



GLB 11498.2 Switching Release Milestones by Quarter 2026

Type:

Switching Release Announcement

Audience:

Acquirer
Issuer
Processor
Network Enablement Partner

Region:

Global

Brand:

Mastercard®
Debit Mastercard
Maestro®
Cirrus®

Release:

26.Q1
26.Q2
26.Q3
26.Q4

Action indicator:

Informational: Acquirer, Issuer

Published:

17 June 2025

Executive overview

Mastercard is announcing the customer milestones for Release 26.Q1 through Release 26.Q4.

2026 milestone dates by quarter

The following 2026 key milestone dates are listed by quarter.

2026 milestone dates by quarter

Milestone	26.Q1	26.Q2	26.Q3	26.Q4	
Customer announcement published	First publication: 15 July 2025	First publication: 21 October 2025	First publication: 20 January 2026	First publication: 21 April 2026	
Second publication	Second publication: 16 September 2025	Second publication: 16 December 2025	Second publication: 17 March 2026	Second publication: 16 June 2026	
Final publication	Final publication: 21 October 2025	Final publication: 20 January 2026	Final publication: 21 April 2026	Final publication: 21 July 2026	
Customer Tech Conferences	U.S. Europe Middle East/ Africa	September 2025	November 2025	March 2026	May 2026
Virtual office hours	October 2025	January 2026	April 2026	July 2026	
Customer Test Cases Available	23 September 2025	16 December 2025	24 March 2026	23 June 2026	
Mastercard Simulators Updated	25 September 2025	18 December 2025	26 March 2026	25 June 2026	

Milestone	26.Q1	26.Q2	26.Q3	26.Q4
Mastercard Test Facility (MTF) Unavailable	11 November 2025 to 18 November 2025	17 February 2026 to 24 February 2026	2 June 2026	25 August 2026
First Clearing Optimizer Software Global Rollout (T065, T066, TF66)	N/A	24 February 2026	N/A	1 September 2026
First IPM MPE (T168)	N/A	24 February 2026	N/A	1 September 2026
Mastercard Test Facility (MTF) Available	19 November 2025 to 23 January 2026	25 February 2026 to 17 April 2026	10 June 2026 to 24 July 2026	2 September 2026 to 23 October 2026
Dual Message Clearing System: First community run	25 November 2025	3 March 2026	16 June 2026	8 September 2026
Dual Message Clearing System: Second community run	2 December 2025	10 March 2026	23 June 2026	15 September 2026
Second Clearing Optimizer Software Global Rollout (T065, T066, TF66)	N/A	12 March 2026	N/A	17 September 2026
Second IPM MPE (T168)	N/A	12 March 2026	N/A	17 September 2026
Dual Message Clearing System: Third community run	N/A	17 March 2026	N/A	22 September 2026
Freeze dates in Support of Release Implementation: Dual Message Authorization, Dual Message Clearing, Single Message Systems	22 January 2026 to 23 January 2026	14 April 2026 to 2026	23 July 2026 to 24 July 2026	20 October 2026 to 23 October 2026

Milestone	26.Q1	26.Q2	26.Q3	26.Q4
Freeze Dates in Support of Release Implementation: Settlement	N/A	14 April 2026 to 20 April 2026	N/A	20 October 2026 to 26 October 2026
Delivery of IPM MPE Full File (T068) replacement to Support Release Implementation	N/A	Asia/ Pacific, Europe, and Middle East/ Africa regions: 16 April, 22:00 CST U.S., Canada, and Latin America and the Caribbean regions: 17 April, 04:00 CST	N/A	Asia/ Pacific, Europe, and Middle East/ Africa regions: 22 October, 22:00 CST U.S., Canada, and Latin America and the Caribbean regions: 23 October, 04:00 CST
Dual Message Authorization, Dual Message Clearing, and Single Message Systems Release Implementation	23 January 2026	17 April 2026	24 July 2026	23 October 2026
Implementation Freeze Dates in Support of MIP Global Roll	N/A	1 June 2026 to 2 June 2026	N/A	9 November 2026 to 10 November 2026
Authorization Release Implementation (End of MIP Global Roll)	24 February 2026	2 June 2026	25 August 2026	10 November 2026

NOTE: Details for the Customer Technical Conference will be provided separately.

Release milestones additional details

Release announcements will be available to customers approximately 180 days before the release effective date.

Important notes

- There are no IPM MPE Full File replacement files (T168 [Test] and T068 [Production]) distributed within Release Q1 and Release Q3. All changes for Release Q1 and Release Q3 are included in the IPM MPE Daily update files T167 (Test) and T067 (Production) and will align to the Mastercard Test Facility (MTF) and Production release dates.
- Mastercard-generated Clearing files may be delayed on the implementation date.
- Dual Message Authorization System release enhancements always phase in gradually on the effective date. Because it takes time to roll out the changes to all MIPs globally, this process may start as early as 01:00 U.S. Central Time / 06:00 UTC and is anticipated to end around 09:00 U.S. Central Time / 15:00 UTC.
- The Single Message System implementation will begin as early as 02:00 U.S. Central Time / 07:00 UTC and normally complete by 05:00 U.S. Central Time / 11:00 UTC on the effective date. Customers may begin seeing new values soon after 02:00 U.S. Central Time / 07:00 UTC when the code is active.
- Refer to the frequently asked questions (FAQs) in the corresponding switching release announcement bundle available on Mastercard Connect® for more information.

Milestone details

Milestone	Details
Virtual office hours	<p>Subject matter experts will host virtual office hours, allowing customers globally to get their questions addressed on changes discussed during virtual and in-person release webinars.</p> <ul style="list-style-type: none">These sessions will be hosted after the virtual or in-person Customer Tech Conferences, so customers have enough time to implement changes published in the Technical Release Announcements bundle and get their questions clarified with the subject matter experts during the office hours for each of the releases.
First IPM MPE (T168)	<p>First IPM MPE:</p> <ul style="list-style-type: none">Test IPM MPE Full File Replacement file (T168) will be distributed to all clearing customers to support customer Dual Message Clearing System Release 26.Q2 and Release 26.Q4 testing. Any additional clearing functionality and parameters required for Release 26.Q2 and Release 26.Q4 will be addressed in the distribution of the Second Test IPM MPE Full File Replacement file (bulk file type ID T168), if needed.The changes for Release 26.Q1 and 26.Q3 will be contained in IPM MPE Daily Update files T167 (Test).

Milestone	Details
First Clearing Optimizer Software Global Rollout (T065, T066, TF66)	<p>First Clearing Optimizer Software Global Rollout:</p> <ul style="list-style-type: none"> Dual Message Clearing System Release 26.Q2 and Release 26.Q4 Clearing Optimizer: AutoEdit Software (Bulk Files T065 and TF66) and Clearing Optimizer: Mainframe Software (Bulk File T066) will be distributed to all registered users to begin customer offline testing. <p>Any additional clearing functionality and parameters required for Release 26.Q2 and Release 26.Q4 will be addressed in the next distribution of the Clearing Optimizer Software Global Rollout, if needed.</p>
Mastercard Simulators Updated	Mastercard Simulators are available for all releases, for customers to perform offline testing of code changes.
Mastercard Test Facility (MTF) Unavailable	Mastercard Test Facility (MTF) is unavailable for customer testing of Dual Message System code changes.
	<p>NOTE: There may be times when the MTF is available; however, attended online testing is not offered.</p>
Community Test Runs	<p>No registration is required for the Community Test Runs.</p> <p>All customers are encouraged to participate in the Community Run by sending in clearing files containing test transactions for processing.</p>
Second IPM MPE (T168)	<p>Second IPM MPE:</p> <ul style="list-style-type: none"> Test IPM MPE Full File Replacement file (T168) will be distributed to all clearing customers to support customer Dual Message Clearing System Release 26.Q2 and Release 26.Q4 testing. Any additional clearing functionality and parameters required for Release 26.Q2 and Release 26.Q4 will be addressed in the distribution of the Second Test IPM MPE Full File Replacement file (bulk file type ID T168), if needed. The changes for Release 26.Q1 and 26.Q3 will be contained in IPM MPE Daily Update files T167 (Test).

Milestone	Details
Second Clearing Optimizer Software Global Rollout (T065, T066, TF66)	<p>Second Clearing Optimizer and AutoEdit Software Global Rollout:</p> <ul style="list-style-type: none"> Dual Message Clearing System Clearing Optimizer AutoEdit Software. (Bulk Files T065 and TF66) and Clearing Optimizer: Mainframe Software (Bulk File T066) will be distributed to all registered users to begin customer testing. <p>If needed, any additional clearing functionality and parameters required for Release 26.Q2 and Release 26.Q4 will be addressed in the distribution of the Second Clearing Optimizer Software Global Rollout.</p>
Mastercard Test Facility (MTF) Available	Mastercard Test Facility (MTF) available as a Dual Message Clearing System environment for customer clearing testing as of the first clearing cutoff at 18:00 U.S. Central Time / 23:00 UTC.
Freeze dates in Support of Release Implementation: All platforms	No customer-requested parameter changes may take effect on these dates.
Dual Message Authorization, Dual Message Clearing and Single Message Systems Release Implementation	<p>Effective date for specific Dual Message Authorization, Dual Message Clearing, and Single Message Systems items.</p> <p>Production IPM MPE Full File Replacement (T068) Delivery for Dual Message Clearing System Release 26.Q2 and Release 26.Q4 for:</p> <ul style="list-style-type: none"> U.S., Canada, and Latin America and the Caribbean regions will begin starting at 04:00 U.S. Central Time / 09:00 UTC on the published release date above. Asia/Pacific, Europe, and Middle East/Africa regions will begin starting at 22:00 U.S. Central Time (-1D) / 03:00 UTC on the published release date above. <p>The Single Message System implementation will begin as early as 02:00 U.S. Central Time / 07:00 UTC and normally complete by 05:00 U.S. Central Time / 11:00 UTC on the effective date. Customers may begin seeing new values soon after 02:00 U.S. Central Time / 07:00 UTC when the code is active.</p> <p>Some enhancements may be aligned with the Authorization Release (MIP Global Roll) date.</p>
Implementation Freeze Dates in Support of MIP Global Roll	No customer-requested parameter changes may take effect for Release 26.Q2 and Release 26.Q4.

Milestone	Details
Authorization Release Implementation	End of MIP Global Roll. Effective date for items aligning to the end of the Global MIP Roll.

Version history

Version history

Date	Description of change
17 June 2025	Updated the Dual Message Authorization, Dual Message Clearing, and Single Message Systems Release Implementation date for Release 26.Q1
15 April 2025	Initial publication date