return the DE 105 (Multi-Use Transaction Identification Data), subelement 001 (Transaction Link ID TLID) value from the original or initial lifecycle message in all subsequent lifecycle messages of a transaction.
Mastercard	10/17/2025	Yes	LAC	LAC 11225.1 Enhancing Mexico Intracountry Processing	Mastercard is enhancing the Dual Message Clearing System processing for Mexico intracountry to support Annex 29 regulation and future changes to Value Added Tax (VAT) settlement and reporting.

Mastercard	10/17/2025	No	LAC	LAC 11043.1 Modifying Intraregional Interchange Rates for the Latin America and the Caribbean Region	Mastercard is modifying the interchange rate structure for intraregional transactions in the Latin America and the Caribbean region.
Mastercard	10/17/2025	Yes	US	US 11423.1 Introducing Mastercard One Credential	Mastercard is introducing Mastercard One Credential, a new offering to provide cardholders control to set payment preferences from multiple payment methods.
Pulse	10/12/2025	No	US	Enhanced Data File Version Change	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. - The version number, which will be modified according to the corresponding release cycle, will be populated as a 3-digit value in the Header Record of the EDF - During the week of April 6, PULSE will migrate the EDF, version 251, to the production environment - During the October 25.2 Release, PULSE will migrate the EDF, version 252, to the production environment - Processors that currently receive the EDF and plan to upgrade to the new version are required to coordinate with their relationship manager
Pulse	10/12/2025	Yes	US	Section 2 AFT and ACT Scope Expansion	PULSE will be implementing changes to Account Funding Transfer (AFT) and Account Credit Transfer (ACT) transactions. The project follows a recent update to the ISO 8583 (1987) Specifications Manual, which provides additional guidance and support for processing card-not-present (CNP) transactions. In the 25.2 Release, PULSE will add new business application identifiers (BAIs) and corresponding merchant category codes (MCCs) to its ISO specification requirements. In addition, PULSE will enable data element (DE) 109, Sender Data, and DE 110, Receiver Data, for transactions that utilize processing code 00 nn nn.
Discover	10/17/2025	Yes	Global	XIII. Enhanced Fraud File to Industry Standards	Effective October 17, 2025 with Release 25.2, the fraud file has been updated to align with industry standards and to provide a more automated approach to detect fraudulent transactions.

No further action or additonal development required

The following October 2025 network release articles and announcements were identified as "in review" in our April 2025 - 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
Visa	10/17/2025	Yes	Global	Article 3.14 Changes to the Address Verification Service	Visa will implement changes to enhance the Address Verification Service.
Visa	10/17/2025	Yes	Global	Article 2.16 Changes to Account Verification Messages to Support the Visa Stop Payment Service	Visa will implement changes to account verifications to check for stop instructions when the account verification is for an installment or recurring payment transaction.
Visa	10/17/2025	Yes	Global	Article 2.10 New Indicator to Identify Advance Payment Transactions	Visa will implement a new indicator to identify advance payment transactions.
Visa	10/17/2025	Yes	US	Article 11.3.4 Changes to Support the Available Account Balance for Domestic ATM Deposits	Visa will implement changes to send the cardholder's available account balance to acquirers in domestic ATM deposit transactions on network 0002 (Visa) and network 0004 (Plus).
Mastercard	10/17/2025	Yes	Europe	EUR 11228.1 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy	Mastercard is aligning the United Kingdom Channel Islands and Territories to the Intra-European Economic Area (EEA) plus United Kingdom and Gibraltar business service arrangement (BSA).
Mastercard	10/17/2025	Yes	Global	GLB 11362.1 25.Q4 IPM Mastercard Parameter Extract Table Updates	This announcement describes the updates to Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables that will occur with Release 25.Q4.
Mastercard	10/17/2025	Yes	Global	GLB 11382.1 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region	Mastercard is introducing an interchange rate designator (IRD) for the Mastercard Wholesale Travel Program (MWP) for intraregional transactions in the United States region.
Mastercard	11/4/2025	No	Global	GLB 11316.1 Extending Merchant Advice Code to Card-Present Transactions	Mastercard is enhancing Merchant Advice Code (MAC) use cases to include card-present transactions.
Mastercard	10/17/2025	Yes	Global	GLB 11344.1 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages	Mastercard is clarifying usage specifications for select Dual Message Clearing System data fields to increase the quality and quantity of common and line item detail data submitted to the Mastercard Network for items purchased.
Mastercard	10/17/2025	Yes	Global	GLB 11497.1 Clarifying Fleet Service Data Specifications	Mastercard is clarifying data field attributes and other specifications for Fleet Service Data to help increase the quality and quantity of Fleet item detail data submitted to the Mastercard Network for Fleet transactions.
Mastercard	10/17/2025	Yes	Global	GLB 11248.1 Enhancing Digital Commerce Solutions Indicators	Mastercard is enhancing the digital commerce solutions indicators to better identify the details of digital commerce transactions and to support the identification of new programs.
Mastercard	10/17/2025	Yes	Global	GLB 11519.1 Introducing a Mastercard Fleet Prompt Code	Mastercard is introducing a Mastercard Fleet prompt code to allow customers to identify when the Fleet cards do not require entry of prompted data by the driver.
Mastercard	10/17/2025	No	Global	GLB 11238.1 Expanding Consumer and Commercial Product Codes Globally	Mastercard is expanding consumer and commercial product codes for global acceptance.
Mastercard	10/18/2025	Yes	Global	GLB 11028.1 Enhancing Interregional and Intraregional Interchange Programs	Mastercard is enhancing interregional and select intraregional interchange programs.
Discover	10/17/2025	Yes	Global	XII. Added Two New Commercial Card Product Keys and a New Card Product Code	Effective with Release 25.2 on October 17, 2025, a new card product code is introduced to support commercial programs. The introduction of the new card product code offers specific commercial client use cases requiring a commercial prepaid reloadable product.

Discover	10/17/2025	Yes	Global	X. Updated Language for P2P Transactions	As previously communicated in the Release Update on January 17, 2025, updates are made to provide clarity on the network's support of both single and dual processing for Account Funding Transaction (AFT) and Account Credit Transactions (ACT). These updates will be effective with Release 25.2 on October 17, 2025.