

Visa & Mastercard requirements



Visa requirements

Visa Issuer Requirement to Support Subscription Management

To further drive digitization of the cardholder experience, issuers in certain Europe markets will be **required to support subscription management functions effective 18 April 2026**.

By providing cardholders with greater control and oversight over their subscriptions, subscription management tools can help to build trust and drive card preference. They can also benefit issuers by helping to reduce the number of disputes and decrease operational costs associated with call center activity.

The Visa Rules will be updated to require issuers to support subscription management by providing their cardholders with the means **to identify and cancel recurring transactions through the issuer's mobile banking application or website** (excluding telephone).

This change will be effective 18 April 2026 and affects the following countries: Belgium, Croatia, Czech Republic, France, Hungary, Italy, Luxembourg, Poland, Republic of Ireland, Romania, Slovakia, Slovenia and the United Kingdom.

Mandatory requirements



1. The identification of the following transaction types, either as part of the transaction overview or through a dedicated menu:

- ➔ Recurring
- ➔ Installment
- ➔ Unscheduled credential-on-file transactions

2. The ability to temporarily control unwanted payments being debited from a cardholder's account:

- ➔ By placing a stop order against a specific transaction and a specific merchant
- ➔ By removing the stop order against a specific transaction and a specific merchant



Own Recurring Payments. Own Primary Bank status.

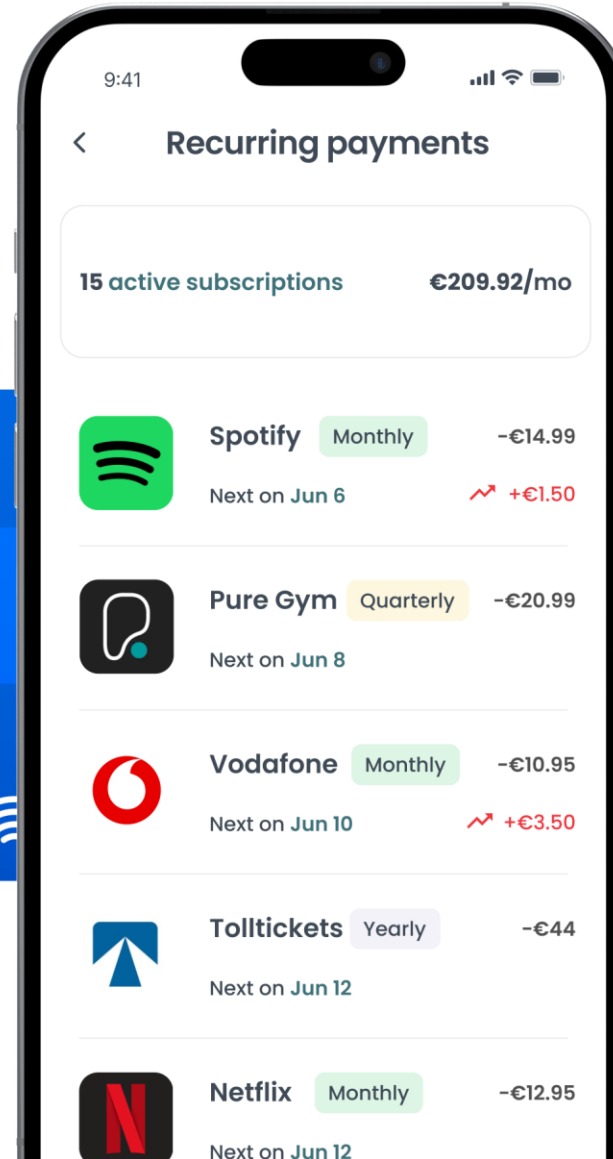
Make recurring payments transparent, manageable, and predictive.

Unclear recurring charges drive avoidable disputes and unnecessary contact center volume.

Tapix closes this control gap by converting fragmented transaction strings into structured subscription intelligence before confusion reaches your support team.

Business outcomes

- ✓ Secure Primary Account Status
- ✓ Grow Revenue and Liquidity
- ✓ Build Trust and Financial Confidence
- ✓ Unlock Monetisation and Intelligence



We provide 

merchant name

merchant logo

category

next billing date

next billing amount

payment frequency

automatic charging

constant amount

Visa Requirement to Provide Enhanced Merchant Data to Cardholders

Effective 23 January 2027, Visa issuers in impacted Europe countries must make enhanced merchant data available to their cardholders via digital banking channels to simplify transaction reconciliation efforts.

By improving the visibility of detailed merchant information via digital banking channels, Visa aims to help cardholders benefit from greater clarity and awareness of their spending while also reducing the likelihood of friendly fraud and disputes.

This must include the trading-as (T/A) or **doing-business-as (DBA) name of the merchant**, the **merchant's street address** (for card-present [CP] transactions only), the **merchant's primary telephone number** (as applicable) and **merchant's website** (as applicable).

Excluded countries: Andorra, Austria, Bear Island, Channel Islands, Cyprus, Estonia, Faroe Islands, Gibraltar, Greenland, Iceland, Isle of Man, Israel, Latvia, Liechtenstein, Lithuania, Malta, Monaco, San Marino, Türkiye and Vatican City

Mandatory requirements



- ➔ Doing-business-as merchant name
- ➔ Merchant address
- ➔ Phone number
- ➔ Website

**Applies to both card-present and card-not-present transactions*



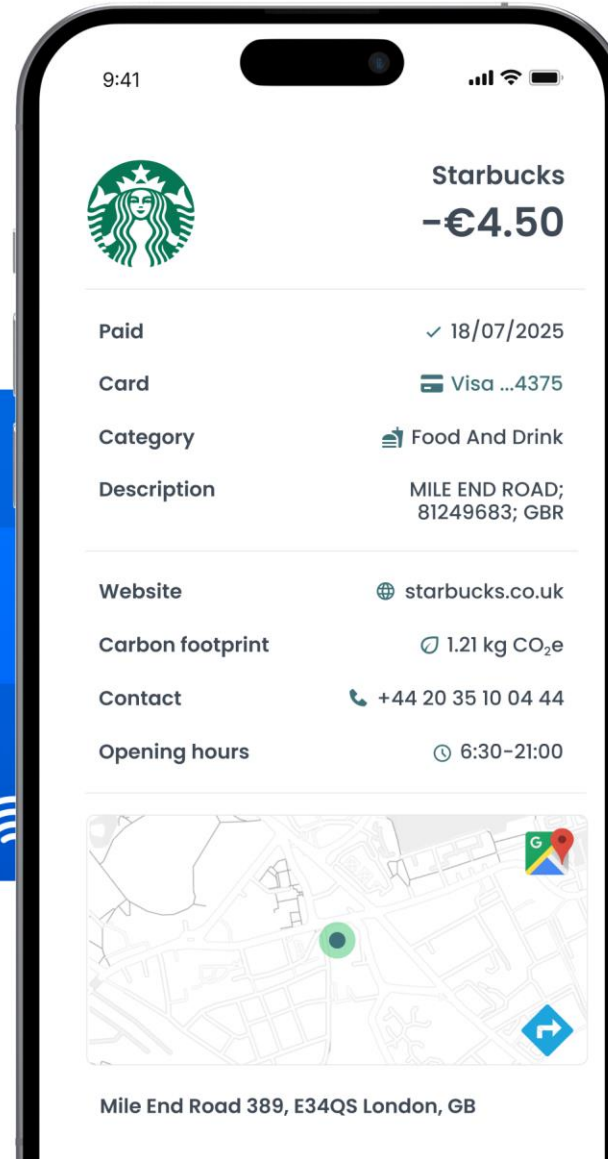
Visa-Ready Clarity After Every Purchase

Are your customers still confused by unclear merchant names and costing you trust and dispute volume?

Tapix data empowers banks, fintechs and card issuers to comply with **Visa's Enhanced Merchant Data requirement** while elevating the cardholder experience with ultimate transaction understanding.

Business outcomes

- ✓ Name of the merchant
- ✓ Business address
- ✓ Contact details (telephone and website)
- ✓ Logo



We provide 

merchant name **VISA**

merchant logo

category

gps location **VISA**

url address **VISA**

phone number **VISA**

subscription tag

payment gateways

google place id

co₂ footprint

*Mandatory requirement > **VISA**

Mastercard requirements

Enhanced payment data with Mastercard AN4569 rules

Effective 14 October 2023, Mastercard card issuers in impacted countries must provide to a Cardholder enhanced Merchant data, when available, to help them recognise a transaction when it is queried by the Cardholder

The Issuer must provide the enhanced Merchant data via the Issuer's banking application, mobile wallet, Internet banking interface, or other digital means that provides at least equivalent ease and accessibility for the Cardholder.

Such enhanced Merchant data includes, when available, without limitation, the **Merchant's public facing or 'doing business as' name, location, contact details and logo**.

Impacted countries: Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Ukraine, United Kingdom or Vatican City

Mandatory requirements



- ➔ Name of the merchant
- ➔ Business address
- ➔ Contact details (telephone and website)
- ➔ Logo



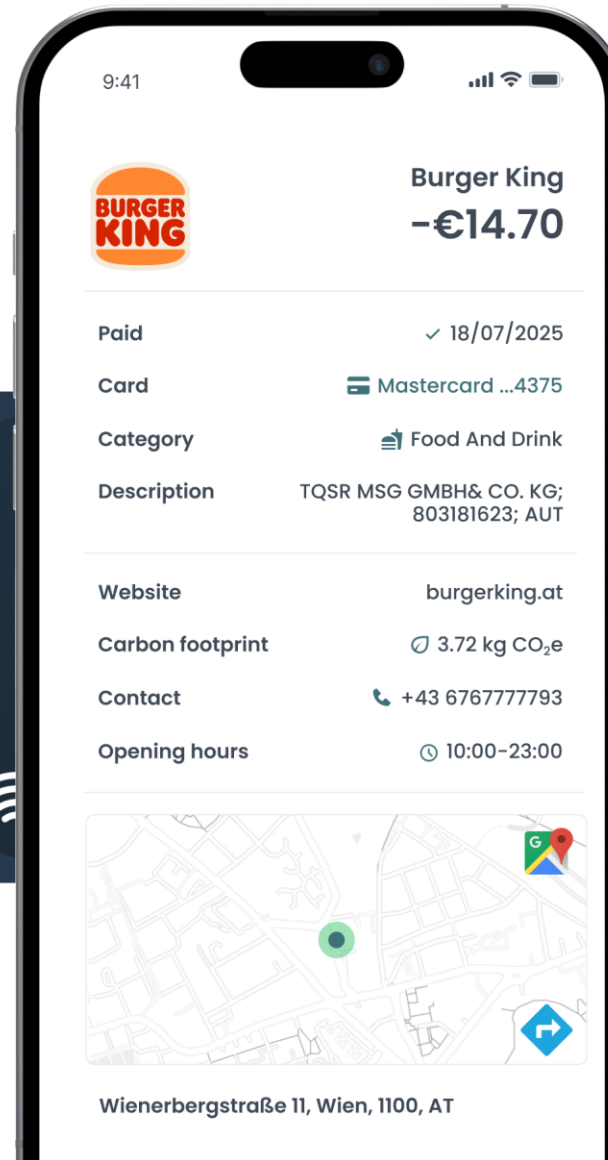
Go beyond the Mastercard mandate

Are unclear merchant names still driving confusion, calls, and chargebacks?

With Tapix, banks, fintechs, and card issuers are fully equipped to **comply with Mastercard AN 4569** while giving cardholders complete clarity and confidence in every purchase.

Business outcomes

- ✓ Fewer enquiries & dispute calls
- ✓ Lower chargebacks
- ✓ Higher NPS
- ✓ Post-purchase experience that rivals the best



We provide

merchant name 

merchant logo 

category

gps location 

url address 

phone number 

subscription tag

payment gateways

google place id

co₂ footprint

*Mandatory requirement > 

Tapix enables banks, fintechs and card issuers to comply with scheme requirements **while transforming compliance into a digital experience customers love and trust.**

Talk with our Team



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