

2020 Network Releases Delayed

As the world adapts to these challenging and unprecedented times in the face of COVID-19, the card brands have made decisions to delay plans for their April releases to minimize any potential impact.

Visa

- The Visa Business Enhancement Release scheduled for April 17, 2020 previously delayed until July 18, 2020 will now be **further delayed to April 17, 2021**.
 - All interchange and network fee changes originally included in the April 2020 release will now be effective April 2021 with one exception:
 - The changes to supermarket rates will proceed as planned in July 2020.
- The Visa Business Enhancement Release scheduled for October 17, 2020 will now be delayed until **April 17, 2021**.
 - All interchange and network fee changes originally included in the October 2020 release will now be effective April 2021.
 - This change includes delaying the EMV liability shift (including Interlink PIN Debit transactions) for Automated Fuel Dispenser merchants to April 2021.

Mastercard

- The Mastercard release scheduled for April 17, 2020, previously delayed until July 17, 2020, will now be **further delayed to April 17, 2021**.
 - This change includes delaying the EMV liability shift (including Maestro PIN Debit transactions) for Automated Fuel Dispenser merchants to April 2021.

Discover (Acquired Merchants Only)

- Discover is further postponing the effective date of their April 2020 Release from **July 17, 2020 to April 16, 2021** with two exceptions:
 - The New Micro Ticket Interchange Program will be introduced in July
 - The rates decrease for the Ecommerce Secured Interchange program will be effective in July
- Discover is delaying the EMV liability shift (including Pulse PIN Debit transactions) for Automated Fuel Dispenser merchants to April 2021

American Express (Opt Blue Merchants Only)

- American Express has officially announced the postponement of the Assessment Fee and Inbound Fee changes. The new effective date will be **October 16, 2020**
- American Express implemented the following changes in April 2020:
 - Introduction of micro-pricing for Restaurants and Services and Professional Services
 - Re-assignment of Religious Organizations (MCC 8661) from the 'Other' to 'Emerging Markets' Industries
- American Express is delaying the EMV liability shift for Automated Fuel Dispenser merchants to April 2021

Voyager

- Voyager is delaying the EMV liability shift for Automated Fuel Dispenser merchants to April 2021