

## Payment Facilitator Enablement Guide

# Creating an optimal payments experience for your merchants and their customers

Today, more and more software companies are on the lookout for proven ways to grow their business. One effective strategy is to increase revenue by incorporating payments capabilities into their solutions.

This guide outlines key enablement steps and illustrates best practices for ensuring acceptance for cards from all major networks—including those that leverage Discover® Global Network.

After reviewing, you'll see why deploying a comprehensive payment offering can enhance the value you bring to your merchants—helping them capitalize on potential sales opportunities and deliver a more seamless payment experience.



# Say “yes” to more cards—and sales—from around the world

Our cardholders are your merchants’ customers. By accepting Discover® Global Network, you’re opening the door to the **fastest growing global payments network**<sup>2</sup> with more than **20+ Network Alliance Partners** around the world—which translates into millions of loyal cardholders and billions in global spend.



**270M+**  
Cardholders<sup>3</sup>



**200+**  
Countries  
and Territories



**\$415B+**  
Generated in  
Spend Opportunity<sup>4</sup>

## Why enabling all card brands—including Discover® — is smart business

When it’s time to pay, your merchants’ customers simply want their preferred payment method to be accepted—without friction. By offering solutions that meet this expectation, you can:

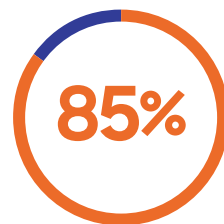
- **Secure new merchants and retain existing merchants**
- **Reduce payment breaks and cart abandonment**
- **Boost customer satisfaction and encourage repeat business for you and your merchants**

To provide your merchants maximum value and a comprehensive payments offering, be sure that Discover® Global Network brands—along with other major payments networks—are defaulted during onboarding. With full acceptance, you can ensure a more positive payments experience, which may lead to higher transaction volumes and incremental revenue.

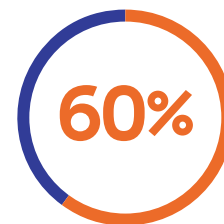
## Give your merchants’ customers a more seamless payments experience



of primary cardmembers\* prefer to shop on websites that accept Discover<sup>5</sup>



of primary cardmembers\* find it important to be able to use their Discover Card wherever they shop<sup>5</sup>



of primary cardmembers\* blame the retailer when their card is not accepted online<sup>5</sup>

**99%** of places that take credit cards in the U.S. accept Discover<sup>1</sup>

\*Primary cardmembers are defined as respondents who use Discover Card more than other cards.

<sup>1</sup>According to February 2020 issue of the Nilson Report.

<sup>2</sup>Based on signed network alliance agreements over the past twelve years with major payments networks within respective countries - Panoramic Research.

<sup>3</sup>Written partner verification, RBR Reporting, Internal DFS reporting.

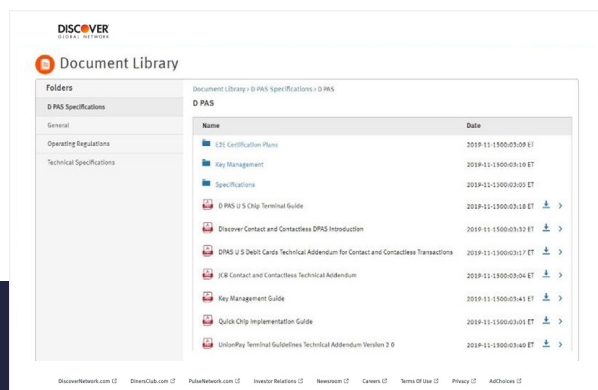
<sup>4</sup>Internal Reporting, Annual Report.

<sup>5</sup>C-R Research Study of 1,808 Discover Cardholders, August 2020, commissioned by DFS Services LLC.

# Enabling acceptance for you and your merchants

## 1 Access valuable tools and resources

Register for the Discover® EASI Portal at [www.DiscoverEASI.com](http://www.DiscoverEASI.com). This site is home to all the technical information and documentation you'll need to get up and running. It's important to note that access to some documents may require you to sign a non-disclosure agreement. If help is needed, submit a request by visiting the "Inquiry" tab on the [EASI Portal](#).



## 2 Check your compliance with Discover® operating regulations

Contact your acquirer for specific compliance requirements and standardized operating regulations for becoming a payment facilitator. After completing a non-disclosure agreement with Discover® Global Network, our operations team can provide assistance with any necessary sections you request.

Refer to our best-practices guide on the [EASI Portal](#) for step-by-step assistance, including how to:

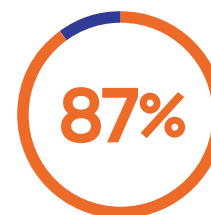
- **Create a consistent checkout experience** by testing and enabling the same functionality and transaction types you support for other networks
- **Allow consumers to pay the way they want** by enabling all forms of payments and the latest technologies to deliver a seamless checkout experience
- **Enable all cards that leverage Discover Global Network.** Supporting all Discover Global Network IIN (BIN) ranges allows you and your merchants to honor every card, token or product that uses Discover Network in the U.S. and in countries where we have Network Alliance Partners

Confirm you've authorized all networks, cards and products by reviewing the Discover Global Network IIN Range Routing section in our latest [Compliance Notice](#).

## 3 Simplify the merchant onboarding process

Set your default to include Discover—along with all other major card brands. It's vital to confirm that they're all enabled. This helps ensure your merchants' customers can seamlessly pay via their preferred method without disruption.

**Provide acceptance signage.** Be sure your merchants are displaying Discover Network signage at checkout—both online and in-store—alongside other major card brands. To request complimentary signage, contact your acquirer or order at [DiscoverSignage.com](http://DiscoverSignage.com).



of primary cardmembers\* who shop online confirm their preferred payment method is accepted<sup>5</sup>

Let customers know you welcome their business by displaying signage at checkout



## Maintain an inclusive payment experience.

If you or your merchants happen to experience a break, contact your acquirer for assistance.



\* Primary cardmembers are defined as respondents who use Discover Card more than other cards.  
<sup>5</sup> C-R Research Study of 1,808 Discover Cardholders, August, 2020, commissioned by DFS Services LLC.

# Streamline operations and money movement

We offer a range of solutions and support for various payment types to help you deliver maximum value to your merchants and their customers. You can choose to leverage your acquirer or work directly with Discover® Global Network to incorporate these solutions.



## Support for a range of payments technologies

We're committed to satisfying the demand for frictionless transactions by connecting to the latest payments technologies to deliver fast, easy and more seamless digital payments experiences.

Digital Payments—including [Discover® Secure Remote Commerce \(SRC\)](#) and [Discover® ProtectBuy](#)



- [SRC](#) enables Click to Pay for a simple, streamlined and secure online checkout experience
- [ProtectBuy](#)® enhances the customer experience by challenging only the riskiest transactions—helping the vast majority of cardholders avoid disruptions at online checkout
- [Network Tokens](#) protect transactions, allowing e-commerce merchants to use and store unique payment tokens instead of a cardholder's primary account number—resulting in more authorizations and fewer declines
- [Account Updater](#) ensures recurring and stored payments are completed without interruption—even if a card is changed, lost or stolen, or reissued—we provide acquirers and their merchants with updated card account information from participating issuers
- [PULSE](#)® [Debit Routing](#) helps merchants make the most cost-effective decisions for their business by allowing them to move debit transactions to any preferred payments network supported by their terminals and a customer's card

Product availability is based on location. Contact [EAS@Discover.com](mailto:EAS@Discover.com) for additional information.

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## Discover® Global Network value-added solutions



### Disbursement Card Programs

We offer prepaid virtual cards and accounts that allow businesses to pay full- and part-time workers, contractors and others faster than checks and ACH processes



### Credit for Small- and Medium-Sized Businesses

We help businesses get up and running by offering a business credit card to help manage their expenses



### Point-of-Sale Financing

We're expanding our presence in the "Buy now. Pay later." space by partnering with Sezzle and a growing number of other installment payment platforms

**DISCOVER**  
Global Network

## Get the help you need—when you need it

We want to make enabling Discover® Global Network easy for you and your merchants.

- For resources, enablement answers or support, visit the “Inquiry” tab on the [EASI Portal](#). If you need help accessing the portal, contact [EASI@discover.com](mailto:EASI@discover.com)
- To ensure Discover® acceptance, please contact your acquirer or payment platform

### Additional support required? We’re here

If you’re already enabled for Discover Global Network—or you’re completing the onboarding process—and happen to encounter a transaction failure, terminal malfunction or some other challenge, submit a request by visiting the “Inquiry” tab on the [EASI Portal](#) and we’ll be happy to help.

### About Discover® Global Network

Discover® Global Network, the global payments brand of Discover Financial Services, processes millions of cardholder transactions each day. With industry expertise, innovative technology and a closed-loop infrastructure, Discover Global Network provides effective, customized solutions that evolve as needs change. Discover Global Network has alliances with 20+ payment networks around the world, and is led by three Discover businesses: Discover Network, with millions of retail and cash access locations; PULSE®, one of the leading ATM/debit networks; and Diners Club International®, a global payments network with acceptance in 200+ countries and territories. For more information, visit [DiscoverGlobalNetwork.com](https://DiscoverGlobalNetwork.com)

