CS Autumn Minor Release MNRX23 Installation Date

The installation of DECTA CS Autumn release is currently scheduled for October 18, 2024, during low activity hours. Considering there are no mandatory Visa and Mastercard changes to be applied exactly on this date.

The updated version of SOAP documentation will be distributed to DECTA customers by October 4, 2024.

Related documentation and specifications

Document Title	Document Description
DECTA SOAP Documentation	Detailed SOAP specification documentation version populated amongst DECTA customers. Version updates are published on a regular basis.
Mastercard Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2024 Autumn Release: GLB 8400.5 Switching Release 24.Q4 Announcement Bundle, 17 September 2024
Visa Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2024 Autumn Release: October 2024 and January 2025 VisaNet Business Enhancements Global Technical Letter and Implementation Guide, effective 5 September 2024
UnionPay International Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2024 Autumn Release: Implementation Guide for Technical Enhancements, Version 24.2, April 2024

Visa Changes Description

SECTION 1: MULTIREGION MANDATORY CHANGES, TESTING REQUIRED

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.

DECTA already supports current changes.

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.

DECTA will support current changes.

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 in the Europe region 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.

DECTA will provide in-house support for this functionality for the Issuer Processing service. For alternative options, please request further information from VISA.

1.5 Requirements to Support the Address Verification Service

Visa will require issuers in Canada, including all provinces and territories, and all remaining countries in the Europe region to support the Address Verification Service.

DECTA will provide in-house support for this functionality for the Issuer Processing service. For alternative options, please request further information from VISA.

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 October 2024 business release.

DECTA will support current changes.

2.2 Changes to the ARDEF Tables

Visa will implement changes to the ARDEF tables.

DECTA will support current changes.

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.

DECTA will support current changes.

2.4 Changes to V.I.P. and BASE II

Visa will implement changes in V.I.P. and BASE II.

DECTA will support current changes.

2.5 Changes to Transactions Destined to Mainland China

Effective 1000 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.

Effective 1000 GMT 14 June 2024 CPD 15 June 2024, Visa will implement changes to restrict transactions destined to issuers in Mainland China with certain MCCs listed in restricted MCC list.

DECTA will support current changes for Acquiring processing clients who are using the DECTA Fraud Management system.

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.

DECTA will support current changes.

2.7 Changes to Jurisdictional Use of Account Range

Visa will implement changes to BASE II and the Edit Package ARDEF table to allow BIN or account range setup to be restricted to cross-border transactions only.

DECTA will support current changes.

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 the new Visa Installment Credential Standard credit product must support this enhancement.

DECTA will support current changes.

2.9 Changes to Support Payment Fraud Disruption Blocking

Visa will implement a new feature that will allow issuers to un-block a primary account number (PAN) that has been blocked by the Payment Fraud Disruption (PFD) service.

The current change is for informative purposes.

2.10 Changes to Transactions Destined to India

Effective 1000 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).

DECTA will support current changes for Acquiring processing clients who are using the DECTA Fraud Management system.

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.

Acquirers in all regions and issuers in the CEMEA region that are approved to issue the new Visa Private credit consumer and Visa Private debit consumer products must support this enhancement.

DECTA will support current changes.

2.12 Changes to Interregional and AP Regional Interchange Fee Programs for Visa Consumer and Commercial Card Transactions in Mainland China

Effective 1000 GMT 14 June 2024 CPD 15 June 2024, Visa will implement changes to existing interchange fee programs applicable to certain Visa consumer and commercial card transactions in Mainland China.

The current change is for informative purposes.

2.14 New Interregional and Regional Fee Programs for Account Funding Transactions

Visa will introduce new interregional and AP, CEMEA, Europe, and LAC regional fee programs for certain money transfer account funding transactions (AFTs).

The current announcement is for informative purposes.

2.15 Changes to Merchant Category Codes

Visa will implement changes to support a new MCC.

DECTA will support current changes.

2.16 Changes to Enabler Verification Value Field

Acquirers will be required to support the enabler verification value (EVV) and Visa will implement changes to reject or return transactions that contain an incorrectly formatted EVV.

DECTA will support current changes. For more detailed information about DECTA support options, please reach out to your customer account manager.

2.17 Enhancements to Support Global Processing Alignment for Issuers

Visa will introduce a new Authorization Characteristics Indicator (ACI) value.

The current change is for informative purposes.

2.18 Changes to Currency Code for Curaçao and Sint Maarten

Effective 0400 GMT 1 April 2025 CPD 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).

DECTA will support current changes.

2.19 Changes to Currency Code for Zimbabwe

Effective 1000 GMT 29 August 2024 CPD 30 August 2024, Visa will implement changes to support a new alphanumeric currency code for Zimbabwe.

DECTA will support current changes.

SECTION 3: MULTIREGION MANDATORY CHANGES BY SERVICE PARTICIPATION

3.1 Changes to Visa Clearing Exchange

Visa will provide mandatory table updates for Visa Clearing Exchange (VCX) endpoints that are currently using VCX.

Visa will provide optional software updates for endpoints to implement Visa File Gateway (VFG) file transfer enhancements for VCX, and alerts.

The current change is for informative purposes, DECTA plans to migrate in 2025.

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).

DECTA will support current changes.

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.

DECTA will support current changes.

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).

DECTA already supports current changes.

3.9 Changes to Support Visa Secure Data Quality Requirements

Visa will implement a new tag to indicate whether a transaction meets the Visa Secure authentication data quality requirements.

DECTA will support current changes.

3.11 Changes to Visa Secure Attempts Service to Support Visa Secure Smart Attempts Service Enhancement

Visa will implement changes in the existing Visa Secure Attempts service to add support for the new Visa Secure Smart Attempts service processing.

The current change is for informative purposes.

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.

The current change is for informative purposes.

3.20 Requirement to Support Maximum Processing Date

Effective with the October 2024 release, acquirers and issuers that support the Transaction-Specific Data field must support the Expected Clearing Date field, now renamed Maximum Processing Date.

DECTA already supports current changes.

3.21 Changes to Support a New Business Application Identifier for Account Funding Transactions and Original Credit Transactions

Visa will implement changes to support a new business application identifier (BAI) value for account funding transactions (AFTs) and original credit transactions (OCTs).

DECTA will support these changes. For further information, please contact your customer account manager and refer to the modification description outlined in DECTA SOAP documentation, version 1.22.

SECTION 4: MULTIREGION OPTIONAL CHANGES

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.

The current change is for informative purposes, DECTA plans to migrate in 2025.

4.3 Introduction of Visa Commercial Choice Select in Multiple Regions

Effective with the October 2024 release, Visa is introducing Visa Commercial Choice Select for the CEMEA, Europe, and LAC regions. This program will be optional to acquirers and issuers.

The current change is for informative purposes.

4.5 Introduction of Tap to Add Card

Visa is introducing a new service called Tap to Add Card, which extends the Visa Chip Authenticate Service to token provisioning from wallet apps on mobile devices. Issuers that choose to participate in the new service will be able to identify Tap to Add Card provisioning requests from other types of provisioning requests.

Issuer participation is optional but only issuers that participate will have the credential chip data validated during token provisioning originated with Tap to Add Card.

The current change is for informative purposes.

SECTION 6: VISA ASIA PACIFIC REGION

6.2 Mandatory Changes, Testing Not Required

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.

The current change is for informative purposes.

6.2.2 Changes to Floor Limits

Visa will implement changes to floor limits for certain MCCs in Hong Kong.

The current change is for informative purposes.

6.3 Mandatory Changes by Service Participation

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.

The current change is for informative purposes.

SECTION 9: VISA EUROPE REGION

9.3.2 Changes to Support Back-to-Back Account Funding Transactions

Visa will implement a new indicator to identify back-to-back funding transactions on a general purpose card as account funding transactions (AFTs) in the European Economic Area (EEA) countries and U.K., including Gibraltar.

For further information, please contact your customer account manager.

Mastercard Changes Description

GLB 8403.5 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.

The current change is for informative purposes.

GLB 8405.2 Repurposing a Data Element

Mastercard will repurpose an existing DE 119 to serve the same purpose as DE 48 (Additional Data: Private Use) for the Authorization Platform and DE 48 (Additional Data) for the Single Message System, which contains Mastercard proprietary data. The repurposed data element will supplement DE 48 in supporting the creation of new services that rely upon the presence of new data.

DECTA will support current changes.

GLB 8410.2 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.

DECTA will support current changes.

GLB 8418.3 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. Also, Mastercard is modifying the Send Blocking Service to apply to other transactions and additionally revising selected On-behalf Service (OBS) result values sent to issuers.

For more detailed information about DECTA support options, please reach out to your customer account manager.

GLB 8429.3 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.

The current announcement is for informative purposes.

GLB 8431.5 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.

DECTA will support current changes.

GLB 9921.1 Assigning and Repurposing Leading Indicators to the Accountholder Authentication Value

Mastercard is assigning the leading indicator kW and repurposing the leading indicator kG to the Accountholder Authentication Value (AAV) suite of values.

Please refer to the modification description described in DECTA SOAP documentation 1.22 version.

GLB 10110.1 Introducing Enhanced Core Application Guides

Mastercard is restructuring core switching guides to better align documentation of our switches and applications.

The current announcement is for informative purposes.

GLB 10143.1 Enhancing Cross-Border Interchange Programs

Mastercard is enhancing existing interchange programs to align with intraregional and interregional interchange rate designator qualifying criteria for cross-border interchange programs.

The current announcement is for informative purposes.

Announcements outside the MNRX23 release

AI13403 UK mandate - Visa Installment Solutions

UK acquirers and processors must support Visa Installment Solutions for e-commerce acceptance.

For acquiring, please request further information from your customer account manager.

For issuing the current change is for informative purposes.

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.

DECTA will support current changes, please request further information from your customer account manager.

GLB 6154.4 - Mastercard Identity Check Program Letter of Compliance Framework and Sunset of EMV 3DS Version 2.1.0

Starting from 24.09.2024 EMV 3DS v2.1.0 transactions are no longer supported on the Mastercard network and all EMV 3DS Server Operators & Access Control Server Operators must support EMV 3DS Version 2.2.

AP/EUR/LAC/MEA 9245.1 Revised Standards for Online Authorization of Refund Transactions in the Asia/Pacific, Europe, Latin America and the Caribbean (excluding Brazil), and Middle East/Africa Regions

To improve the refund transaction process for Dual Message System (Authorization and Clearing) transactions, Mastercard will require the authorization of all refund transactions submitted for clearing effective for transactions except for refunds conducted by airlines (card acceptor business codes (MCCs) 3000 through 3350 as assigned to individual airlines and MCC 4511 [Air Carriers, Airlines: not elsewhere classified]) and contactless aggregated transit transaction refunds. Mastercard will introduce a Data Integrity Monitoring Program edit enforcing this requirement in a future bulletin announcement.

Effective 18 October 2024, the Acquirer must perform online authorization for refund Transactions acquired through the Dual Message System.

DECTA will support current changes. Please refer to DECTA SOAP documentation 1.22 version.