**Dual-Message Debit Makes Its Entrance**

**Description:** Several of the EFT debit networks are launching or rapidly developing dual-message debit solutions, in which the authorization and the clearing of information is accomplished in two distinct transactions. Mercator Advisory Group's latest report, Dual-Message Debit Makes Its Entrance, looks at how dual-message debit allows these networks to compete directly with the global networks in all channels.

"Debit routing is in a state of flux at present. EMV and tokenization have taken their toll on the transactions flowing through EFT debit networks. By launching dual-message products, they can now compete for online and mobile transactions as well as gain access to merchants who haven't incorporated PIN hardware," comments, Director, Debit Advisory Service and author of the report.

This research note examines how the networks evolved to this point in their history and how dual message could dramatically impact the debit market should merchants believe the financial benefits are sufficient.

**Highlights of the research note include:**

- Understanding of single- and dual-message transactions
- Review of how interchange is evolving between the EFT and global debit networks
- Markets that the EFT debit networks will pursue with their new services

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