CS Autumn Minor Release MNRX25 Installation Date

The installation of DECTA CS Autumn release is currently scheduled for October 17, 2025, during low activity hours. Considering there are no mandatory Visa, Mastercard, and UnionPay International changes to be applied exactly on this date.

The updated version of the DECTA Acquiring Web Guide SOAP section will be distributed to DECTA customers by October 3, 2025.

Please be informed that, as part of the release, a freeze period will be in effect from 13.10.2025 to 24.10.2025. During this time, DECTA will not implement any changes to the production service environment. The only exception is emergency maintenance works that can take place.

Related documentation and specifications

Document Title	Document Description
DECTA SOAP	Web version of SOAP interface customer specification document; version updates published on a regular basis
Mastercard Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. GLB 11285.7 Switching Release 25.Q4 Announcement Bundle, 16 September 2025
Visa Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. October 2025 and January 2026 VisaNet Business Enhancements Global Technical Letter and Implementation Guide, Effective: 4 September 2025
UnionPay International Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. For 2025 Autumn Release: Implementation Guide for Technical Enhancements, Version 25.2, April 2025

Visa Changes Description

SECTION 1: MULTIREGION MANDATORY CHANGES, TESTING 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 2025 business release.

In the x.25 release, the Edit Package will be supported by DECTA. Please note that DECTA plans to migrate to VCX in Q4 2025.

2.2 Mandatory Changes to Visa Resolve Online

Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 25.2.

The current change is for informative purposes.

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.

DECTA will support current changes.

2.4 Changes to Merchant Category Codes

Visa will implement changes to support new MCCs.

DECTA will support current changes.

2.5 Changes to Support the Visa Flexible Credential Service

Visa is implementing changes in V.I.P. to support Visa Flexible Credential transactions in full financial messages.

The current change is for informative purposes.

2.6 Changes to Support the Visa Digital Commerce Authentication Program for Domestic and Cross-Border Transactions

Visa will expand support of the Visa Digital Commerce Authentication Program (VDCAP) indicator to all regions for domestic and cross-border card-not-present transactions. This indicator will convey the presence of certain key data elements and the eligible method used to share authentication data.

DECTA will support current changes.

2.7 Changes to Support the Visa Digital Commerce Authentication Program for Token Transactions

Visa will implement changes to enable additional authentication data to be sent to issuers that support the Visa Digital Commerce Authentication Program (VDCAP) for card-not-present token transactions.

The current change is for informative purposes.

2.8 Changes to Support Non-Fungible Tokens for Visa and Interlink

Visa will implement changes to support the identification of non-fungible tokens (NFTs) for Visa transactions and Interlink non-Visa branded card-not-present transactions.

For details on the current changes, please contact your customer account manager for further information.

2.9 Updates to Visa Commercial Choice Travel Products

Visa will implement changes to allow transactions with non-travel MCCs to be processed as Visa Commercial Choice Travel transactions.

DECTA will support current changes.

2.10 New Indicator to Identify Advance Payment Transactions

This article has been deleted. The changes are no longer part of this release.

2.11 Changes to Response Code Processing

Visa will introduce changes to response code processing.

DECTA will support current changes.

2.12 Updates to the Visa Partner Program and Visa Direct Strategic Fee Program

Visa is implementing changes to the Visa Partner Program (VPP) and Visa Direct Strategic Fee Program.

The current change is for informative purposes.

2.13 Changes to Spend Qualified Indicator Processing

Visa will implement new values in the Spend Qualified Indicator field for use in the future.

The current change is for informative purposes.

2.14 Changes to Response Codes for Credit Voucher and Merchandise Return Authorization Transactions

Visa will implement changes to the permitted list of response codes for issuers to decline credit voucher and merchandise return authorization transactions.

DECTA will support current changes.

2.15 Introducing the Visa Value and Visa Value Business Products in the CEMEA Region

Visa will introduce the Visa Value and Visa Value Business products in the CEMEA region.

The current change is for informative purposes.

2.16 Changes to Account Verification Messages to Support the Visa Stop Payment Service

Visa will implement changes to account verifications to check for stop instructions when the account verification is for an installment or recurring payment transaction.

DECTA will support current changes.

2.17 New Interregional and AP Regional Interchange Fee Programs for Visa Consumer and Visa Commercial Transactions

Visa will introduce new interregional and AP regional interchange fee programs. These programs will impact selected transactions completed with Visa Consumer and Commercial, including Business, payment credentials originating from certain merchant segments in Japan.

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 and software updates for Visa Clearing Exchange (VCX) endpoints that are currently using VCX.

The current change is for informative purposes. DECTA plans to migrate to VCX in Q4 2025.

3.2 Changes to Support the Visa Account Attack Intelligence Score for Certain Regions

Visa will implement changes in card-not-present transactions to provide acquirers and issuers in the AP and CEMEA regions with the tag and values supporting the Visa Account Attack Intelligence Score. The current change is for informative purposes.

3.3 Changes to Support Watch List and Sanctions Screening Data in Account Funding Transactions and Original Credit Transactions

Visa will implement changes to no longer send the Watch List Results Code in account funding transactions (AFTs) and no longer send the Sanction Screening Scoring Results Code in original credit transactions (OCTs).

The current change is for informative purposes.

3.4 Changes to Support Domestic and Cross-Border Account Funding Transactions

Visa will implement changes to no longer send the Watch List Results Code in account funding transactions (AFTs) and no longer send the Sanction Screening Scoring Results Code in original credit transactions (OCTs).

The current changes are for informative purposes.

3.5 Source of Funds Mandate to Support Original Credit Transactions

This article has been deleted. The changes are no longer part of this release.

The current mandate is supported by DECTA.

3.6 Changes to Support Domestic and Cross-Border Account Funding Transactions and Original Credit Transactions

Visa will implement changes to validate certain sender data for existing fields in both domestic and cross-border account funding transactions (AFTs) and original credit transactions (OCTs) for all money transfer and non-money transfer business application identifiers (BAIs). This includes checking for the presence of certain sender data in cross-border non-money transfer AFTs and OCTs.

DECTA will support current changes. Please refer to the modification description outlined in the SOAP section of the DECTA Acquiring Web Guide.

3.7 Changes to Support Visa Direct In-Person Tap-Initiated Transactions

Visa will implement a new indicator for Visa Direct in-person tap-initiated transactions in account funding transactions (AFTs) and original credit transactions (OCTs).

The current change is for informative purposes. For details on the current changes, please contact your customer account manager for further information.

3.8 Changes to Support the Ramp Provider Program

Visa will implement changes to support ramp providers and enhancements for the Ramp Provider Program.

The current change is for informative purposes. For details on the current changes, please contact your customer account manager for further information.

3.9 Changes to Support Digital Wallets, Marketplaces, Payment Facilitators, and Ramp Providers

Visa will implement changes to support the updated layout of the existing Supplemental Payment Data record, which will now include positions for the digital wallet, marketplace, payment facilitator, and ramp provider identifiers. The marketplace foreign retailer indicator will move to the Supplemental Payment Data record, and Visa will add the optional ability for acquirers to select partial amounts. This article also includes information on ramp provider and Global Acceptor ID changes.

The current change is for informative purposes. For details on the current changes, please contact your customer account manager for further information.

3.10 Changes to Token Activation Request Messages to Support Token Requestor Onboarding Information

Visa will implement changes to Token Activation Request messages to send issuers information about the onboarding of new token requestors.

The current change is for informative purposes. For details on the current changes, please contact your customer account manager for further information.

3.11 Changes to Support the Buyers' Remorse Protection Program

This article has been deleted. The changes are no longer part of this release.

3.12 Changes to the Visa Consumer Transaction Control Service

This article has been deleted. The changes are no longer part of this release.

3.13 Changes to VisaNet Settlement Service Reports

Visa will implement changes to VisaNet Settlement Service (VSS) reports.

DECTA will support these changes.

3.14 Changes to the Address Verification Service

Visa will implement changes to enhance the Address Verification Service.

The current change is for informative purposes.

3.15 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 in existing records, rename an existing field, move an existing field to another existing record, and add new record data with new fields.

The current change is for informative purposes.

3.16 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.

The current change is for informative purposes.

3.17 Changes to the Authorization Gateway Service for Discover and Diners Club International POS Transactions

This article has been deleted. The changes are no longer part of this release.

SECTION 4: MULTIREGION AVAILABLE CHANGES

4.1 Visa Clearing Exchange

Visa Clearing Exchange, Release 1.0 is available to endpoints for processing transaction files sent to and received from VisaNet in place of Edit Package, Release 4.0. Endpoints are encouraged to start planning and migrate to Visa Clearing Exchange now.

The current change is for informative purposes. DECTA plans to migrate to VCX in Q4 2025.

4.2 Changes to Support the TC 54 Visa Clearing Exchange Table Update Record Transactions

Visa has implemented changes to support TC 54—Visa Clearing Exchange Table Update Record Transactions.

The current change is for informative purposes.

4.3 Changes to Support the Global Acceptor ID Framework for Issuers

In April 2025, Visa implemented the Global Acceptor ID Framework. The Global Acceptor ID Framework includes data elements contained in existing tags that are supported in Visa POS and ATM transactions on network 0002 (Visa), network 0003 (Interlink), and network 0004 (Plus).

Effective with the October 2025 release, certain issuers must be prepared to receive the Global Acceptor ID Framework data elements.

The current change is for informative purposes.

4.4 Changes to Support the Visa Accept Program

Visa will implement changes to support the Visa Accept program with a new non-money transfer business application identifier (BAI) value.

DECTA will support current changes for issuing. Issuers must be prepared to support the new BAI value ‘VA’ for purchases, merchandise returns, AFTs, and OCTs.

For details on the current changes for acquiring, please contact your customer account manager for further information.

4.5 Changes to Increase the Maximum Single Transaction Amount Limits

Effective 1000 GMT 18 July 2025 CPD 19 July 2025, Visa will increase the maximum single POS transaction amount limits for certain products.

The current change is for informative purposes.

SECTION 6: VISA ASIA PACIFIC REGION

6.2.1 Support of Global Processing Alignment for Acquirers in Japan

Effective with the April 2025 release, acquirers in Japan were required to receive the Electronic Data Quality Program data elements in V.I.P. messages and retain and return them in clearing transactions. Effective with the October 2025 release, BASE II acquirers in Japan will receive reclassification advices when the Electronic Data Quality Program data elements are not sent in clearing transactions.

The current change is for informative purposes.

SECTION 9: VISA EUROPE REGION

9.2.2 Requirement to Support Merchandise Return Authorization for Issuers in the United Kingdom and the Republic of Ireland

Visa will require issuers in the United Kingdom and the Republic of Ireland to receive and respond to credit voucher and merchandise return authorization requests.

The current change is for informative purposes.

9.3 Mandatory Changes by Service Participation

9.3.1 Requirement to Support Limited Acceptance Transactions for Merchants in Europe

The changes to support the acceptance of Visa Flexible Credentials (VFCs) at limited acceptance merchants in the European Economic Area (EEA) and U.K. will be extended to include acquirers in Israel, Switzerland, and Turkey.

Acquirers in the Europe region are required to support the processing changes for VFC.

The current change is for informative purposes.

9.4 Available Changes

9.4.1 Changes to Visa Secure to Support the New Recurring Transaction Setup Indicator for Certain Merchant-Initiated Transactions in the Europe Region

Visa will implement changes in the Europe region to Visa Secure to indicate that a merchant has presented recurring transaction data to Visa during authentication.

The current change is for informative purposes. For the availability of these changes, please request further information from your customer account manager.

Mastercard Changes Description

Global region release announcements

GLB 11028.2 Enhancing Interregional and Intraregional Interchange Programs

Mastercard is enhancing the qualifying criteria for consumer digital commerce interchange rate designators (IRDs) for interregional and select intraregional business service arrangements (BSAs).

DECTA will support current changes.

GLB 11229.2 Enhancing Safety Net and Prepaid Monitoring

Mastercard is enhancing Safety Net and Prepaid Monitoring by extending the service to the Single Message System. The Safety Net Tag Indicator will be provided through real-time authorization responses at the transaction level for transactions that are identified as fraudulent.

The current announcement is for informative purposes.

GLB 11238.2 Expanding Consumer and Commercial Product Codes Globally

Mastercard is expanding consumer and commercial product codes for global acceptance.

DECTA will support current changes.

GLB 11240.2 Expanding X-Code Processing to Support Identity Check

Mastercard is expanding X-Code Processing to support authorization approval of transactions from Identity Check.

DECTA will support current changes. Please refer to the modification description outlined in the SOAP section of the DECTA Acquiring Web Guide.

GLB 11241.2 Introducing Consumer Debit and Prepaid Product Codes

Mastercard is introducing consumer debit and prepaid product codes, and expanding the issuance of one existing debit product code.

DECTA will support current changes.

GLB 11243.2 Introducing Modifications to Support Tap to More Transactions

Mastercard is introducing Cardholder-Activated Terminal Level value 8 (Remote terminal). Mastercard is enhancing system edits.

DECTA will support current changes for issuing. For details on the current changes for acquiring, please contact your customer account manager for further information.

GLB 11248.3 Enhancing Digital Commerce Solutions Indicators

Mastercard is enhancing the digital commerce solutions indicators to better identify the details of digital commerce transactions and to support the identification of new programs.

The current announcement is for informative purposes.

GLB 11249.2 Expanding Issuance of Consumer Credit Products

Mastercard is expanding the suite of consumer credit products by introducing three new product codes.

DECTA will support current changes.

GLB 11252.2 Introducing a Small Business Product Code in the United States Region

Mastercard is introducing a small business credit product code in the United States region.

DECTA will support current changes.

GLB 11253.2 Introducing MDES Service Indicators

Mastercard is introducing Mastercard Digital Enablement Service (MDES) service indicators within the Dual Message Authorization System and Single Message System.

The current announcement is for informative purposes.

GLB 11276.2 Introducing Mastercard Transaction Insights: Authorization Match

Mastercard is introducing Mastercard Transaction Insights: Authorization Match to provide clearing-to-authorization matching outcomes in original first presentment messages.

DECTA will support the current changes for issuers. For details, please contact your MasterCard representative.

GLB 11278.2 Introducing a Mastercard Prepaid Installment Payments Product Code

Mastercard is introducing a Mastercard prepaid installment payments product code.

DECTA will support current changes.

GLB 11283.2 Providing Relay Resistance Protocol Information to Mastercard Digital Enablement System Issuers

Mastercard is providing Mastercard Digital Enablement Service (MDES) issuers information captured at the terminal that may suggest a relay attack associated with device-based contactless payments.

The current announcement is for informative purposes.

GLB 11284.2 Enhancing Transport Layer Security

Mastercard is enhancing how customer host systems secure the connection to the Mastercard Interface Processor (MIP).

The current announcement is for informative purposes.

GLB 11316.2 Extending Merchant Advice Code to Card-Present Transactions

Mastercard is enhancing Merchant Advice Code (MAC) use cases to include card-present transactions.

The current announcement is for informative purposes.

GLB 11318.2 Expanding Credit Product Code for Installment Program with Merchant Participation

Mastercard is expanding Mastercard Installments global consumer credit product code for issuance in the Latin America and the Caribbean, Europe, and Middle East/Africa regions with global acceptance.

The current announcement is for informative purposes.

GLB 11326.2 Supporting Visa Authorization Advice Messages

Mastercard is supporting acquirer-generated advice messages for Visa branded transactions.

The current announcement is for informative purposes.

GLB 11344.2 Revising Data Element Standards for Corporate Line Item Detail Addendum Messages

Mastercard is clarifying usage specifications for select Dual Message Clearing System data fields to increase the quality and quantity of common and line item detail data submitted to the Mastercard Network for items purchased.

The current announcement is for informative purposes.

GLB 11347.2 Enhancing the Dual Message Authorization System Issuer Country Field

Mastercard is enhancing the Dual Message Authorization System by limiting the use of the issuer country field.

The current announcement is for informative purposes.

GLB 11362.3 25.Q4 IPM Mastercard Parameter Extract Table Updates

Mastercard is updating the compressed, non-compressed, and optimized versions of IPM MPE tables in support of various core switching release enhancements.

DECTA will support these changes.

GLB 11382.2 Introducing Interchange Rate Designator for Mastercard Wholesale Travel Program in the United States Region

Mastercard is introducing an interchange rate designator for the Mastercard Wholesale Travel Program (MWP) for intraregional transactions in the United States region.

DECTA will support these changes.

GLB 11497.2 Clarifying Fleet Service Data Specifications

Mastercard is clarifying data field attributes and other specifications for Fleet Service Data to help increase the quality and quantity of Fleet item detail data submitted to the Mastercard Network for Fleet transactions.

The current announcement is for informative purposes.

GLB 11509.2 Enhancing Visa Account Funding Transaction Processing

Mastercard is enhancing Visa Account Funding Transaction processing to provide foreign exchange fees.

The current announcement is not supported by DECTA.

GLB 11519.2 Introducing a Mastercard Fleet Prompt Code

Mastercard is introducing a Mastercard Fleet prompt code to allow customers to identify when the Fleet cards do not require entry of prompted data by the driver.

The current announcement is for informative purposes.

GLB 11592.2 Product Code and BSA Cleanup

Mastercard is lifecycling product codes and member to member (M2M) business service arrangements (BSAs) by continuing to evaluate their relevancy in each market globally.

The current announcement is for informative purposes.

Multiple region release announcements

AP/EUR/LAC/MEA 11242.4 Introducing Mastercard One Credential

Mastercard is introducing Mastercard One Credential, a new offering to provide cardholders control to set payment preferences from multiple payment methods.

The current announcement is for informative purposes. For the availability of these changes, please request further information from your customer account manager.

EUR/MEA 11791.1 Introducing Value Combinations to Support the Emerging Fraud Monitoring Service in Eastern Europe and the Middle/East Africa Region

Mastercard is introducing new value combinations to support the Emerging Fraud Monitoring (EFM) service in Eastern Europe and in the Middle/East Africa Region.

The current announcement is for informative purposes.

Europe region release announcements

EUR 11228.2 Aligning United Kingdom Channel Islands within Business Service Arrangement Hierarchy

Mastercard is aligning the United Kingdom Channel Islands and Territories to the Intra-European Economic Area (EEA) plus United Kingdom and Gibraltar business service arrangement (BSA).

DECTA will support these changes.

EUR 11328.2 Expanding Issuance of Mastercard Installments Card

Mastercard is expanding global consumer credit product code GCP: Mastercard Installments Card Premium for domestic use in the United Kingdom.

DECTA will support these changes.

GLB 8390.2 Revised Standards for Use of the Transaction Link Identifier

Effective with Release 25.Q4, Mastercard is mandating that all acquirers must send the original transaction TLID value in all subsequent messages that are part of the same transaction lifecycle, such as clearing messages, incremental authorizations, reversals, financial completion advices, reversal advices, and exceptions.

DECTA will support current changes. Please refer to the modification description outlined in the SOAP section of the DECTA Acquiring Web Guide.

GLB 11045 Modifying Interregional Interchange Rates

Mastercard is modifying the interchange rates for interregional transactions.

DECTA will support these changes.

GLB 11342 Revised Standards for Acceptor Business Codes

Mastercard is announcing revised Standards regarding acceptor business codes (MCCs).

DECTA will support these changes.

GLB 11398 Introducing Interchange Rates for the Mastercard Wholesale Travel Program Globally and in the U.S. Region

Mastercard is introducing interchange rates for the Mastercard Wholesale Travel Program (MWP) globally and for intraregional transactions in the U.S. region.

DECTA will support these changes.

Announcements outside the MNRX25 release

Acquirers in Europe Will Be Required to Ensure Click to Pay Availability

Effective 18 October 2025, Visa Europe acquirers must ensure that their merchants have the ability to actively offer Click to Pay to cardholders to complete e-commerce transactions.

DECTA is currently in the development process for the current solution. For information regarding the availability of the Click to Pay, please contact your customer account manager.

Bulgaria to Join Euro Area on 01.01.2026

The Council of the European Union has formally approved Bulgaria's accession to the euro area, effective 1 January 2026.

DECTA will support these changes. For further details, please refer to the IPCO changes - Mastercard GLB 12024 and VISA AI15581.

UnionPay International Changes Description

2 Enhancements Arising from Business Requirements

2.1 Launching Virtual Commercial Card Program

UPI plans to launch Virtual Commercial Card (VCC) Program to ensure seamless and secure payments for the global business-to-business industry. Online travel agencies and other companies seeking faster and more convenient payment solutions will be able to transact with suppliers through the UnionPay VCC.

The current change is for informative purposes.

2.2 A New Domestic Pricing Scheme in Fiji

To provide more competitive pricing and foster local card issuance and acquiring business, UPI has introduced a new domestic pricing scheme for Fiji.

The current change is for informative purposes.

2.3 A New Indicator for Sub-merchant Information

To facilitate sub-merchant management, reconciliation and fund settlement for Acquirers and E-commerce platform merchants, UPI plans to enable a new indicator for sub-merchant information in Field 104, Usage EM.

The current change is for informative purposes.

2.4 Supporting the Transaction When Balance Amount Overflows the Length Limit

To avoid the transaction being rejected directly due to the balance amount overflowing the length limit, UPI plans to introduce a new solution for the situation where the converted amount in transaction currency overflows 12 bytes.

The current change is for informative purposes.

3 Enhancements Arising from Technical Requirements

3.1 UnionPay TLS Protocol Connectivity Service

To enhance network connectivity security, UnionPay now offers Transport Layer Security (TLS) protocol connectivity service for members with leased line. UnionPay employs a range of security measures to protect the communications with members, including end-to-end encryption of data in transit between the member and UnionPay.

The current change is for informative purposes.