AN 3984—20.Q2 Switching Release—Deferral

Type:
Switching Release Announcement

Audience:
Acquirer
Issuer
Processor

Region:
Global

Brand:
Mastercard®
Debit Mastercard®
Maestro®
Cirrus®

Release:
20.Q2

Action Indicator:
Network Mandate

System:
Authorization
Clearing
Single Message System
Mastercom Claims Manager
Account Level Management
Installments

Published:
26 March 2020

Effective:
26 March 2020

Executive Overview

During these unprecedented times, Mastercard has continually monitored the global landscape to understand the current and potential impacts to our customers' day-to-day operations, especially core system processing and resiliency requirements.

Being mindful of the unique circumstances of coronavirus disease 2019 (COVID-19), we recognize the importance of minimizing operational impact and complexity for our customers at this time. As such, Mastercard will defer the 20.Q2 switching release in its totality until 17 July 2020. **Mastercard will defer the 20.Q2 switching release for 90 days, moving implementation from 17 April 2020 to 17 July 2020.**

This is a decision that was not taken lightly. Given the extraordinary circumstances, it is the right action to honor our commitment to our customers, partners, and consumers.

Effective Date Details

For details regarding the effective dates for the 20.Q2 switching release, refer to Appendix 1 and Appendix 2.

What Mastercard is Doing

The scope of the 20.Q2 switching release in totality will be deferred. No incremental scope will be added to the deferred release, and there will be no separate 20.Q3 switching release.

All published 20.Q2 switching release announcements in "AN 2900—20.Q2 Switching Release Announcements—Bundled Snapshot" are deferred. Refer to **Appendix 1** for a complete listing.

In addition, Mastercard will defer eleven 20.Q2 switching release-related operations bulletins from 17 April 2020 to 17 July 2020. Refer to **Appendix 2** for a complete listing.

At this time, all other previously announced operations bulletins will continue as scheduled. Mastercard will continue with the 20.Q4 release as scheduled on 16 October 2020.

Dispute Resolution Processes

Today, our dispute resolution processes and rules continue as normal. We are closely monitoring the situation and reviewing the COVID-19 impact to the ecosystem. We continue to encourage chargeback best practices, allowing both issuers and acquirers to resolve disputes flexibly and amicably with minimal impact on cardholders or merchants. Refer to the *Dispute Resolution Management During COVID-19* attachment for best practices that reinforce how to approach specific scenarios.

Eliminating unnecessary chargebacks and related dispute processing expenses will make life easier for all. Mastercard has delivered simple, effective dispute resolution services and tools that rely on better transparency and intelligence between all stakeholders, including pre-dispute intelligence sharing solutions like those available via Mastercom and Ethoca's global network. This complements our daily, rigorous monitoring activities to ensure best practices. In the coming days, we will have more to share on efforts that are being finalized to address immediate challenges in merchant categories, including travel and entertainment.

It is equally critical that we as an industry step up our efforts to mitigate fraud and deceptive activity, especially during this time. Mastercard is working proactively to identify potential COVID-related scams and investigating these matters to protect our customers and consumers. To that end, we are actively reviewing merchant categories at greater risk of elevated chargebacks directly related to COVID-19, such as airlines and travel agencies. As a result, we will temporarily suspend excessive chargeback assessments for these merchants. Additionally, we will work with acquirers and merchants across other categories to exercise discretion and flexibility for those who may be impacted by COVID-19.

A series of webinars specifically focused on chargeback best practices and new developments will begin in the coming days. Mastercard will provide additional details in a separate communication.

20.Q2 Switching Release Deferral Webinars

Mastercard is dedicated to helping customers during this extraordinary time and is here to help. To address questions about the deferral of the 20.Q2 switching release, Mastercard will host customer calls accommodating regions and time zones as follows.

Customer Region	Calendar Day	Calendar Date	St. Louis, Missouri, USA Time	Conference Call Information
Europe and Middle East/Africa	Tuesday	31 March 2020	08:00	https://ems8.intellor.com?do=register&t=1&p=823480
North America and Latin America and the Caribbean	Wednesday	1 April 2020	12:00	https://ems8.intellor.com?do=register&t=1&p=823481
Asia/Pacific	Thursday	2 April 2020	20:00	https://ems8.intellor.com?do=register&t=1&p=823482

NOTE: In order to allow all customers to participate, please register for the webinar scheduled for your specific region. Customers are encouraged to limit to three participants per organization.

Version History

Date	Description of Change
26 March 2020	Initial Publication Date

Appendix 1

The deferred 20.Q2 switching release announcements are as follows with their new effective dates.

Announcement Number and Title	Original Effective Date	New Effective Date
AN 2626—Setting Currency Conversion Rates at the Time of Authorization	9 June 2020	11 August 2020
AN 2911—Introducing Account Level Management Canada Consumer Product Monitoring Service in the Canada Region	1 May 2020	1 August 2020
AN 2912—Enhancements to Interregional Interchange Programs	1 May 2020	1 August 2020
AN 2913—Enhancements to Canada Interchange and Account Level Management Consumer Product Monitoring	1 May 2020	1 August 2020
AN 2914—Introducing a New Version of the Universal Specification for the Canada Region	19 April 2020	17 July 2020
AN 2916—Enhancements to Intracountry Interchange Programs in the Canada Region	1 May 2020	1 August 2020
AN 2922—Updates to the Accountholder Authentication Values (AAV)	9 June 2020	11 August 2020
AN 2923—Enhancements to Identify Mastercard Cross-Border Merchant-Presented QR Payment Transactions	17 April 2020	17 July 2020
AN 2924—New Intracountry Interchange Rate Structure for MoneySend and Funding Transactions in Brazil	17 April 2020	17 July 2020
AN 2925—Revised Intracountry Interchange Programs in Chile	17 April 2020	17 July 2020
AN 2927—New Mastercard Intracountry Interchange Programs in Peru	17 April 2020	17 July 2020
AN 2929—Introduction of Cardholder Currency Indicator for Point-of-Interaction Currency Conversion	17 April 2020	17 July 2020

Announcement Number and Title	Original Effective Date	New Effective Date
AN 2931—Digital Wallet Interchange Identifier	17 April 2020	17 July 2020
AN 2932—Prepaid Card Load Interchange Rate Designator for Domestic EEA and Intra-EEA Transactions Enhancement	17 April 2020	17 July 2020
AN 2933—Clearing Optimizer Enhancements	17 April 2020	17 July 2020
AN 2934—Introducing New Consumer Debit Product Code in the U.S. Region	17 April 2020	17 July 2020
AN 2939—Expanded Use of Existing Consumer Debit Product Code ACS	17 April 2020	17 July 2020
AN 2940—New Non-Reloadable Indicator Value	17 April 2020	17 July 2020
AN 2941—Digital Remote Commerce Enhancements	9 June 2020	11 August 2020
AN 2942—New Private Data Subelement for Mexico Domestic Documentation Exchange	17 April 2020	17 July 2020
AN 2943—Introduction of New Mastercard Enterprise Solution Wholesale Travel Program Product Codes	17 April 2020	17 July 2020
AN 2945—Life Cycling of Commercial Products for IRDs 24 and 79 in EEA Countries	17 April 2020	17 July 2020
AN 2946—Announcing New Product Codes for Consumer Credit and Debit in the Middle East and Africa Region	17 April 2020	17 July 2020
AN 2947—Announcing New Commercial Credit Business to Business Product Codes and Interchange Program in the U.S. Region	17 April 2020	17 July 2020
AN 2948—Modification to Currency Conversion for First Presentment Reversals	17 April 2020	17 July 2020
AN 2949—20.Q2 IPM Member Parameter Extract Table Update Summary	17 April 2020	17 July 2020

Announcement Number and Title	Original Effective Date	New Effective Date
AN 3363—Mandatory Use of Digital Payment Data Field for Remote Commerce Transactions with Cryptograms	9 June 2020	11 August 2020
AN 3379—PAN List Configuration Enhancement for Mastercard Installment Payment Service	17 April 2020	17 July 2020
AN 3380—Enablement of Short Message Service (SMS) Notification for the Mastercard Installment Payment Service	17 April 2020	17 July 2020
AN 3490—Introduction of Support For Pay By Account	17 April 2020	17 July 2020
AN 3497—Enabling ATM Transactions for Product Codes MPE and MSP in the Europe Region	17 April 2020	17 July 2020
AN 3831—Mastercard Parameter Simplification for Commercial Refund Transactions in the Europe Region	17 April 2020	17 July 2020
AN 2635—Support of 8-Digit BIN Standard and Account Range Specifications—Reminder and Testing Update	Release 22.Q2	Release 22.Q2
AN 2638—Digital Secure Remote Payment Liability Rules Change	Previously removed from the release package	Previously removed from the release package
AN 2919—Transaction Integrity Class for Interchange Rates in the U.S. Region	Previously removed from the release package	Previously removed from the release package
AN 2921—Dual and Single Message Authorization Best Practices and Data Element 39 Response Codes	17 December 2019	17 December 2019
AN 3452—Revised Standards for Global Support of Partial Approval and Balance Response	20 October 2020	20 October 2020

Appendix 2

The deferred 20.Q2 switching release-related operations bulletins are as follows.

Announcement Number and Title	Original Effective Date	New Effective Date

AN 3327—Changes and Enhancements to Mastercom to Accommodate Chargeback Rule Changes	17 April 2020	17 July 2020
AN 3467—2020-2021 U.S. Region Interchange Programs and Rates	17 April 2020	17 July 2020
AN 1430—Revised Standards—Refund Transactions	17 April 2020	17 July 2020
AN 1674—Dispute Resolution Initiative—Revised Dispute Processing and Chargeback Rules	17 April 2020	17 July 2020
AN 2989—Revised Standards—Card Acceptor Business Codes (MCCs)	17 April 2020	17 July 2020
AN 3257—Revised Standards—Elimination of Chargeback Transaction Batching	17 April 2020	17 July 2020
AN 3405—Revised Standards—Online Gambling Transactions	17 April 2020	17 July 2020
AN 2917—New and Revised Intracountry Interchange Programs in the Canada Region	1 May 2020	1 August 2020
AN 3436—Adjustments to Puerto Rico Intracountry Interchange Rates for Purchase Transactions	1 May 2020	1 August 2020
AN 3861—New Peru Intracountry Interchange for Mastercard Send	17 April 2020	17 July 2020
AN 3863—New Brazil Intracountry Interchange for Mastercard Send in Dual Message	17 April 2020	17 July 2020

Questions

Customers with questions about the information in this announcement should contact the Global Customer Service team using the contact information provided on the Technical Resource Center home page.