



## CS Spring Minor Release MNRX22 Installation Date

The installation of DECTA CS Spring release is currently scheduled for April 12, 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 March 28, 2024.

## 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 2024 Spring Release: AN 7700 Switching Release 24.Q2 Announcement Bundle, 16 January 2024.
Visa Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2024 Spring Release: Technical Letter and Implementation Guide, 14 December 2023.
UnionPay International Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2024 Spring Release: Implementation Guide for Technical Enhancements Version 24.1.

## Visa Changes Description

### SECTION 1: MULTIREGION MANDATORY CHANGES, TESTING REQUIRED

#### 1.1 Changes to Support Global Processing Alignment for Acquirer

Visa is implementing processing enhancements along with 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 will support current changes.

#### 1.3 Changes to Support Event Date Data

Visa will implement changes to support event date data.

No changes apply from DECTA's side.



## 1.4 Introduction of the Extended Authorization and Expected Clearing Date

Effective with the April 2024 release, Visa will implement changes to support Extended Authorization allowing acquirers to request an extension of the clearing to authorization period for certain cardholder-initiated card-not-present transactions.

Effective 31 May 2024, Visa will implement changes to support Expected Clearing Date to allow participating acquirers and issuers to receive the Visa derived expected clearing date.

DECTA will support this functionality for the issuing. For acquiring, please request further information from your customer account manager.

## SECTION 2: MULTIREGION MANDATORY CHANGES, TESTING NOT REQUIRED

### 2.1 Changes to Support Global Processing Alignment for Issuers

Visa is implementing processing enhancements along with 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 will support current changes.

### 2.2 Changes to Edit Package

Visa will provide Edit Package software updates that all Edit Package endpoints must install prior to testing for the April 2024 business release.

DECTA will support current changes.

### 2.3 Mandatory Changes to Visa Resolve Online

Effective with the April 2024 release, Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 24.1.

DECTA will support current changes.

### 2.4 Changes to V.I.P., BASE II, and Edit Package

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

DECTA will support current changes.

### 2.5 Changes to Merchant Category Codes and Response Code

Visa will implement changes to support new MCCs and a new response code.

DECTA will support current changes.



## 2.6 Changes to Transactions Destined to Mainland China

Effective 1000 GMT 19 January 2024 CPD 20 January 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.

## 2.7 New Enabler Verification Value Field

Visa will implement changes to support the new Enabler Verification Value field in V.I.P. full financial, V.I.P. authorization only, and BASE II purchase, credit voucher, mobile push payment, account funding, and original credit transactions.

Effective with the October 2024 release, acquirers that do not currently support the enabler verification value must be prepared to submit this field and value when instructed by Visa.

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

## 2.13 Changes to Support the Migration of Certain French Territories to Europe Region

Visa will implement changes to support the migration of seven French Territories from the LAC and CEMEA regions to the Europe region.

These changes will be implemented by DECTA in the update of territory for interchange and reporting purposes.

## 2.14 Introducing Visa Platinum Business, Visa Infinite Business, and Visa Corporate Prepaid Products in Europe

Visa will introduce Visa Platinum Business, Visa Infinite Business, and Visa Corporate T&E prepaid products in Europe.

DECTA will support current changes.

## 2.17 Changes to Interregional Interchange Fee Programs for Transactions Originating from the United Kingdom and European Economic Area Merchants

Visa is updating qualification criteria for some interregional interchange fee programs applicable to transactions originating from the United Kingdom, including Gibraltar, and European Economic Area countries, including certain French territories considered part of the Europe region.

DECTA will support current changes.



## SECTION 3: MULTIREGION MANDATORY CHANGES BY SERVICE PARTICIPATION

### 3.2 Changes to Support Purpose of Payment Code Requirements for Visa Direct Transactions

Visa will implement changes to require the purpose of payment code field in cross-border account funding transactions (AFTs) and original credit transactions (OCTs) destined to Argentina, Bangladesh, Chile, Colombia, Egypt, and India.

DECTA will support current changes.

### 3.5 Requirement to Support Expansion of Partial Authorizations in Everyday Spend Transactions

Visa will require acquirers and issuers in certain countries to support partial authorization for additional MCCs for debit and prepaid card products in domestic and cross-border transactions.

DECTA will support this functionality for the issuing. For acquiring, please request further information from your customer account manager.

### 3.6 Mandate to Support Partial Authorizations on Account Funding Transactions

Effective with the April 2024 release, Visa will require acquirers and issuers in the AP, CEMEA, LAC, and U.S. regions to support partial authorization on all domestic and cross-border account funding transactions (AFTs).

Effective with the October 2024 release, Visa will require acquirers and issuers in the Canada region to support partial authorization on all domestic and cross-border AFTs.

DECTA will support this functionality for the issuing.

### 3.7 Retirement of EMV 3-D Secure 2.1.0 and Mandate to Support EMV 3-D Secure 2.2.0

Effective with the April 2024 release, Visa will require issuers that participate in Visa Secure with EMV 3-D Secure (3DS) to support EMV 3DS 2.2.0.

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.

### 3.12 Changes to Automatic Cardholder Database and Retirement of Card Recovery Bulletin Service

Visa will implement changes to expand the list of response codes in the Automatic Cardholder Database Update (Auto-CDB) Service.

The current change is for informative purposes.



### 3.14 Changes to Visa Account Screen

Effective 1000 GMT 19 January 2024 CPD 20 January 2024, Visa will implement changes to the list of negative action codes that affect the All Respond and Clearing Return option of the Visa Account Screen.

No changes apply from DECTA's side.

### 3.15 New Anticipated Amount Verification Transaction

Visa is introducing the new Anticipated Amount Verification transaction.

Support of this transaction is optional for acquirers and mandatory for issuers that receive the Additional Amounts field.

DECTA will support this functionality for the issuing. For acquiring, please request further information from your customer account manager.

## 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.

Effective 1 August 2026, Visa will require endpoints to implement Visa Clearing Exchange, Release 1.0 and will no longer support Edit Package, Release 4.0.

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

## SECTION 9: VISA EUROPE REGION

### 9.2 Mandatory Changes, Testing Not Required

#### 9.2.1 Changes to the Edit Package ARDEF Table to Support Travel Account Data in Switzerland

To support the T&E business in Switzerland, Visa will implement changes to the Edit Package ARDEF table to identify account ranges used for Visa Central Travel Accounts.

DECTA is working on the implementation of the current changes.

#### 9.2.2 Changes to Visa Commercial Interchange Rates for Europe Regional Transactions

Visa will implement rate changes to existing Europe regional European Economic Area (EEA) interchange fee programs. Purchase and credit voucher transactions for Visa commercial products will be impacted by these changes.



DECTA will support current changes.

## Mastercard Changes Description

### AN 7102 Introducing Mastercard Transaction Link Identifier

Mastercard is introducing a new transaction identifier called Transaction Link Identifier (TLID). This transaction identifier generated by Mastercard is designed to help promote an improved and consistent linking of life cycle activity occurring after the original transaction and other related transactions.

DECTA is working on the implementation of the current changes.

### AN 7704 Introducing Mastercard Business Credit Plus Commercial Credit Product Code

Mastercard is introducing commercial credit product code BPL: Mastercard® Business Credit Plus.

DECTA will support current changes.

### AN 7705 Enhancing the Mastercard Identity Check Program

Mastercard is enhancing the Identity Check program by informing customers of changes to AAV Validation Service OBS 05 and 06 for all ecommerce transactions, and updating the Identity Check Program for accurate usage of the Electronic Commerce Service Level Indicator (SLI).

The current change is for informative purposes.

### AN 7706 Introducing Technical Changes for MoneySend Payment Transactions Program and Gaming and Gambling Payments Program

Mastercard is introducing technical changes with respect to the MoneySend Payment Transactions Program and the Gaming and Gambling Payments Program in relation to sanctions scoring.

DECTA will support current changes.

### AN 7707 Requesting Customers Separate Global Collection Only Transactions

Mastercard is requesting that customers submit Global Collection Only (GCO) transactions in a separate physical file from transactions that are cleared through the Mastercard network. Mastercard's GCO program requires that customers submit all Mastercard-branded transactions that are not cleared or settled through Mastercard.

The current change is for informative purposes.

### AN 7708 Adding Data Element 25 (Message Reason Code) Values for First Presentment/1240 Messages

Mastercard is adding values to Data Element (DE) 25 (Message Reason Code) for First Presentment/1240 reversal messages.

DECTA will support current changes.



#### [AN 7710 Introducing Mastercard Prepaid Installments Card Premium Product Code](#)

Mastercard is introducing a new prepaid installment product offering with Mastercard Prepaid Installments Card Premium.

DECTA will support current changes.

#### [AN 7712 Expanding Product Code GCP Mastercard Installments Card Premium](#)

Mastercard is expanding global consumer credit product code GCP: Mastercard Installments Card Premium.

DECTA will support current changes.

#### [AN 7713 Enhancing the Mastercard Gaming and Gambling Payments Program and Mastercard Funding Transactions Program](#)

Mastercard is enhancing the Gaming and Gambling Payments Program with an indicator to provide information to Originating Institutions (OI) about the Receiving Institution's (RI) posting speed when processing payment transactions. In addition, Mastercard is expanding the MCCs of the Mastercard Funding Transactions Program.

Please refer to the modification description described in DECTA SOAP documentation 1.20 version.

For more detailed information, please reach out to your customer account manager.

#### [AN 7715 Clarifying Travel Addendum Message Data Requirements](#)

Mastercard is clarifying usage specifications for select clearing addendum messages to increase the quality and quantity of travel data submitted to the Mastercard Network.

Please refer to the modification description described in DECTA SOAP documentation 1.20 version.

#### [AN 7717 Introducing New Payment Resiliency Service, On-Demand Decisioning](#)

Mastercard is planning to introduce an On-behalf authorization solution, On-Demand Decisioning (ODD), available for issuers globally. This optional service will be part of the Mastercard Payment Resiliency suite of products.

The current change is for informative purposes.

#### [AN 7721 Enhancing Account Status Inquiry](#)

Mastercard is enhancing the Purchase and Recurring Payment Account Status Inquiry (ASI) to allow acquirers to provide a future transaction amount value on issuer-approved ASI transactions.

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

#### [AN 7722 Mandating Standardization of Transaction Data Elements](#)

Mastercard is mandating acquirers and issuers act upon network mandates announced in AN 6022 Introduction and Standardization of Transaction Data Elements, Release 23.Q2.

The current changes are supported by DECTA.



### AN 7725 Expanding Mastercard Debit Financial Inclusion

Mastercard is expanding the existing Mastercard Debit Financial Inclusion product, card product code MPT.

DECTA will support current changes.

### Changes from Release x.20

#### 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.

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

For additional information, please refer to the modification description described in DECTA SOAP documentation 1.20 version.

## UnionPay International Changes Description

### 2. Enhancements Arising from Business Requirements

#### 2.1 New Message Reason Codes for Fee Collection

To identify new UnionPay-charged pricing items including fees on 3DS auxiliary service, risk-related system services, late settlement and operating non-compliance, UPI has enabled five new message reason codes in alignment with the latest version of the UPI Operating Regulations. UPI also updated the description of code “6606”, to facilitate understanding of UniMile Program fee collection.

#### 2.2 CUPSecure Transactions Retired

UnionPay officially retires CUPSecure system with all its E-commerce functions and services supported by UnionPay Online Payment System (UPOP).