CS Spring Minor Release MNRX20 Installation Date

The installation of DECTA CS Spring release is currently scheduled for April 14, 2023 during low activity hours. Considering there are no mandatory Visa and MC changes to be applied exactly on this date, DECTA reserves an option to reschedule release installation for up to 2 weeks period for extensive testing purposes. Relevant notification message about release go-live date to be announced to DECTA customers with 5 days prior notice.

Updated version of SOAP documentation will be distributed to DECTA customers by April 3, 2023.

Related documentation and specifications

Document Title	Document Description
DECTA SOAP Documentation	Detailed SOAP specification document populated amongst DECTA customers. Version updates published on a regular basis
Mastercard Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2023 Spring Release: AN 6770 Switching Release 23.Q2 Announcement Bundle - 7 March 2023
Visa Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2023 Spring Release: April 2023 and July 2023 VisaNet Business Enhancements Global Technical Letter - 9 March 2023

Visa Changes Description

SECTION 1: MULTIREGION MANDATORY CHANGES, TESTING REQUIRED

1.1 Requirements to Support Account Funding Transactions in the Canada, CEMEA, LAC, and U.S. Regions

Visa will require all issuers in the Canada, CEMEA, LAC, and U.S. regions to support both domestic and cross-border account funding transactions (AFTs).

Issuers in the Canada, CEMEA, LAC, and U.S. regions must support domestic and cross-border AFTs. Issuers must be aware that existing regional, interregional, and domestic interchange fee programs will apply to eligible intraregional, interregional, and domestic AFTs.

1.2 Issuer Requirement to Support Acceptance Environment Data in the AP and LAC Regions

Visa will require issuers in the AP and LAC regions to support acceptance environment data.

Visa will require issuers in the AP and LAC regions to support the existing Field 34—Acceptance Environment Data (TLV Format) so that supplemental data from merchants received during authentication can be sent to authorization, which can help issuers make better decisions with lower risk.

SECTION 2: MULTIREGION MANDATORY CHANGES, TESTING NOT REQUIRED

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 April 2023 business release.

Edit Package software updates are distributed with each business release and contain code changes in support of articles within the release. The software updates that are part of the business release may also contain maintenance items to restore or enhance Edit Package functionality.

2.2 Mandatory Changes to Visa Resolve Online

Effective with the April 2023 release, Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 23.1.

Visa VROL Release 23.1 will include mandatory changes for acquirers and issuers to support VROL enhancements and other business changes. VROL Release 23.1 will support new Compelling Evidence 3.0 rules with updates to the pre-dispute and post-dispute services.

2.3 Changes to V.I.P., BASE II, and SMS Raw Data

Visa will implement changes in V.I.P., BASE II, and SMS Raw Data.

The business reason for this enhancement includes, but is not limited to: Enhancement to Existing Product, Service, or Technology Offering.

2.4 Changes to Floor Limits

Visa will implement changes to floor limits in Japan for certain MCCs for non-chip, contact chip, and contactless chip transactions.

Floor limits in Japan will be reduced to zero for non-chip, contact chip, and contactless chip transactions for certain MCCs.

2.5 Change to Minor Units for Iceland Krona

Visa will implement the change ISO has made to the number of minor units for the Iceland krona.

ISO has revised the number of minor units for the Iceland krona. To remain compliant, Visa will support this change.

2.6 Changes to Single Unit-of-Currency Transaction Processing for Cards Issued in Japan

Visa will implement changes to apply currency conversion to single-unit of currency authorization requests destined for debit and prepaid cards issued in Japan, except for a non-automated fuel dispenser (AFD) transaction.

Visa will implement changes to no longer support the single unit-of-currency transaction amount in a non-AFD request and reversal transaction as a status check for debit or prepaid cards issued in Japan.

2.7 Changes to Support the Expansion of the Persistent Foreign Exchange Service

Effective 1000 GMT 24 February 2023 CPD 25 February 2023, Visa will implement changes to expand the transaction types that are eligible for the Persistent Foreign Exchange (FX) service to include certain merchant initiated, recurring, and travel transactions.

Effective with the April 2023 release, Visa will implement additional changes to expand the transaction types that are eligible for the Persistent FX service to include credit voucher and merchandise return transactions.

Transaction types that will contain additional fields or values when they become eligible for Persistent FX will continue to be implemented and announced as part of a major business release.

2.8 Expansion of Estimated and Incremental Authorization to All Merchant Category Codes for Purchase Transactions

Visa will implement changes to allow merchants to use estimated and incremental authorizations for purchase transactions at all MCCs, excluding certain transactions.

Visa will permit all merchants in all MCCs to send estimated and incremental authorizations. This optional service can help meet the demand from merchants that desire greater processing options and can help improve the cardholder experience.

2.9 Requirement to Support Visa Direct Fraud Reporting

In October 2022, Visa implemented changes to the Fraud Reporting System (FRS) to allow acquirers to report fraud on OCTs. Additionally, Visa introduced new reporting for acquirers and issuers.

Effective with the October 2023 release, Visa will require acquirers that originate OCTs and issuers that receive AFTs support the changes to FRS introduced effective October 2022, when reporting fraud. Acquirers that originate OCTs must submit fraud data for fraud that occurs in OCTs.

2.10 New Fee Programs for Interregional Original Credit Transactions Destined to Canada Issuers

Visa will introduce new interregional client-to-client fee programs for original credit transactions (OCTs) destined to select Canada proprietary products.

Visa is making changes to VisaNet to allow for greater flexibility in OCT processing and to ensure delivery of cross-border OCTs to select Canada proprietary card products.

To support this new OCT functionality, Visa is updating the existing client-to-client fee program for cross-border OCTs destined to eligible Canada proprietary card products on the Plus network.

2.11 Changes to Interregional and LAC Regional Interchange Fee Programs for Transactions Originating from Costa Rica Merchants

Visa will implement changes to interregional and LAC regional interchange fee programs for transactions from Costa Rica merchants.

Interchange reimbursement fees assessed to international Visa consumer and Visa commercial transactions originating at merchants in Costa Rica will be amended.

2.12 Changes to Currency Code for Croatia

Effective 2300 GMT 31 December 2022 CPD 1 January 2023, Visa implements changes to support the migration of the Croatian kuna to the euro for the country of Croatia in the Europe region.

Effective CPD 1 March 2023, original transactions submitted for clearing in the Croatian kuna (HRK/191) are be returned with BASE II return reason code 5A (Currency code no longer supported for first presentments).

2.13 Changes to Merchant Category Codes

Visa will implement changes to support two new MCCs.

Visa will add a new lodging MCC 3839 - Kyoritsu Hotels.

2.14 New Visa Flexible Credential Credit and Debit Consumer Products

Effective with the April 2023 release, Visa will expand the Visa Flexible Credential product to support the additional funding sources of credit and debit. The existing product ID of F2 (Flexible Credential) will be used for these new products. The new credit product will be offered for issuing in the AP and Europe regions and the new debit product will be offered for issuing in the AP region.

Acquirers in all regions must be aware of the new Visa Flexible Credential credit consumer and Visa Flexible Credential debit consumer products.

SECTION 3: MULTIREGION MANDATORY CHANGES BY SERVICE PARTICIPATION

3.1 Changes to Support the Digital Authentication Framework for Token Transactions in Additional Countries

Visa will implement changes to support the Digital Authentication Framework for token transactions in Canada, Japan, and the U.S.

Issuers in Canada, Japan, and the U.S. that participate in the Visa Token Service must support the Digital Authentication Framework for token transactions originated in any region.

3.2 Changes to Visa Secure to Support the Digital Authentication Framework

Effective with the April 2023 release, issuers that participate in EMV 3-D Secure (3DS) will be enrolled in the Visa Secure Digital Authentication Framework program.

Issuers in the AP (except for Bangladesh, India, Japan, and Nepal), CEMEA, Europe, and LAC regions that participate in EMV 3DS must be aware that they will be enrolled in the Visa Secure Digital Authentication Framework program. Additionally, issuers in Japan that participate in EMV 3DS may optionally participate in the Visa Secure Digital Authentication Framework program.

3.3 Additional Risk Information for Certain E-Commerce Transactions Authenticated With a Credential-On-File Token

Visa will implement changes to support sending additional risk information to issuers for certain credential-on-file token transactions.

Issuers in all regions that participate in the Visa Token Service must support receiving additional risk information in certain cardholder-initiated e-commerce credential-on-file token transactions.

3.4 E-Commerce Transactions Authenticated With a Secure Element Token May Be Classified as a Secure Electronic Commerce Transaction in Canada, Japan, and the U.S.

Application-based e-commerce transactions from secure element mobile devices destined to a Canada, Japan, or U.S. issuer where a token authentication verification value (TAVV) is included in the authorization request may be processed as a secure electronic commerce transaction and assigned the electronic commerce indicator (ECI) value of 5 (Secure electronic commerce transaction).

Issuers in Canada, Japan, and the U.S. that participate in the Visa Token Service for secure element tokens must support processing changes to secure electronic commerce transactions.

3.5 Changes to Support Electric Vehicle/New Fuel Transactions and Multiple Fuel Codes

Visa will implement changes to send additional information for electric vehicle/new fuel transactions and include multiple fuel codes in a single transaction.

Visa has identified specific requirements and data elements that are needed to support the increasing use of new fuel alternatives to gasoline and diesel. In addition, Visa will implement changes to support the purchase of multiple different fuel products in a single transaction.

3.6 Changes to the Address Verification Service

Visa will implement changes to no longer support certain existing address verification result codes.

To streamline AVS processing, Visa will simplify AVS results codes by discontinuing redundant values. The remaining AVS result codes will clearly indicate whether address verification was performed and, if performed, the verification result.

3.7 Changes to Support Use of Plus Network for Cross-Border Original Credit Transactions Destined to Canada

Visa will implement changes to support the receipt of cross-border original credit transactions (OCTs) for eligible Canada proprietary card products on network 0004 (Plus), for OCTs originated outside the Canada region.

In April 2018, Visa expanded the utility of the Visa Direct service in Canada by introducing support on the Plus network for the routing of domestic OCTs using proprietary card products. To support increased utility of Visa Direct for Canada issuers, Visa is expanding this functionality to support incoming cross-border OCTs.

3.8 Changes to Support Card-Present Data Elements in Original Credit Transactions

Visa will implement changes to send card-present data fields to issuers in the Europe and U.S. regions in original credit transactions (OCTs) initiated for cash deposits and gambling payouts.

Visa will implement changes to send to recipient issuers in the Europe and U.S. regions the following existing V.I.P. fields in domestic OCTs containing existing business application identifier values of CD (Cash deposit) or GP (Gambling payout (other than online gambling)), if the fields are present in the OCT sent by the acquirer.

3.9 Additional Changes to Support New Account Name Inquiry Functionality in Account Verification Messages

Visa will implement additional changes to account verification messages to enhance the Account Name Inquiry functionality that was introduced in April 2022. The enhancements will allow matching on different parts of the account name and will allow issuers to perform name-matching.

Visa will implement changes in V.I.P. to support the ability to independently match on first, middle, and last names and to return separate matching results for each name as well as a full name match result based on the combination of first, middle, and last name.

3.10 Changes to the dCVV2 Authenticate Service

Visa will implement changes to the Visa Dynamic Card Verification Value 2 (dCVV2) Authenticate service.

Visa will implement changes to help issuers that participate in the dCVV2 Authenticate service determine when dCVV2 is used instead of static CVV2.

3.11 Changes to Account Verification Request Transactions

Visa will implement changes to allow certain existing and new fields, and new processing rules in account verification transactions.

Visa will implement the following changes for account verification transactions:

- Allow acquirers to send and issuers to receive cardholder phone number and/or email address in account verification request messages.

Please be advised that currently this functionality is not supported by DECTA. In order to use this feature, please contact the manager for further assistance.

3.12 Changes to Recurring Payment Transactions for Cards Issued in India

Visa will implement enhancements to dispute transactions and acquirer-generated financial transaction advice to support the processing of domestic and cross-border recurring payment transactions for cards issued in India.

The business reasons for this enhancement include, but are not limited to:

- Enhancement to Existing Acceptance Channels
- Enhancement to Existing Product, Service, or Technology Offering.

3.13 Changes to the TC 33.A Acquirer Capture File

Visa will implement changes to the TC 33.A Acquirer Capture File to add new fields and new values and change existing fields in existing TCR records.

The business reasons for this enhancement include, but are not limited to:

- New Industry Standard
- Enhancement to Existing Product, Service, or Technology Offering

3.14 Changes to Routing Tables

Effective with the April 2023 release, Visa will implement changes to certain categories of the routing tables to add new values in the renamed ATM Deposit Indicator field.

3.16 Changes to Token Provisioning for Deleted Device Tokens

Effective 1000 GMT 1 April 2023, Visa will implement changes to the token provisioning process so that when a device token is deleted and the cardholder provisions the same PAN back to the same device, the original token will be returned to the device.

When a host card emulation (HCE), secure element (SE) or embedded secure element (eSE) token is deleted from a device, a cardholder will no longer receive a new token when they provision the same PAN to the same device within seven days of deleting the original token. Instead, the original token will be re-provisioned to the device.

3.17 Changes to the Authorization Gateway Service for Mastercard POS Transactions

Visa will implement changes to support the processing of Mastercard transactions through the Authorization Gateway Service.

3.18 Changes to Support the Interlink Card-Not-Present Expansion

Effective 26 June 2023, Visa will implement changes to support card-not-present (CNP) PINless transactions on the Interlink network for U.S.-issued, including applicable U.S. territories, non-Visa branded Interlink Debit and Prepaid products.

3.19 Changes to Support Merchant and Acquirer Address in Visa Direct Transactions

Regulatory reporting requirements have been introduced in Australia and Canada that require issuers in those countries to capture full merchant and acquirer address data for international AFTs and OCTs destined to Australia or Canada.

Effective with the April 2023 release, Visa will implement changes to support sending merchant address information in account funding transactions (AFTs) and original credit transactions (OCTs).

Effective 29 May 2023, Visa will implement changes to support sending acquirer address information in account funding transactions (AFTs) and original credit transactions (OCTs).

3.20 Changes to Interlink Processing

Visa will implement changes to decline network 0003 (Interlink) transactions that do not meet jurisdiction requirements.

3.21 Account Billing Currency File Enhancements

Visa will update the Account Billing Currency file to include Plus proprietary ATM account ranges which may begin with any digit including zero.

SECTION 4: MULTIREGION OPTIONAL CHANGES

4.1 Support of Merchant Volume Indicator Values

Visa will implement changes to allow purchase, credit voucher, and account funding transactions to optionally support merchant volume indicator (MVI) values in eligible V.I.P. full financial and BASE II domestic, regional, and interregional transactions.

The Merchant Volume Indicator (MVI) field will be used to identify merchant volume thresholds to be defined by Visa.

4.2 New Acquirer Option to Receive the Electronic Commerce Indicator in Response Messages

Visa will implement a new acquirer option to receive the electronic commerce indicator (ECI) in V.I.P. response messages for authenticated electronic commerce authorization and full financial transactions.

Acquirers that are activated to receive the ECI in authorization response messages using the original option will also receive the ECI for authenticated e-commerce transactions but only in 0110 Authorization response messages.

4.3 Changes to Support the Tag Length Value Transaction-Specific Data Field

Visa will implement optional changes to support a new two-byte length in Field 104, Usage 2—Transaction-Specific Data in TLV Format.

4.4 Changes to Support Regional and Interregional ATM Cash Deposit Processing

Visa will implement changes to allow regional and interregional ATM cash deposit, including support of new amount limits. These changes will be applicable to network 0002 (Visa) and network 0004 (Plus) ATM transactions.

4.5 Introduction of the New STIP Available Balance Service

Visa will introduce the new STIP Available Balance service for Visa cards. This service will be optional for issuers.

The new STIP Available Balance will help enhance the accuracy of STIP approvals by allowing issuers to provide V.I.P. with a cardholder's actual balance prior to the outage to be used in the STIP decisioning process.

SECTION 5: MULTIREGION ADDITIONAL INFORMATION

5.1 Introduction of New Rules and System Integrity Fees

The Visa Rules require acquirers and issuers to properly use and manage declined transaction response codes, eliminate excessive reattempts, and maintain data consistency in authorization fields. Effective 1 April 2023, Visa will implement System Integrity Fees in the AP region to incentivize acquirers and issuers to comply with these rules.

5.2 Introducing the Visa Clearing Exchange

Effective January 2024, Visa will implement the Visa Clearing Exchange for processing transaction files sent to and received from VisaNet.

The Visa Clearing Exchange is a new software provided by Visa to support VisaNet endpoints in sending clearing files to, and receiving files from, VisaNet. The Visa Clearing Exchange will replace Edit Package, Release 4.0, and will support all key processes that are currently available in Edit Package.

Effective January 2024, Visa members must be aware that they may optionally request access to the Visa Clearing Exchange.

5.3 Retirement of Visa Token Service BASE II TC 33 Notification Messages

Effective 30 April 2023, Visa will no longer support Visa Token Service bulk file notification advices in the BASE II TC 33, TCR record format.

5.4 Changes to the Clearing-Only Service

Effective with the October 2023 release, Visa will reintroduce the Clearing-Only Service and make the service available in all regions for BASE II and V.I.P. Full Service processing.

Clearing-Only is a client-to-client transaction exchange using VisaNet clearing services for data quality and reporting; the transactions are settled outside Visa.

5.5 Changes to the Exception File and Card Recovery Bulletin Service

Effective October 2023, Visa will implement changes to the exception file processing option for issuers and will expand clearing edits for accounts listed on the Card Recovery Bulletin (CRB). Additionally, the exception file and the CRB will be rebranded, and the regional CRB will be retired.

Effective October 2023, all issuers will be opted into the new Account Screen service.

5.6 Changes to BASE II Maximum File Size Configuration

To improve efficiency, Visa will revise its maximum file-size settings to enable endpoints to receive fewer files, when applicable.

Effective January 2023, Visa will begin the migration of endpoints to larger maximum file size configuration options to enable endpoints to receive fewer separate BASE II delivery files.

5.7 Visa Direct Velocity Limits and Maximum Transaction Amounts

To support growth opportunities for new Visa Direct use cases and align Visa Direct limits with market trends, Visa will increase the default maximum transaction amounts and velocity limits for domestic and cross-border OCTs and AFTs.

Effective immediately, Visa has increased the default maximum transaction amounts and velocity limits for original credit transactions (OCTs) and account funding transactions (AFTs) in the AP, CEMEA, and Europe regions.

Effective with the April 2023 release, Visa will increase the default maximum transaction amounts and velocity limits for OCTs and AFTs in the Canada, LAC, and U.S. regions.

5.8 New Visa Secure Directory Servers for U.K. and India

Effective the week of 24 April 2023, Visa will enable a new EMV 3-D Secure (3DS) Directory Server instance in the Basingstoke, U.K. data center.

Effective June 2023, Visa will enable two new EMV 3DS Directory Server instances in the India data centers.

5.9 Requirements for the Foreign Retailer Indicator

Visa will require acquirers to populate the existing Foreign Retailer Indicator field in the clearing records for all domestic transactions with a marketplace retailer in a different country.

Effective with the October 2020 release, Visa implemented the marketplace program Foreign Retailer Indicator field that acquirers could begin populating. Effective 15 April 2023, Visa is requiring acquirers to populate this existing field.

If you require any additional information, please contact your designated manager.

SECTION 6 VISA ASIA PACIFIC REGION

6.1 Mandatory Changes, Testing Required

There are no changes for this subsection.

6.2 Mandatory Changes, Testing Not Required

There are no changes for this subsection.

6.3 Mandatory Changes by Service Participation

There are no changes for this subsection.

6.4 Optional Changes

6.4.1 Introduction of the Commercial Choice Program in the AP Region

Visa is introducing the Commercial Choice Program in the AP region. This program will be optional to acquirers and issuers in the AP region.

Issuers in the AP region with eligible products must be aware of the registration process to participate in the Commercial Choice Program.

SECTION 9: VISA EUROPE REGION

9.1 Mandatory Changes, Testing Required

There are no changes for this subsection.

9.3 Mandatory Changes by Service Participation

9.3.1 Changes to Strong Customer Authentication Stand-In Processing

Visa will implement changes in the processing of strong customer authentication (SCA) stand-in processing (STIP).

Effective with the April 2023 release, Visa will extend the honored and not honored response messages to STIP to bring parity between scenarios where issuer endpoints are available and where they are unavailable and subscribing to STIP.

9.4 Optional Changes

There are no changes for this subsection.

Mastercard changes description

AN 6022 Introduction and Standardization of Transaction Data Elements

Mastercard is aligning systems and preparing for future payments enhancements by standardizing requirements for key transaction data elements.

Mastercard standardizing critical data elements will also help ensure all parties in the payments ecosystem have equal access to the clear information needed to support and create valuable products and services for their customers.

Further details about Mastercard standardization of transaction data elements can be found in the DECTA SOAP Documentation.

AN 6565 Modifying Card Acceptor Business Program GAM1: Gaming

Mastercard is modifying card acceptor business (CAB) program GAM1: Gaming to support card acceptor business code (MCC) 9406: Government-Owned Lottery.

With this enhancement, government lottery payouts are part of the Mastercard Gaming and Gambling Payments Program, as detailed in the Mastercard Gaming and Gambling Payments Program Standards.

AN 6566 Enhancing the Mastercard Digital Enablement Service Digital Payment Data Validation Service

Mastercard is introducing an additional on-behalf service (OBS) result for the Mastercard Digital Enablement Service (MDES) Digital Payment Data Validation Service (OBS 54) when the estimated amount is not specified or is zero in the Digital Secure Remote Payments (DSRP) cryptogram.

This scenario may arise when the acquirer is unable to provide the approximate amount when requesting the cryptogram.

AN 6567 Enhancing the Automated Load Communication Key Process

Mastercard is enhancing the Dual Message System (Authorization) and the Single Message System platforms to support new Network Management Information Codes (NMC) to enable automation of Communication Key management for customers.

Customers may now enable automation with the new NMCs in the Network Management Request/0800 messages to load the Communication Key and previous Communication Key without any manual processing.

AN 6568 Introducing the Merchant Payment Gateway ID for Authorization Transactions

Mastercard is introducing a new data element (DE) subfield along with validation edits to support identifying the Merchant Payment Gateway (MPG), a service provider category, used in authorization transactions in the Dual Message System (Authorization) and Single Message System.

Acquirers globally can send the Merchant Payment Gateway ID in DE 48, subelement 37, subfield 5 in authorization messages.

Starting from April 2024, usage of Merchant Payment Gateway ID will be mandatory.

AN 6570 Aligning Default Cardholder Billing Currency in Authorization and Clearing

Mastercard is aligning the default cardholder billing currency for issuer Mastercard assigned account ranges across the Authorization and Clearing Platforms. This alignment impacts a limited number of Mastercard-assigned account ranges that are currently unaligned.

AN 6773 Enhancing Value-Added Services for Managing Merchant Fraud and Risk

Mastercard is enhancing value-added services for acquirer identification of merchant fraud and risk. Acquirers will receive additional data to support their current merchant fraud and risk monitoring solutions.

AN 6774 Removing 250-Byte Batch Data File Unused Records

Mastercard is removing unused records from the 250-byte Batch Data File: Production Bulk ID (T464) and Member Test Bulk ID (T470) for the Single Message System.

AN 6775 Introducing Mastercard Installment Payment Product codes in South Africa

Mastercard is introducing installment payment product codes in South Africa.

AN 6777 Modifying Edits for Intracountry Frictionless Authentication Interchange Rate Designators in Brazil

Mastercard is modifying Dual Message System (Clearing) edits for Brazil intracountry business service arrangement (BSA) 4/076000 to support an enhanced intracountry interchange structure for intracountry frictionless authenticated interchange rate designators (IRDs) in Brazil.
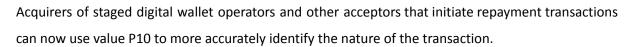
AN 6778 Introducing Prepaid Product Codes for Installments in the United Arab Emirates and the Kingdom of Saudi Arabia

Mastercard is introducing prepaid installment product codes to acquirers and issuers in the United Arab Emirates and the Kingdom of Saudi Arabia.

AN 6779 Revising Transaction Type Identifier for Purchase Repayments

Mastercard is revising the name of transaction type identifier (TTI) value P10 from Installment-based repayment to Purchase repayment.

Mastercard is expanding use of TTI value P10 to support any repayment-based transaction for a purchase made with a different form of payment, such as a staged digital wallet. To expand the use of TTI value P10, Mastercard is renaming P10 from Installment-based repayment to Purchase repayment.

Acquirers of staged digital wallet operators and other acceptors that initiate repayment transactions can now use value P10 to more accurately identify the nature of the transaction.

AN 6780 Introducing Mastercard Installment Payment Product Codes in Malaysia
Mastercard is introducing installment payment product codes to acquirers and issuers in Malaysia.

AN 6781 Dual Message System (Authorization) Routing Timers for Switzerland
Mastercard is reducing the Dual Message System (Authorization) timers for point-of-service (POS) transactions in Switzerland.

AN 6782 Expanding Integrated Product Message Member Profile Extract Tables
Mastercard is expanding the length of selected Integrated Product Message (IPM) Member Profile Extract (MPE) tables.

AN 6784 Introducing Installment Payments Product Codes in Germany
Mastercard is introducing installment payments product codes to acquirers and issuers in Germany.

AN 6785 Introducing an Edit to Support Compliance for Send and Payment Processing Rules
Mastercard is introducing an edit to support compliance for Send and payment processing rules on the Mastercard Network.

Mastercard is introducing an edit in the Dual Message System (Clearing) to reject First Presentment/1240 messages for payment transactions that do not have an approved final Authorization Request Response/ 0110 message.

AN 6787 Introducing Digital Authentication Indicators
Mastercard is introducing authentication indicators to provide Mastercard Digital Enablement Service (MDES) issuers with additional authentication data for contactless or remote commerce transactions.

Mastercard introduced the Digital Service Provider ID to provide MDES issuers with visibility to the third-party entity that facilitated a tokenized transaction. Mastercard is expanding the authentication-related information to provide issuers with visibility on the cardholder authentication performed during a contactless or remote commerce transaction.

AN 6788 Changing the Currency Exponent for Iceland
Mastercard is changing the currency exponent or minor currency unit for the Icelandic krona to align with the International Organization for Standardization (ISO) and to help ensure consistency in customer processing of financial transaction amounts in Iceland.

Mastercard is changing the currency exponent or minor currency unit for the Icelandic krona from two to zero to align with ISO standards and other card schemes.

AN 6789 Introducing Identity Insights
Mastercard is introducing Identity Insights globally, except for India and select European countries, to enhance EMV® 3-D Secure transactions by providing issuers with cardholder identity risk assessment for transactions that are processed through the Mastercard Identity Check program.

Identity Insights consist of the Identity Risk Score and the Reason Code:

- The Identity Risk Score is a comprehensive risk score calculated in real-time that combines authoritative data from the Identity Graph and behavioral elements in the Identity Network.

- The Reason Code provides a deeper understanding of the Identity Risk Score and the main reason for that score.

AN 6790 Introducing Product Codes for the Mastercard Enterprise Solution Wholesale Travel Program

Mastercard is introducing new commercial credit product codes for the Mastercard Enterprise Solution Wholesale Travel Program. The new product codes are effective globally except for the Canada region and Brazil in Release 23.Q2 and will be effective for the Canada region and Brazil in Release 23.Q4.

The new product codes will work without MCC restrictions. There are no changes to the existing product codes in this program, including their current MCC restrictions.

New product codes will be introduced in Card Suite and cards reports.

AN 6793 23.Q2 Miscellaneous Core Systems Updates

This announcement describes the miscellaneous core system changes that will occur with Release 23.Q2.

AN 6794 Enhancing Mastercard Fleet Program Capabilities

Mastercard is enhancing the Mastercard Fleet Card (MCF) and the Mastercard Government Commercial Card (MGF) programs.

AN 7090 Updating the Mastercard Identity Check Program

Mastercard is updating the Mastercard Identity Check program.

Acquirers and issuers will have additional features to better identify types of authenticated transactions in Authorization and Clearing.

Further details can be found in the DECTA SOAP Documentation.

AN 7092 Introducing Installment Payments Product Codes in the Canada Region

Mastercard is introducing installment payments product codes to acquirers and issuers in the Canada region.