DISCOVER®
Global Network

To: **Integrated Payment Providers, Enablers, and VARS**

Date: **December 2023**

Subject: **4Q2023 IPP North America – Compliance Update**

To provide a seamless payment experience across all channels with Discover® Global Network, we are providing information and tips on how to offer value to you and your merchants by supporting all IIN (BIN) ranges and Application Identifiers (AIDs). Additionally, we are highlighting new technology and recent changes to accommodate the current payments landscape. Please provide the below information to your agents, gateways, software developers, shopping carts, and integrated payment service providers that support payment acceptance. The information contained in this document applies to Merchants located in North America and governed under the Discover Network Operating Regulations as outlined in our official Program Documents.

IIN Range Summary

Supporting all Discover® Global Network IIN (BIN) ranges provides you and your merchants the ability to honor all cards, tokens, and products with Discover Network in North America. These cards include Diners Club International®, Discover Debit, mobile digital wallets, and Network Alliances such as UnionPay from China, JCB from Japan, Elo from Brazil, and BC Card from South Korea. All IIN (BIN) ranges on this list should be routed to Discover® Global Network for authorization decisions by the Issuers. Merchants, Acquirers, and Processors must support between a minimum 14-digit (for the 36xx IIN Range) and up to 19-digit Primary Account Numbers (PANs). Merchants, Acquirers, and Processors also **must support up to 8-digit Personal Identification Numbers (PINs)**. IIN Ranges supported on the Discover® Global Network in North America:

Discover® Global Network IIN (BIN) Range Routing Table					
IIN Ranges 14-19 digits		IIN Ranges 16-19 digits		IIN Ranges 16-19 digits	
Start	**End**	**Start**	**End**	**Start**	**End**
3600 0000[b]	3699 9999[b]	3000 0000	3059 9999	6210 9400[c]	6210 9499[c]
		3088 0000[a]	3094 9999[a]		
		3095 0000	3095 9999		
		3096 0000[a]	3102 9999[a]		
		3112 0000[a]	3120 9999[a]		
		3158 0000[a]	3159 9999[a]		
		3337 0000[a]	3349 9999[a]		
		3528 0000[a]	3589 9999[a]		
		3800 0000	3999 9999		
		6011 0000	6011 0999		
		6011 2000	6011 4999		
		6011 7400	6011 7499		
		6011 7700	6011 7999		
		6011 8600	6011 9999		
		6221 2600[d]	6237 9699[d]		
		6240 0000[d]	6269 9999[d]		
		6282 0000[d]	6288 9999[d]		
		6440 0000	6444 9999		
		6448 0100	6599 9999		
		8100 0000[d]	8171 9999[d]		

a.   These JCB IIN Ranges shall be enabled only by Merchants, Acquirers, or their Processors in connection with Merchant relationships, POS Devices or otherwise, within the Merchant's, Acquirer's and/or Processor's Authorized Jurisdictions in accordance with the designated Operating Regulations (section: Transaction Processing and Card Acceptance Requirements), subject to Agreements, where applicable.

b.   The minimum PAN length for this IIN Range (3600 0000 to 3699 9999) is 14 digits.

c.   These IIN Ranges 6210 9400 to 6210 9499 (UnionPay of China) are for production testing only and are not permitted to consumers for purchasing purposes.

d.   These UnionPay IIN Ranges shall be enabled only by Merchants, Acquirers, or their Processors in connection with Merchant relationships, POS Devices or otherwise, within the Merchant's, Acquirer's and/or Processor's Authorized Jurisdictions in accordance with the designated Operating Regulations (section: Transaction Processing and Card Acceptance Requirements), subject to Agreements, where applicable.

NOTE: For special handling and card product features of Discover® Global Network IIN Ranges, please consult the DN Data Table.

Support Chip Cards and Payment Devices

The Discover D-Payment Application Specification (D-PAS) is an EMV®[i]-compliant smart card payment solution for contact, contactless and mobile payments (click the link in the title above to learn more).

Discover Network Chip Terminal Parameters

Discover Network supports the following Application Identifiers (AIDs) required to be loaded/programmed/coded in all EMV terminals in the corresponding territories:

Specification Name	AID	Uses	Territory
D-PAS	A0000001523010	D-PAS contact and contactless AID for Discover Card, Diners Club, and network alliances	All
D-PAS	A0000001524010	Contact and contactless Discover US Common Debit AID	US
J/Smart & J/Speedy	A0000000651010	JCB J/Smart contact and contactless AID	US
UICS & qUICS	A000000333010102	UnionPay credit cards, Contact and Contactless AID	US, Canada, Mexico, and the Bahamas
UICS & qUICS	A000000333010103	UnionPay quasi credit cards, Contact and Contactless AID	US, Canada, Mexico, and the Bahamas
UICS & qUICS	A000000333010101	UnionPay debit cards, Contact and Contactless AID	US, Canada, Mexico, and the Bahamas
UICS	A000000333010108	US UnionPay common debit AID	US

Note: The United States of America, includes 50 states, the District of Columbia, and any commonwealth, territory, or possession of the United States of America, including military bases and embassies, including Puerto Rico, Guam, Saipan, US Virgin Islands, etc.

Noncompliance with Enabling Services

The Noncompliance Fee assessed for transaction failures impacting Cardholder experience at the point of sale is changing effective with R23.2. For each instance of transaction failure due to noncompliance with requirements for Enabling Services not resolved within ninety (90) days of our notification to the Acquirer, the Acquirer may be obligated to pay the Noncompliance Fee in the amount set forth in the Acquirer Operating Regulations. If the issue persists without resolution and 180 days have passed, the Noncompliance Fee will increase by 5x the current monthly rate until resolved.

Processing Requirements for Merchant Aggregators

With R23.2 Acquirers shall register all their Merchant Aggregators, more commonly known as Payment Facilitators or PayFacs, with the Discover Network in the EASI Portal to obtain a unique Merchant Aggregator Identifier to use in Transaction processing. Regarding Merchant Aggregators and their Sponsored Merchants, the following must be provided in the Authorization Request:

- Merchant Aggregator Identifier
- Sponsored Merchant Identifier
- Independent Sales Organization ID; and
- Acquirer Internal Reference Number (AIRN)

New EASI Portal Functionality

As mentioned above, Acquirers can now register their Merchant Aggregators in the EASI Portal as part of the new requirement of including the Merchant Aggregator ID in the Authorization Request. Future enhancements to the EASI Portal are planned to further support our Integrated Payment Providers with a robust platform for all their enablement needs. Please check in with your Enablement Engineer if you have any questions or would like to share your ideas for future enhancements.

Use of Merchant Name Processing Requirements

Card Transactions submitted by Merchant Aggregators must contain the full name of the Sponsored Merchant (the name of the actual Sponsored Merchant involved in the Card Transaction, not the name of the Sponsored Merchant's parent, Affiliate, or subsidiary) including a unique identifier composed of a 3-character short-name for the Merchant Aggregator. The Sponsored Merchant's name, in addition to the information submitted in the Card Transaction, shall be used in the Authorization and Settlement Files from the Acquirer.

Card Acceptor Terminal Identification

Effective with Release 23.2 on October 13, 2023, Authorizations Field 41, Card Acceptor Terminal Identification is changing from Optional to Conditional for card present transactions to uniquely identify POS Terminal devices used in Card Transactions for purposes of transaction risk, analysis and optimizing quality of Card Acceptance. Card Acceptor Terminal Identification uniquely identifies the POS Device at the Card Acceptor (Merchant) location used in the Card Transaction. POS Device unique identification code cannot be defaulted or repeated for more than one POS Device. Please contact your Enablement Engineer or submit an Inquiry in the EASI Portal here if you have any questions or need additional information.

Cash at Checkout

Discover Network is increasing the maximum amount of Cash at Checkout that a Merchant may disburse to a Cardholder from $100 to $120, aligning with current industry trends. This change is applicable to Discover Card and other Issuers on the Network who support it. Cash at Checkout is a Card feature that enables Cardholders to obtain cash in connection with a Card Sale without using a personal identification number (PIN). Cash at Checkout shall not be treated as a Cash Advance or quasi-cash. The Merchant may, in their sole discretion, opt to maintain a lower limit for Cash at Checkout disbursements. Please contact your Account Executive if you have any questions or to obtain additional information related to MCCs that are eligible to offer Cash at Checkout.

Payment Account Reference (PAR) Product

Payment Account Reference (PAR) provides a consolidated transactional view to Merchants for customer identification and improved customer support. PAR can support a Merchant's loyalty program by linking transactions from multiple devices for the purpose of assigning loyalty points. PAR data is intended to be generated and associated with a current primary account number (PAN) for a given payment Account with an Issuer. PAR and corresponding PAN or token becomes a new point of reference for a payment Account associated with a Cardholder. Merchants and/or Agents who wish to use PAR must certify with us your ability to comply with applicable requirements in the Technical Specifications. Certification information is available from your Account Executive.

New Merchant Category Codes

Discover has added new airline, lodging, and healthcare Merchant Category Codes (MCCs) listed in the table below.

For a full list of MCCs, reference the TSCA Merchant Category Codes table located in the EASI Portal Document Library here.

MCC	Description
3019	EASTERN AIRLINE
3070	FLY DUBAI
3080	AIRLINE SWOOP INC
3081	XIAMEN AIRLINES
3303	TIGERAIR
3308	CHINA SOUTHERN
3630	TOKYU HOTELS
3756	TOYOKO INN
8082	HOME HEALTH CARE SERVICES

Contactless Dispute Threshold and First Ride Transit Transaction Dispute Limit Tables

Any changes to these data tables will be published in the Data Tables section of the Monthly Operations Communication located in the General Folder of the EASI Portal Document Library here.

Contactless Dispute Threshold

Territory	Contactless Dispute Threshold Amount*
Austria	50 EUR
Australia	200 AUD
Bulgaria	100 BGN
Canada	250 CAD
Croatia	50 EUR
Greece	50 EUR
Guadeloupe	50 EUR
India	5000 INR
Ireland	50 EUR
Italy	50 EUR
Japan	15,000 JPY
Martinique	50 EUR
Mexico	50 USD or equivalent Originating Currency
New Zealand	200 NZD
Philippines	5,000 PHP
Saint Barthelemy	50 EUR
Saint-Martin (French)	50 EUR
Slovak Republic	50 EUR
Slovenia	50 EUR
Spain	50 EUR
Taiwan	3,000 TWD
United Kingdom	100GBP
United States	100 USD
All Other	50 USD or equivalent Originating Currency

Note: *Subject to applicable Requirements of Law.

First Ride Transit Transaction Dispute Limit

Territory	Chargeback Limit
Australia	10.00 AUD
Brazil	5.00 USD
Canada	12.00 CAD
France	5.00 EUR
Hong Kong	100.00 HKD
Italy	5.00 EUR
Japan	1,600.00 JPY
Poland	5.00 EUR
Spain	5.00 EUR
Taiwan	500.00 TWD
Turkey	5.00 TRY
United Kingdom	6.00 GBP
United States	6.00 USD
All Other Territories	Not permitted

Expanded Incremental Authorization to all Merchant Category Codes

Effective July 21, 2023, to better align with industry standards, Merchant Category Codes (MCCs) that are not otherwise excluded from Incremental Authorizations, are eligible for inclusion in Incremental Authorizations. Incremental Authorizations allow a Merchant to increase the total Authorization amount as additional goods or services are purchased in Card Sales, without multiple submissions of Sales Data or Reversals. Card Sales that originate as digital wallet Transactions may receive Incremental Authorizations provided that such Card Transactions are otherwise in compliance with the Program Documents and additional indicators are sent in the form and format specified in the Technical Specifications. This change creates a larger number of MCCs eligible for inclusion in Transactions where Incremental Authorizations may occur. If you have any questions or need additional details regarding this change, please contact your Account Executive or Open and Inquiry in the Enablement, Acceptance, Support & Info-Center (EASI Portal) here.

Verify Your Acceptance

Test your point-of-sale system or device to make sure you're ready to accept the cards of the 305 million+ cardholders[ii] that transact on our network. Testing instructions are available for both U.S. and International POS systems. Test card information includes Discover® Card, Diners Club International®, Discover® Debit, JCB, UnionPay, and BCcard and DinaCard. Click here to get started **https://www.discoverglobalnetwork.com/resources/businesses/check-your-card-reader/**.

Register Now for the Discover EASI Portal

The Discover® Global Network Enablement, Acceptance and Support Info-center (EASI Portal) provides a resource to engage/communicate with Account Executives, obtain program documents and collateral, request test cards, and receive news and announcements from Discover® Global Network. Discover offers POS Developer Test Card Kits with multiple testing options including a card that can be provisioned into mobile devices. Obtain more information about the portal and how to register for access by clicking here.

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[i] EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

[ii] Discover® Global Network participation and RBR Global Payment Cards Data and Forecasts to 2027, September 2022.