In review

The following October 2024 network release articles and announcements **may have impact** on Marqeta and are currently being reviewed by the applicable product teams. 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
Discover	10/18/2024	No	Global	Article VII - Updated Debt Repayment Requirements	Effective with Release 24.2 on October 18, 2024, the requirement for a separate Discover Merchant Number for debt repayment will be removed, and a new debt repayment transaction indicator will be added. These changes, which ensure industry alignment and promote acceptance growth, will be effective with Release 25.1 on April 11, 2025.
Discover	7/1/2024	No	Global	Article II - New Merchant Category Code	In accordance with applicable law, the following new Merchant Category Code (MCC) will be made available as of July 1, 2024. The use of this MCC on our networks is acceptable where permitted or required by law, and shall not be used where prohibited. All transactions submitted to Discover must comply with all applicable laws and regulations.
Mastercard	10/18/2024	Yes	Global	GLB 8426.1 New Message Reason Codes for Multi-Token Network and Cross-Border Business Services Settlement	Mastercard is enhancing the Multi-Token Network (MTN) service and Cross-Border Business Services (XBBS) with new message reason codes to facilitate settlement via Clearing messages.
Mastercard	11/5/2024	No	Global	AN 7723 Modifying Account Level Management Service Data Participation Requirements	Mastercard is modifying the population of Account Level Management (ALM) Service Data on all qualifying transactions.
Mastercard	10/18/2024	Yes	Global	GLB 7712.5 Expanding Product Code GCP Mastercard Installments Card Premium	Mastercard is expanding global consumer credit product code GCP: Mastercard Installments Card Premium.
Mastercard	11/5/2024	No	Global	GLB 8411.1 Introducing an Indicator for Multi-Use Virtual Cards	Mastercard is introducing the ability to identify consumer multi-use Virtual Card Numbers (VCNs) not generated by Mastercard on Account Status Inquiries (ASIs).
Mastercard	10/18/2024	Yes	US	US 8424.1 Validating Business Service Arrangement in the United States Region	Mastercard is ensuring the Business Service Arrangement (BSA) transaction qualification criteria for BSA levels 1 and 2 corresponds with the interchange rate designators (IRDs) in the U.S.
Mastercard	10/18/2024	No	Global	GLB 8410.1 Enhancing Processing for Consumer, Non-Reloadable Prepaid Products	Mastercard is enhancing processing for consumer, non-reloadable prepaid products by helping ensure that merchant advice codes (MACs) are present in financial transaction request response messages.
Mastercard	11/5/2024	No	Global	GLB 8418.1 Introducing a MoneySend Payment Transaction Type Identifier and Modifying the Send Blocking Service	Mastercard is introducing a Transaction Type Identifier (TTI) for MoneySend Fast Refund to Original Card Payment Transactions.
Mastercard	10/18/2024	Yes	Global	GLB 8420.1 Enhancing Processing for Non-Mastercard Scheme in Mexico	Mastercard is enhancing the ability for issuers in Mexico (issuers connected to the Mastercard Network to receive and process domestic transactions) to support the Mexico-domestic network REDMX processing.
Mastercard	11/5/2024	Yes	Global	GLB 8428.1 Enhancing Authorization Request and Response Messages	Mastercard is enhancing its Dual Message System (Authorization) request and response messages to include the Mastercard Assigned ID (MAID).
Mastercard	10/18/2024	Yes	Global	GLB 8431.1 Introducing Geographic Coordinates Data Fields	Mastercard is introducing geographic coordinates for the acceptor and service location to enhance the value and transparency of transaction data.
Mastercard	10/18/2024	Yes	Global	GLB 8423.1 Expanding the Suite of Consumer Credit Products	Mastercard is expanding the suite of consumer credit products by introducing three new product codes.
Mastercard	10/16/2024	Yes	Global	GLB 8403.2 Limiting PAN Exposure in Tokenized Transactions	Mastercard is further protecting cardholders by limiting exposure to the Primary Account Number (PAN) in the acceptance environment for tokenized transactions by limiting exposure to the full PAN.
Mastercard	11/5/2024	No	Global	GLB 8429.1 Introducing On-Behalf Name Match Service and Enhancements to Name Validation Service	Mastercard is introducing an optional, on-behalf Name Match Service and is enhancing the Name Validation Service.
Mastercard	11/5/2024	Yes	Global	GLB 8405.1 Repurposing a Data Element	Mastercard is repurposing a data element (DE).
Mastercard	10/18/2024	Yes	Global	GLB 8430.1 Modifying Settlement Service Transfer Agent Account Number	Mastercard is modifying the Settlement Service Transfer Agent Account Number for acquirers and issuers to support global accounts.
Mastercard	10/18/2024	Yes	Global	GLB 8414.2 24.Q4 Miscellaneous Core Systems Updates	This announcement describes the miscellaneous core system changes that will occur with Release 24.Q4.
Mastercard	10/18/2024	Yes	Canada	AN 8402 Enhancing Processing to Support the Qualified Small Businesses Interchange Program in the Canada Region	Mastercard is enhancing its clearing processing to validate transaction compliance for Consumer Credit interchange programs participating in the Canada Region Qualified Small Businesses program.

Pulse	10/6/2024	Yes	US	Enhanced Data File Version Change	In the coming weeks, PULSE will migrate EDF version 242 to the certification environment then, during the October 24.2 Release, migrate EDF version 242 to the production environment. With the 24.2 Release, processors that currently receive the EDF, and plan to upgrade to either the optional or mandated file, are required to initiate a project with their PULSE Relationship Manager.
Visa	5/1/2024	No	Global	5.4 Enhancements to VisaNet Documentation	Visa is continuing the ongoing process of modernizing payments industry terminology used in the VisaNet technical specification manuals. Endpoints should continue to expect to see terminology changes as new versions of the VisaNet Technical manuals are released in 2024.
Visa	10/18/2024	No	Global	5.3 Changes to TLV Field Article Placement and Best Practice	Effective with the April 2024 release, Visa announced changes to the VisaNet Business Enhancements Global Technical Letter and Implementation Guide with regard to the new structure and placement of the tag-length-value (TLV) V.I.P. fields and their contents. The Technical Letter articles for these enhancements will be placed in the optional section.
Visa	10/1/2024	No	Global	5.2 Improvements and Modifications to VisaNet Business Enhancement Release	Visa is making a concentrated effort to improve the VisaNet Business Enhancements Release process for major releases in April and October, and the minor releases in January and July.
Visa	10/18/2024	Yes	US	11.2.8 New Private Bilateral Agreement Program	Visa will introduce a new private bilateral agreement program.
Visa	10/18/2024	Yes	US	11.2.7 Update to Interchange Fee Processing for U.S. Domestic Transactions from Consumer Bill Payment Service Providers	Visa will implement changes to allow U.S. domestic Consumer Bill Payment Service (CBPS) transactions to qualify for non-CBPS interchange fee programs.
Visa	10/18/2024	Yes	US	11.2.6 New U.S. Domestic Visa+ Original Credit Transaciton Client-to-Client Fee Program	Visa will implement a new U.S. domestic client-to-client fee program, including fee descriptor, fee program indicator (FPI), and rate for Visa+ original credit transactions (OCTs).
Visa	10/18/2024	Yes	US	11.2.5 Changes to Support Visa+ Service for Original Credit Transactions	Visa will implement changes to support the Visa+ service for U.S. domestic original credit transactions (OCTs) on Visa debit and reloadable prepaid products.
Visa	10/18/2024	Yes	US	11.2.4 Introduction of the Visa Direct Strategic Fee Program	Visa will implement changes to allow U.S. domestic Visa Direct account funding transactions (AFTs) and original credit transactions (OCTs) to qualify for the Visa Direct Strategic fee program.
Visa	10/18/2024	Yes	US	11.2.2 Changes to Visa Corporate and Visa Purchasing Fee Programs for Transactions from Fleet and Fuel Merchants	Visa will change the fee edits that will apply to Visa Corporate and Visa Purchasing (including Fleet) credit purchase transactions with fuel data from fleet and fuel merchants.
Visa	10/18/2024	Yes	US	11.2.1 Changes to the Business Card - Level 2 Fee Program for Transactions for Fleet and Fuel Merchant	Visa will update the fee edit criteria requirements for the existing Business card-Level 2 fee program to incorporate a new value in the Type of Purchase field.
Visa	11/1/2024	Yes	Europe	9.3.1 Requrement to Support Names in Hebrew for Visa Direct Transacitons in Israel	Effective 10:00 GMT 1 November 2024, Visa will implement changes to comply with the Bank of Israel instruction letter 427 requirement to support Hebrew as a language for the purpose of sending recipient name, sender name, and alias name in domestic account funding transactions (AFTs) and original credit transactions (OCTs) within Israel.
Visa	10/18/2024	Yes	Europe	9.2.1 Updates to Non-Domestic Settlement Charges for Transactions in Europe Area Net Settlement Service	Visa is implementing changes to extend the non-domestic settlement charge type currently used in International Settlement Service (ISS) reports to the Europe Area Net Settlement Service (EANSS).
Visa	10/18/2024	No	Canada	7.4.1 Changes to Visa Secure to Support the Digital Authentication Framework in Canada	Effective with the October 2024 release, issuers in the Canada region that participate in EMV 3-D Secure (3DS) may optionally participate in the Visa Secure Digital Authentication Framework program.
Visa	10/18/2024	Yes	Canada	7.2.2 Update to Interchange Fee Processing for Canada Domestic Transactions from Consumer Bill Payment Service Providers	Visa will implement changes to allow Canada domestic Consumer Bill Payment Service (CBPS) transactions to qualify for any applicable fee program.
Visa	10/18/2024	Yes	Canada	7.2.1 New Small Merchant Fee Programs for Visa Consumer Credit Transactions	Visa will implement new fee programs for Canada domestic Visa consumer credit purchase and credit voucher transactions from eligible small merchants. New fee edit criteria, fee descriptors, fee program indicators (FPIs), and rates will be assessed on qualified transactions.
Visa	10/18/2024	Yes	AP	6.2.1 Requirements for Visa Installments in Certain Countries in the AP Region	Acquirers in Australia, Hong Kong, Japan, Malaysia, Philippines, Singapore, and Vietnam in the AP region must send a plan registration system identifier in installment transactions and issuers will receive the plan registration system identifier enabling the transaction to be identified as a Visa Installment Solutions transaction.
Visa	8/1/2024	No	Global	4.2 Changes to Support New TC 54 Visa Clearing Exchange Table Update Record Transactions	Effective 1 August 2024, Visa will implement changes to support the new TC 54 Visa Clearing Exchange Table Update Record Transactions

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Visa	10/18/2024	Yes	Canada, US	3.15 Changes to Enabler Verification Value Field	Acquirers will be required to support the enabler verification value (EVV). In addition, Interlink issuers may choose to support the EVV.
Visa	10/18/2024	Yes	Global	3.13 Changes to Type of Purchase Field in Fuel Transactions	Visa is implementing changes to support fuel transactions that involve multiple fuel codes.
Visa	10/18/2024	Yes	AP, Canada, CEMEA, LAC, US	3.11 Requirements to Support Visa Secure Smart Attempts Service for Visa Secure Issuers	Visa will implement changes to add a new authentication method value and a new 3-D Secure (3DS) indicator value.
Visa	10/18/2024	Yes	Canada, LAC, US	3.10 Changes to Support Visa Chip Authenticate for Account Verification	Visa will implement changes to the Visa Chip Authenticate service to support online card authentication method (CAM) validation for account verification request messages in the Canada, LAC, and U.S. regions.
Visa	10/18/2024	Yes	Global	3.9 Changes to Support Visa Secure Data Quality Requirements	Visa will implement a new tag to indicate that a transaction does not meet the Visa Secure authentication data quality requirements.
Visa	10/18/2024	Yes	Global	3.8 Changes to the Visa Token Service for 3DS Browser Support	Visa will implement new message reason codes used by the Visa Token Service during token provisioning, device binding, and cardholder verification when cardholder identification and verification (ID&V) is conducted using a 3D Secure (3DS) browser
Visa	10/18/2024	Yes	Global	3.7 Changes to Visa Token Service Issuer Notifications to Support the Issuer On Behalf Of Credential Update Service	Visa will implement changes to the V.I.P. System to identify issuer token notification messages for expiration date updates to PANs and e-commerce/card-on-file tokens that are originated by the Issuer On Behalf Of Credential Update Service.
Visa	10/18/2024	Yes	Global	3.5 Changes to Support Visa-Originated Loyalty Original Credit Transactions	Visa will implement changes to support original credit transactions (OCTs) sent as statement credits for issuers. Existing fee programs will apply.
Visa	10/18/2024	Yes	Global	3.4 Changes to Support Cross-Border Account Funding Transactions	Visa will implement changes to require certain sender and recipient data for cross-border money transfer account funding transactions (AFTs) to contain the business application identifier (BAI) value of WT (Wallet transfer).
Visa	10/18/2024	Yes	Global	3.2 Changes to Support New Data Requirements in Visa Direct Transactions	Visa will implement changes to support new enhancements in account funding transactions (AFTs) and original credit transactions (OCTs).
Visa	10/18/2024	Yes	Global	2.9 Changes to Support Payment Fraud Disruption Blocking	Visa will implement a new feature that will allow issuers to unblock a primary account number (PAN) that has been blocked by the Payment Fraud Disruption (PFD) service.
Visa	10/18/2024	Yes	AP	2.8 New Visa Installment Credential Standard Credit Product	Visa will introduce the Visa Installment Credential Standard credit product. Acquirers in all regions and issuers in the AP region that are approved to issue
Visa	10/19/2024	Yes	Global	2.3 Mandatory Changes to Visa Resolve Online	Effective with the October 2024 release, Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 24.2.
Visa	10/18/2024	Yes	Canada, Europe	1.5 Requirements to Support the Address Verification Service	Visa will require issuers in Canada, including all provinces and territories, and all remaining European countries to support the Address Verification Service.
Visa	10/18/2024	Yes	Global	1.4 Requirements to Support Maximum Processing Date	Effective 31 May 2024, Visa will implement changes to support Expected Clearing Date to allow participating acquirers and issuers to receive the Visa derived maximum processing date.
Visa	10/18/2024	Yes	Europe, LAC	1.3 Requirements to Support Account Name Inquiry Functionality in Account Verification Messages	Effective with the October 2024 release, Visa will require acquirers in certain countries that process account funding transactions (AFTs) or original credit transactions (OCTs) to support Account Name Inquiry requests for their merchants that choose to request name verification. Additionally, Visa will require issuers in certain countries in the Europe region to support Account Name Inquiry requests in account verification messages.
Visa	10/18/2024	Yes	Global	1.2 Enhancements to Global Processing Alignment	Visa continues to make enhancements for global processing alignment to include new tags and include account funding source in additional transaction types. Additionally, Visa will enhance Electronic Data Quality Program (EDQP) by introducing a new Authorization Characteristics Indicator (ACI) value and broadening requirements for transactions.
Visa	10/18/2024	Yes	AP	6.2.2 Changes to Floor Limits	Visa will implement changes to floor limits for certain MCCs in Hong Kong.

Not applicable to Marqeta operations The following October 2024 network release articles and announcements have been reviewed and identified as not applicable to operations at Marqeta. For example: no impact to Issuer or Issuer Processor operations; Marqeta does not operate in country or region impacted; Marqeta does not support or use the product or service impacted.

Discover	10/18/2024	No	Global	Article XII - Updated Key Block Headers	Effective with Release 24.2 on October 18, 2024, Key Block Headers were updated to communicate newly supported formats.
Discover	10/18/2024	Yes	Global	Article XI - Added International eWallet Enablement	Effective with Release 24.2 on October 18, 2024, expanded Field 122 length to support the Transaction Verification Identifier (TVI) Cryptogram and introduced new TVI Result Codes to assist in identifying use cases when Cardholder digital wallet enabled device or stored payment token wallet are used for ecommerce transactions.
Discover	10/18/2024	No	Global	Article X - Added New Multiform Authentication Layout	Effective with Release 24.2 on October 18, 2024, introducing new Multiform Authentication layout with Additional Authentication Result Codes for transactions including both ProtectBuy authentication value CAVV and Mobile In-App authentication value CAVV.
Discover	10/18/2024		Global	Article VI - Updates to Discover ProtectBuy Authentication Service	Effective with Release 24.2 on October 18, 2024, the Discover ProtectBuy Authentication Service is updated to reflect that we will no longer support Discover ProtectBuy authentication using 3-D Secure protocol 2.1, and Issuers will be required to support Discover ProtectBuy using EMV 3-D Secure protocol 2.2 or higher.
Mastercard	10/18/2024	Yes	Global	AN 8307 Mandating Use of Mastercard In Control Virtual Card Numbers to Support Tokenization	Mastercard is mandating changes communicated in AN 6047 Expanded Use of Mastercard In Control Virtual Card Numbers, Release 22.Q4, supporting tokenization of virtual card numbers (VCNs) for both device and eCommerce transactions.
Mastercard	10/18/2024	Yes	Global	GLB 7710.5 Introducing Mastercard Prepaid Installments Card Premium Product Code	Mastercard is introducing a new prepaid installment product offering with Mastercard Prepaid Installments Card Premium.
Mastercard	10/18/2024	Yes	LAC	LAC 8404.1 Enhancing Flex Cards Processing in Brazil	Mastercard is enhancing Flex Card processing to ensure the correct debit or credit product code is properly identified in Brazil.
Mastercard	10/18/2024	Yes	Global	GLB 8407.1 Enhancing Domestic Clearing Processing in Japan	Mastercard is enhancing its clearing processing to support domestic clearing messages in the Integrated Product Messages (IPM) format with domestic edits in Japan.
Mastercard	11/5/2024	No	Global	GLB 8415.1 Enhancing Account Status Inquiry Service	Mastercard is enhancing the purchase and recurring payment Account Status Inquiry (ASI) service for the Single Message System globally.
Mastercard	10/18/2024	Yes	Global	GLB 8413.1 Introducing Prepaid Installment Product Codes in Malaysia	Mastercard is introducing prepaid installment payment products for issuers in Malaysia.
Mastercard	11/5/2024	No	Global	GLB 8409.1 Enhancing Network for Visa Installment Solutions	Mastercard is introducing the ability to identify Visa Installment Solutions transactions.
Mastercard	11/5/2024	Yes	Global	GLB 8416.1 Enhancing InControl Mobile Payments	Mastercard is enhancing InControl Mobile Payments by populating additional information in existing data elements.
Mastercard	10/18/2024	Yes	Global	GLB 8425.1 Modifying Intracountry Interchange Programs in Peru	Introducing interchange rate designators (IRDs) in support of intracountry micro and nano merchant transactions in Peru.
Pulse	10/6/2024	Yes	US	Discover Debit Debt Repayment Indicator	PULSE will begin supporting Discover Debit debt repayment capability in the 24.2 Release, allowing cardholders to make monthly payments on purchased goods and services using debit or prepaid re-loadable cards. As part of the implementation, PULSE will introduce a debt repayment indicator in authorization and clearing messages for processors to identify debt repayment transactions.
Visa	5/15/2024	No	US	11.4.1 Introduction fo the New Visa Account Attack Intelligence Score	Effective 10:00 GMT 15 May 2024, Visa will implement optional changes in card-not-present messages to define a new tag and values to support the new Visa Account Attack Intelligence Score for U.S. issuers.
Visa	10/18/2024	Yes	US	11.2.9 Changes to Support the Existing Visa Commercial Choice Select in the U.S. Region	Visa will define additional agreement ID values to support Visa Commercial Choice Select.
Visa	10/18/2024	Yes	US	11.2.3 Updates to U.S. CPS / Automated Fuel Dispenser Fee Program Qualification	Visa will change the maximum transaction amount for Visa Fleet credit products to qualify for the U.S. CPS/Automated Fuel Dispenser fee program.
Visa	10/18/2024	Yes	LAC	10.3.1 Changes to Cashback Processing for Argentina	Visa will implement changes to enhance cashback processing for POS transactions in the Argentina NNSS.
Visa	5/10/2024	Yes	N/A	10.2.1 Changes to the International Acquiring Fee Charges in the LAC Region	Effective 10:00 GMT 10 May 2024 CPD 11 May 2024, Visa will implement changes to the International Acquiring Fee (IAF) charge amount in the LAC region (excluding Mexico and Chile).
Visa	10/18/2024	Yes	CEMEA	8.2.1 Changes to Visa Ultra High Net Worth Rates for CEMEA Regional	Visa will update the rates for certain existing interchange fee programs applicable to Visa Ultra High Net Worth (UHNW) credit consumer and Visa UHNW debit consumer transactions.

Visa	10/18/2024	Yes	CEMEA	8.1.1 Requirement to Support Field 34 in the CEMEA Region	Visa will require acquirers and issuers in the CEMEA region to support the existing Acceptance Environment Data field. Visa will require issuers in Albania, Azerbaijan, Georgia, Montenegro, Moldova, North Macedonia, and Ukraine to support the existing Initiating Party Indicator and Acceptance Environment Authentication Outage Indicator fields.
Visa	4/1/2025	Yes	N/A	6.3.2 Requirements to Support Visa Commercial Choice Select for Certain Acquirers in the AP Region	Effective with the April 2025 release, Visa will require acquirers in Australia, Indonesia, New Zealand, Philippines, and Thailand that contract with suppliers accepting Visa commercial, including small business, products to support Visa Commercial Choice Select.
Visa	10/18/2024	Yes	AP	6.3.1 Mandate to Support Cross-Border Original Credit Transactions Destined to Mainland China	V.I.P. Authorization only issuers in Mainland China that currently have Visa perform stand in processing (STIP) on cross-border original credit transactions (OCTs) destined to Mainland China will be required to support online processing on all incoming cross-border OCTs.
Visa	7/26/2024	No	Global	5.1 Additional Visa Account Screen Feature	Effective 10:00 GMT 26 July 2024, Visa Account Screen will provide a new feature to help issuers maintain their Account Screen Authorization File (ASAF) listing by changing specific action codes when the issuer approves a listed account.
Visa	10/18/2024	No	CEMEA, Europe, LAC	4.3 Introduction of Visa Commercial Choice Select in Multiple Regions	Effective with the October 2024 release, Visa is introducing the Visa Commercial Choice Select for the CEMEA, Europe, and LAC regions. This program will be optional to acquirers and issuers.
Visa	8/1/2024	No	Global	4.1 New Visa Clearing Exchange	Effective 1 August 2024, Visa will make Visa Clearing Exchange, Release 1.0 available to endpoints for processing transaction files sent to and received from VisaNet in place of Edit Package, Release 4.0. Endpoints may optionally migrate to Visa Clearing Exchange, Release 1.0 and are encouraged to start planning and migrating now.
Visa	9/25/2024	Yes	N/A	3.19 Changes to the Authorization Gateway Service for Discover and Diners Club International POS Transactions	Effective 25 September 2024, ProtectBuy Version 2.1 cryptograms will no longer be supported.
Visa	10/18/2024	Yes	N/A	3.18 Changes to the Authorization Gateway Service for American Express Transactions	Visa will implement changes to support the changes to processing of American Express transactions through the Authorization Gateway Service.
Visa	10/18/2024	Yes	N/A	3.17 Changes to the Authorization Gateway Service for Matercard POS Transactions	Visa will implement changes to support the processing of Mastercard transactions through the Authorization Gateway Service.
Visa	10/18/2024	Yes	N/A	3.16 Changes to the TC 33.A Acquirer Capture File	Visa will implement changes to the TC 33.A Acquirer Capture File to add a new field in an existing record.
Visa	10/18/2024	Yes	AP, US	3.14 Changes to Support Visa Commercial Choice Select for the AP and U.S. Regions	Visa will implement changes to the processing rules for Visa Commercial Choice Select.
Visa	9/25/2024	Yes	Global	3.12 Retirement of EMV 3-D Secure 2.1.0	Effective 25 September 2024, Visa will no longer support EMV 3DS 2.1.0, including all related technology.
Visa	10/18/2024	Yes	N/A	3.6 Changes to the Visa Token Service to Support Digital Credential Updates	Visa will implement a new tag in an existing field to identify the first time a token is being used since the Visa Digital Credential Updater updated the underlying PAN or PAN expiration date.
Visa	10/18/2024	Yes	N/A	3.3 Requirement to Send Transaction Identifier From Preceding Account Funding Transaction in Money-Transfer Original Credit Transactions	Visa will require acquirers that send domestic or cross-border money-transfer original credit transactions (OCTs) that are funded by a preceding account funding transaction (AFT) to retain the transaction identifier (TID) from the AFT and send it in the OCT.
Visa	10/19/2024	Yes	Global	3.1 Changes to Visa Clearing Exchange	Visa will provide mandatory table updates for Visa Clearing Exchange (VCX) endpoints. Visa will provide optional software updates for endpoints to implement Visa File Gateway (VFG) file transfer enhancements for VCX, and alerts
Visa	10/18/2024	Yes	CEMEA	2.11 New Visa Private Credit and Debit Consumer Products	Visa will introduce Visa Private products using an account funding source of credit or debit.
Visa	7/19/2024	Yes	AP	2.10 Changes to Transactions Destined to India	Effective 10:00 GMT 19 July 2024 CPD 20 July 2024, Visa will implement changes to decline cross-border transactions destined to issuers in India with certain gambling merchant category codes (MCCs).
Visa	10/19/2024	Yes	Global	2.7 Changes to Jurisdictional Use of Account Range	Visa will implement changes to BASE II and Edit Package ARDEF table to allow BIN or account range setup to be restricted to cross-border transactions only.
Visa	10/18/2024	Yes	Global	2.6 Changes to Visa Commercial Choice Omni and Visa Commercial Choice Travel Programs	Visa will implement changes to support additional interchange rates for Visa Commercial Choice Omni and Visa Commercial Choice Travel programs.

Visa	6/14/2024	Yes	AP	2.5 Changes to Transactions Destined to Mainland China	Effective 10:00 GMT 14 June 2024 CPD 15 June 2024, Visa will implement changes to prohibit transactions destined to issuers in Mainland China with certain merchant category codes (MCCs) listed in prohibited MCC list.
Visa	10/18/2024	Yes	Global	2.4 Changes to V.I.P and BASE II	Visa will implement changes in V.I.P. and BASE II.
Visa	10/19/2024	Yes	Global	2.2 Changes to the ARDEF-Tables	Visa will implement changes to the ARDEF tables.
Visa	10/19/2024	Yes	Global	2.1 Changes to Edit Package	Visa will provide Edit Package software updates that all Edit Package endpoints must install prior to testing for the October 2024 business release.
Visa	10/18/2024	Yes	N/A	1.1 Support of Global Processing Alignment for Acquirers	Visa is implementing the Electronic Data Quality Program. This new processing is designed to improve data integrity and maintain processing integrity throughout the life cycle of a transaction. Acquirers must be aware of the Electronic Data Quality Program rollout schedule impacting their region.