



CS Spring Minor Release MNRX26 Installation Date

The installation of DECTA CS Spring release is currently scheduled for April 17, 2026, 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 April 2, 2026.

Please be informed that, as part of the release, a freeze period will be in effect from 13.04.2026 to 24.04.2026. 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 12186.10 Switching Release 26.Q2 Announcement Bundle, 17 March 2026
Visa Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. April 2026 and July 2026 VisaNet Business Enhancements Global Technical Letter and Implementation Guide, Effective: 20 November 2025
UnionPay International Releases Documentation	Payment Institution documentation related to changes delivered within semi-annual releases. Implementation Guide for Technical Enhancements, Version 26.1, October 2026

Visa Changes Description

SECTION 1: MULTIREGION MANDATORY CHANGES, TESTING REQUIRED

1.1 Mandate to Support the Digital Commerce Authentication Program for Domestic and Cross-Border Transactions

Visa will mandate support of the Digital Commerce Authentication Program (DCAP) indicator to acquirers and issuers in the Europe and U.S. regions, and certain countries in the AP region.

Effective with the October 2026 release, Visa will mandate support of the Digital Commerce Authentication Program (DCAP) indicator to acquirers and issuers in Canada, CEMEA, and LAC regions, and the remaining countries in the AP region.

DECTA will support these changes.



SECTION 2: MULTIREGION MANDATORY CHANGES, TESTING NOT REQUIRED

2.1 Changes to Merchant Category Codes

Visa will implement changes to support new MCCs.

DECTA will support these 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 2026 business release.

No changes applied as these updates are no longer relevant; DECTA supports Visa Clearing Exchange.

2.3 Visa Clearing Exchange

Effective immediately, Visa Clearing Exchange 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.

DECTA already supports the current changes.

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

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

DECTA will support current changes.

2.5 Mandatory Changes to Visa Resolve Online

Visa will implement mandatory changes to Visa Resolve Online (VROL), Release 26.1.

DECTA will support current changes.

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

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

DECTA will support current changes.

2.7 Changes to Support Visa Flexible Credential Service Transactions

Visa is making changes to the Visa Flexible Credential (VFC) service that will apply to all regions with the exception of Canada, to support cross-border transactions, extend the current



authorization history limitation, add a new reclassification reason code and allow account level processing (ALP) on VFC transactions.

The current changes are for informative purposes

2.8 Support for Visa Installment Credential Credit Products in the U.S

Visa is expanding its existing consumer Visa Installment Credential Credit and Visa Installment Credential Standard Credit products to issuers in the U.S. These products are identified by the combination of the existing Credit account funding source and the existing product ID value of F2 (Visa Installment Credential) and F3 (Visa Installment Credential Standard).

The current changes are for informative purposes

2.9 Introducing the Visa Infinite Plus Credit Product in the Canada Region

Visa will introduce a new consumer Visa Infinite Plus Credit product that will be issued by issuers in Canada. This product will be identified by the combination of the existing Credit account funding source and the new product ID value of I3 (Visa Infinite Plus).

DECTA will support current changes.

2.10 New and Expanded Visa Infinite, Visa Infinite Privilege, and Visa Ultra High Net Worth Products

Visa will introduce the Visa Infinite Privilege Charge and Visa Ultra High Net Worth Charge consumer products to be issued by issuers in the AP, CEMEA, Europe, and LAC regions. These new products will be identified by the combination of the existing Charge account funding source with the product ID value of I1 (Visa Infinite Privilege) or I2 (Visa Ultra High Net Worth).

The current change is for informative purposes.

2.11 Changes to Fleet Card Products in the AP, CEMEA, Europe and LAC Regions

Visa will introduce a new commercial Visa Purchasing with Fleet Charge product that will be issued by issuers in AP, CEMEA, Europe, and LAC regions. This new product will be identified by the combination of the existing Charge account funding source and the existing product ID value of S1 (Visa Purchasing with Fleet).

DECTA will support these changes for acquiring processing.

2.12 New Fraud Type Classifications in Fraud Reporting System

Visa will expand the list of fraud type classification values in Fraud Advice and Activity Reports for account funding transactions (AFTs) and original credit transactions (OCTs).

The current changes are for informative purposes



2.13 Changes to the Fraud Reporting System

Visa will implement changes to the Fraud Reporting System (FRS).

The current changes are for informative purposes.

2.14 Changes to the Digital Commerce Authentication Program to Support Token Passkeys and Account Funding Transactions

Visa will implement changes to enable Digital Commerce Authentication Program (DCAP) for account funding transactions (AFTs) with tokens.

Visa will implement changes to enable DCAP for transactions using token passkeys.

The current changes are for informative purposes.

2.15 New China UnionPay Credit and Debit Product ID

Visa will introduce a new product ID for China UnionPay issued credit and debit cards.

Acquirers in all regions must be aware of the new product ID for China UnionPay issued credit and debit cards.

DECTA will support these changes for acquiring processing.

2.16 Changes to Support PIN Processing for Account Verification Transactions

Visa will implement changes to support PIN verification during the processing of account verification messages.

The current changes are for informative purposes.

2.17 Enablement of the Account Screen Clearing File Function for All Issuers

Visa will enable the Account Screen Clearing File (ASCF) for issuers that do not currently participate.

The current change is for informative purposes.

2.18 Changes to the CVV2 Service

Visa will implement changes to the Card Verification Value 2 (CVV2) data presence indicator values and CVV2 result codes to enhance CVV2 processing in card-not-present (CNP) transactions.

The current changes are for informative purposes.

2.19 New Visa Secured Enhanced Card Credit Product in the U.S

Visa will introduce a new consumer Visa Secured Enhanced Card Credit product that will be issued by issuers in the U.S. region. This product will be identified by the combination of the



existing Credit account funding source and the new product ID value of B1 (Visa Secured Enhanced Card).

DECTA will support these changes.

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

Effective 1000 GMT 30 April 2026 CPD 1 May 2026, Visa will introduce new interregional and AP regional interchange fee programs. These programs will impact selected transactions originating from merchants in New Zealand completed with Visa consumer and commercial, including business, payment credentials.

These changes do not impact DECTA's current processes and require no action.

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. All VCX endpoints must use the April 2026 VCX software version released on 4 March 2026. Additionally, Visa will implement changes in VCX to support a feature to archive the currency rate file.

DECTA will support these changes.

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

Visa will implement new processing rules for certain data in cross-border money transfer and non-money transfer account funding transactions (AFTs) and original credit transactions (OCTs) destined to Australia, New Zealand, and Saudi Arabia.

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

3.3 Changes to Visa Token Service Device Binding for Issuers

Issuer device binding notification advice messages will be updated to include additional device information fields. Visa will implement two message reason codes for use with Visa payment passkey device binding. Visa Token Service issuers in all regions will be required to test device binding messages for Visa payment passkeys.

The current changes are for informative purposes.



[3.4 Changes to Require Token Cryptogram Data in Card-Not-Present Account Verification Transactions](#)

Visa will implement changes to make cryptogram validation required for all card-not-present account verification transactions initiated with a token credential.

DECTA will support these changes.

[3.5 Changes to the Visa Token Service to Support Multi-Device Provisioning](#)

Visa will implement a new processing rule and a new value in an existing field to support token provisioning on multiple devices.

DECTA will support these changes.

[3.6 Changes to Support the Pseudo Account Token Type in the Visa Token Service Basic Issuer Participation](#)

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

[3.7 Changes to Support Token Assurance Method](#)

Visa will implement changes to update the token assurance method (TAM) value for card-onfile and e-commerce enabler token types in certain conditions for Tap to Add Card transactions.

These changes do not impact DECTA's current processes and require no action.

[3.8 Changes to File Maintenance Messages and Batch File Records for the OnBehalf-Of Address Verification Service](#)

Visa will implement changes to the Address Verification Service (AVS) for file maintenance update messages and the Address Verification batch file. In addition, Visa will update the AVS matching logic used to perform address verification on behalf of the issuer, based on cardholder data provisioned by the issuer in the Visa Cardholder Database (CDB).

These changes do not impact DECTA's current processes and require no action.

[3.9 Changes to Clearing and Settlement Advices](#)

Visa will implement changes to add new data elements and new subscription options to the existing TC 33—BASE II Clearing and Settlement Advice.

DECTA will support these changes.

[3.10 Changes to Support Partial Reversals of Card-Not-Present Preauthorization Transactions on Interlink](#)

Visa will implement changes to allow partial reversals of card-not-present preauthorization transactions on Interlink in the U.S. and U.S. territories. This enhancement will be applicable only to non-Visa-branded and proprietary debit and prepaid cards on Interlink.



These changes do not impact DECTA's current processes and require no action.

3.11 Changes to Support Interlink and Plus for Visa Accept

Visa will enable delivery of the business application identifier (BAI) value of VA (Visa Accept) in account funding transactions (AFTs) and original credit transactions (OCTs) destined to issuers that participate in Visa Accept and also receive their AFTs and OCTs on network 0003 or network 0004. The existing Visa Accept processing rules will be applied to these transactions.

These changes do not impact DECTA's current processes and require no action.

3.12 Changes to the TC 33.A Acquirer Capture File

Visa will implement changes to the TC 33.A Acquirer Capture File.

Acquirers that currently receive the TC 33.A Acquirer Capture File must be aware that any files created after 1000 GMT 17 April 2026 will be in the updated TC 33.A Acquirer Capture File format.

These changes do not impact DECTA's current processes and require no action.

3.13 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.

These changes do not impact DECTA's current processes and require no action.

3.14 Changes to the Authorization Gateway Service for American Express POS Transactions

Deleted this article due to no changes to support the processing of American Express transactions through the Authorization Gateway Service.

These changes do not impact DECTA's current processes and require no action.

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

Visa will implement changes to support the processing of Discover and Diners Club International transactions through the Authorization Gateway Service.

These changes do not impact DECTA's current processes and require no action.



SECTION 4: MULTIREGION AVAILABLE CHANGES

4.1 Enhancement to the Visa Token Service for PANs in the Account Screen Authorization File

Visa will implement a new option for Visa Token Service issuers to provision tokens for PANs that are listed in the Account Screen Authorization File (ASAF). Currently, V.I.P. declines provisioning requests when the PAN is listed in the ASAF.

These changes do not impact DECTA's current processes and require no action.

4.2 Changes to Support a New Version of CAVV Data

Visa will implement changes to support a new version of the cardholder authentication verification value (CAVV) data for card-on-file, e-commerce, and application-based e-commerce transactions.

Visa will implement support of CAVV Version 9 data for cryptograms generated by the Visa Secure Directory Server (DS). Support of CAVV Version 9 data for cryptograms generated by the issuers' access control server (ACS) will be announced in the future.

Visa will defer the mandate for issuers to support the new version of the CAVV data to a future date.

The current changes are for informative purposes

4.3 Changes to Visa B2B Payment Controls Processing for Issuers

Visa will implement changes in V.I.P. to support changes to the Visa B2B Payment Controls Service.

These changes do not impact DECTA's current processes and require no action.

4.4 Changes to Support the New TC 33 Report for Digital Commerce Services

Visa will implement a new optional TC 33 Digital Commerce Services report.

The current changes are for informative purposes. For information regarding the availability of the changes, please contact your customer account manager.

4.5 Changes to Support Account Name Inquiry Batch File

Visa will introduce a batch file process that enables issuers to add cardholder names to the Visa Cardholder Database (CDB) using a new file format.

The current change is for informative purposes, contact your Visa representative for further details regarding the availability of these changes



SECTION 5: MULTIREGION ADDITIONAL INFORMATION

5.1 VisaNet Business Enhancements Release Improvements

Starting with the April 2026 VisaNet Business Enhancements release, Visa will deliver key milestones for the April and October releases earlier than in the past. The dates of the actual release install are not changing. This acceleration is designed to provide clients with additional time to review and implement changes and enable the smoother adoption of VisaNet system changes.

These changes do not impact DECTA's current processes and require no action.

5.2 Modernizing the Global Technical Letter Article Template

Effective immediately, Visa will make changes to the template of Global Technical Letter articles to support Generative Artificial Intelligence (AI) initiatives.

The current changes are for informative purposes.

5.3 Changes to Currency Code for Bulgaria

Effective 1 January 2026, Bulgaria will become a member of the eurozone and will convert its domestic currency from the Bulgarian lev (BGN) to the euro (EUR).

DECTA already supports the current changes.

5.4 Requirement to Support Certain Fields in V.I.P. and BASE II

Visa will add new tags in V.I.P. and new fields in BASE II.

DECTA will support these changes.

5.5 Changes to BASE II Maximum File Size Configuration

Effective January 2026, 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.

The current change is for informative purposes.

SECTION 6: VISA ASIA PACIFIC REGION

There are no changes for this section.

SECTION 9: VISA EUROPE REGION

9.1 Mandatory Changes, Testing Required

There are no changes for this subsection.



9.2 Mandatory Changes, Testing Not Required

9.2.1 Enhancement to the Visa Direct Strategic Alliance Fee Program to Include Recycling Payouts

Visa is enhancing the Visa Direct Strategic Alliance fee Program to include fees for recycling payout original credit transactions (OCTs).

These changes do not impact DECTA's current processes and require no action.

9.2.2 New Europe Regional Interchange Fees for Visa and V Pay Transactions in Switzerland

Visa will introduce two new Europe regional interchange fee programs for Visa Consumer and V Pay transactions originating from merchants in Switzerland on credentials issued from the European Economic Area (EEA).

DECTA will support these changes.

9.3 Mandatory Changes by Service Participation

There are no changes for this subsection.

9.4 Available Changes

9.4.1 Introduction of the Global Duplicate Transaction Identification and Detection Service in Europe

Visa will expand the Global Duplicate Transaction Identification and Detection (GDTID) service into the Europe region to help reduce cardholder impact and support faster resolution of duplicate incidents.

The current changes are for informative purposes.

9.5 Additional Information

There are no changes for this subsection.

Mastercard Changes Description

Global region release announcements

GLB 8701.4 Enhancing Mastercard Transaction Link Identifier

Mastercard is enhancing Mastercard Transaction Link Identifier (TLID) by introducing subelements and subfields to support multi-use transaction identification data and providing information on updated TLID usage.

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



Mastercard change updates will take effect on 2 June 2026. Details regarding the specific maintenance window will be shared in a separate notification.

[GLB 11496.5 Introducing Authorization and Clearing Controls for In Control](#)

Mastercard is introducing authorization and clearing controls for cards enrolled in Mastercard In Control™.

Mastercard is enhancing the Mastercard Send transaction data elements available to capture information about available participants involved in a transaction.

These changes do not impact DECTA's current processes and require no action.

[GLB 11737.2 Enhancing Participant Data for Mastercard Send Transactions](#)

Mastercard is enhancing the Mastercard Send transaction data elements available to capture information about available participants involved in a transaction.

DECTA will support these changes.

Mastercard updates will take effect on 2 June 2026. Details regarding the specific maintenance window will be shared in a separate notification.

[GLB 11738.2 Introducing Age Verification Capability](#)

Mastercard is introducing a near real-time age verification capability to help enable merchants to request whether a cardholder meets one or more age thresholds.

The current changes are for informative purposes. For more detailed information about DECTA support options, please reach out to your customer account manager.

[GLB 12150.2 Enhancing CIT and MIT Indicators for the Original Transaction Information Field](#)

Mastercard is enhancing the Original Transaction Information field to include the acquirer-submitted Cardholder-initiated Transaction (CIT) and Merchant-initiated Transaction (MIT) indicators when Mastercard adjusts the value within rejected Dual Message Clearing System messages.

The current changes are for informative purposes.

[GLB 12161.2 Enhancing Mastercard Fleet Program Spend Control Capability](#)

Mastercard is enhancing the Mastercard Fleet Card program to further align with industry standards and best practices.

These changes do not impact DECTA's current processes and require no action.

[GLB 12192.2 Enhancing Indicators for Purchases of Cryptocurrencies](#)

Mastercard is enhancing indicators to distinguish between purchases of cryptocurrencies.



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

[GLB 12203.2 Supporting United States Dollars as Primary Currency in Somalia](#)

Mastercard is supporting the U.S. dollar as the primary transaction currency in Somalia.

These changes do not impact DECTA's current processes and require no action.

[GLB 12204.2 Enhancing Mastercard Agent Pay Program](#)

Mastercard is enhancing the Mastercard Agent Pay program to provide additional visibility into the agent commerce aspects of a transaction by adding new values to existing fields.

These changes do not impact DECTA's current processes and require no action.

[GLB 12213.2 Extending Mastercard Flex Program Acceptance Globally](#)

Mastercard is extending acceptance of the Mastercard Flex Program to acquirers globally.

These changes do not impact DECTA's current processes and require no action.

[GLB 12216.2 Introducing Unified Universal File Specification to Support PIN Validation Service](#)

Mastercard is introducing Unified Universal File Specification (UUFS), an optimized file specification, to support PIN verification value (PVV) attributes for issuers who opted into the PIN Validation service.

These changes do not impact DECTA's current processes and require no action.

[GLB 12220.3 Validating Acquiring and Forwarding Institution ID Codes](#)

Mastercard is enhancing its processing to validate the acquiring and forwarding institution ID codes submitted in authorization messages.

DECTA already supports the current changes.

[GLB 12242.2 Introducing Enhanced Acceptor and Digital Receipts Data](#)

Mastercard is introducing data fields to provide enhanced acceptor details and SKU level digital receipts in Dual Message Clearing System messages in markets where Mastercard switches transactions.

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

[GLB 12243.3 Introducing a Consumer Prepaid Product Code](#)

Mastercard is introducing a consumer prepaid product code for issuance in select regions with global acceptance.



DECTA will support current changes.

[GLB 12249.2 Enhancing Authorization Processing to Support VisaNet Specifications](#)

Mastercard is enhancing authorization processing to support maximum processing date and to comply with VisaNet specifications.

These changes do not impact DECTA's current processes and require no action.

[GLB 12251.3 Introducing Crypto Card Identifiers](#)

Mastercard is introducing identifiers of crypto card transactions and account ranges.

DECTA will support current changes.

[GLB 12252.2 Enhancing Contactless Transit Transactions Processing](#)

Mastercard is enhancing the identification of certain card account ranges that were not intended for contactless transit transactions, so that they can be identified as ineligible and blocked.

DECTA will support current changes.

[GLB 12253.2 Expanding X-Code Processing to Support MDES Tokenized Transactions](#)

Mastercard is expanding X-Code Processing to support Mastercard Digital Enablement Service (MDES) tokenized transactions.

DECTA will support these changes.

[GLB 12254.2 Enhancing Identification of Partner Service Providers](#)

Mastercard is enhancing the identification of partner service providers in transaction messages.

DECTA will support these changes.

[GLB 12255.2 Expanding Mastercard Pay & Split in the Middle East/Africa Region](#)

Mastercard is expanding Mastercard Pay & Split product code for issuance in select countries in the Middle East/Africa region with global acceptance.

DECTA will support these changes.

[GLB 12261.2 Enhancing Clear On Behalf](#)

Mastercard is enhancing Clear On Behalf (COB) by introducing data fields.

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



[GLB 12286.2 Enhancing Account Level Management for Payment and Refund Transaction Processing](#)

Mastercard is enhancing Account Level Management (ALM) to include the processing of payment transactions globally and refund transactions in the U.S. region.

These changes do not impact DECTA's current processes and require no action.

[GLB 12303.5 26.Q2 IPM Mastercard Parameter Extract Table Updates](#)

This announcement describes the updates to the Integrated Product Message (IPM) Mastercard Parameter Extract (MPE) tables that will occur with Release 26.Q2.

DECTA will support these changes.

[GLB 12489.4 Supporting Interchange Compliance in New Zealand](#)

Mastercard is supporting interchange compliance in New Zealand.

These changes do not impact DECTA's current processes and require no action.

[GLB 12504.4 Enhancing Mastercard Pay by Account Program](#)

Mastercard is enhancing the Mastercard Pay by Account Program by introducing Mastercard Credit and Debit consumer product codes, and modifying and extending existing product codes for select interchange programs.

These changes do not impact DECTA's current processes and require no action.

[GLB 12516.3 Introducing Transaction Type Identifier for Specialty Merchants](#)

Mastercard is introducing a Transaction Type Identifier (TTI) value to identify transactions with Mastercard Specialty Merchant Registration Program participants as defined in Chapter 9 of the Security Rules and Procedures.

DECTA will support these changes.

[GLB 12925.1 Enhancing the IPM to XML Utility](#)

Mastercard is enhancing the output of the IPM to XML Conversion Utility to support additional data.

The current announcement is for informative purposes.

[Europe region release announcements](#)

[EUR 12155.2 Expanding Issuance of Consumer Debit Product Codes in the Europe Region](#)

Mastercard is expanding the issuance of consumer debit product codes for intracountry and intercountry use in select countries in the Europe region.



DECTA will support these changes.

[GLB 12379.3 Switching Release 26.Q2 Related Bulletins](#)

GLB 12109.1 Introducing Interchange Rates for the Mastercard Flex Program for Global Acceptance

Mastercard is extending acceptance of the Mastercard Flex Program to acquirers in additional countries.

DECTA will support these changes.

[GLB 12129.1 Revised Standards –Acceptor Business Codes \(MCCs\)](#)

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

DECTA will support these changes.

[GLB 12289.2 Modifying Interchange Rate for Selected Acceptor Business Codes for inbound transactions in Japan](#)

Mastercard is modifying the interchange rates for Cross-Border Inbound transactions to Japan for two years, which will apply to selected travel-related acceptor business codes (MCCs).

These changes do not impact DECTA's current processes and require no action.

[GLB 12542.2 Real-Time Clearing Message Specifications Mastercard Transaction Stream 26.Q2](#)

[GLB 12543.2 Real-Time Clearing Message Specifications Global 26.Q2](#)

Mastercard is outlining the changes to the Real-Time Clearing message specifications that will be effective with the 26.Q2 release for acquirers globally.

For information regarding the availability of the announcement, please contact your customer account manager.

Announcements outside the MNRX26 release

[EUR 10397.1 Revised Standards for Standardizing EMV Tokenization Across Electronic Commerce in the Europe Region](#)

Effective 1 April 2026, all acquirers, as well as all of their service providers, including merchant payment gateways, third party processors, located in the Europe region must:

- Enable guest checkout according to the EMV Click to Pay technical industry standards.
- Make available and proactively offer to their merchants Click to Pay, enabling consumers to be enrolled onto Click to Pay at the merchant checkout, giving consumers the possibility to finalize the payment through the Click to Pay standards.



A similar Visa requirement is already in effect from 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 supports processing for customers with their own custom Click to Pay solution. DECTA's native Click to Pay solution is currently under development. Please contact your Account Manager for further details on its upcoming availability.

UnionPay International Changes Description

2 Enhancements Arising from Business Requirements

2.1 Updating on Pricing Identification Logic for E-commerce Transactions

UPI has adjusted the pricing identification logic for domestic transactions and cross-border E-Commerce Transactions (including intra-regional transactions).

These changes do not impact DECTA's current processes and require no action.

2.2 Supporting Zero-amount Card Eligibility Verification

In order to increase the success rate and efficiency of card adding for digital wallets, UPI will support zero-amount purchase, authorization and pre-authorization transactions for card eligibility verification. Currently, the range is limited to inbound transaction(s) of cards issued outside the Chinese mainland.

Zero-amount card eligibility verification is not available to acquirers outside of Chinese mainland.

DECTA will support these changes for issuing.

2.3 Supporting Reauthorizations for 3DS Authentication

To support the multiple authorization needs of the Acquirer in split shipment payments, UPI has supported Reauthorization for 3DS authentication. The Acquirer may submit up to five authorization requests linked to the one approved authentication request to the Issuer, with each authorization request carrying an amount corresponding to the value for a part(s) of the goods or service items within the order. When the Cardholder places an order, the Acquirer initiates a 3DS authentication request to the Issuer with the full order amount.

These changes do not impact DECTA's current processes and require no action.

2.4 Introducing a New Indicator for UnionPay APP

UnionPay App allows users to enjoy secure and easy payment services, by joining up banking resources with the extensive UnionPay network, supporting a broader range of use cases, and building more open and comprehensive service platforms. To label UnionPay APP transactions, UPI plans to enable a new indicator.

These changes do not impact DECTA's current processes and require no action.



2.5 Adopting Euro in Bulgaria

UPI will validate the adoption of Euro for Acquirers and Third-party Service Providers (TPSP) to conduct the Bulgarian Lev transactions. Starting 0:00 on January 1, 2026 (local Bulgaria Time, GMT+3), all Acquirers and TPSPs processing Bulgarian Lev transactions shall submit original transactions in Euro (EUR/978), instead of the Bulgarian Lev (BGN/975).

DECTA already supports the current changes.