Ensure You're Ready for Evolving Payments—Avoid Acceptance Gaps

As the number of payment options continues to expand, consumers increasingly expect to pay the way they want. To help provide a more optimal purchase experience and avoid lost sales across all channels— including point-of-sale (POS) and e/m commerce—it's important to have Discover® as part of your payments solution.

Successfully Process All Transactions—Include D-PAS in Your EMV® Solution

Discover® Global Network is working with all members of the payments ecosystem to implement its D-Payment Application Specification (D-PAS)—the EMV®-compliant payment solution for contact and cont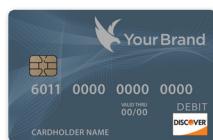actless chip cards and mobile payments. In addition to being used by Discover, Diners Club International® and PULSE® debit issuers in the U.S., D-PAS supports chip card transactions completed through Discover Network Alliance Partners.

Discover Card

Diners Club International

PULSE

Discover Network Alliance Partners

BC Global Card
South Korea

elo Global Card
Brazil
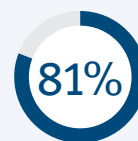
RuPay Global Card
India

Troy Global Card
Turkey

JCB Card[1]
Japan

UnionPay Card[1]
China

Evolving Payment Options Are a Priority

81%
of Discover Cardmembers agree that it is important to be able to use their Discover Card with a digital wallet.[2]

54%
of merchants want the ability to offer their customers a variety of credit, debit and cash options to pay with.[3]

55%
of merchants who want to expand their online and mobile business list offering customers all payment and service options as one of the most important factors when selecting a vendor.[3]

EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

[1] JCB and UnionPay have individual EMV specifications. Discover Global Network is enabled to process such JCB and UnionPay transactions in certain acceptance territories.

[2] C+R Research Study of 2,000 Discover Cardholders commissioned by DFS Services LLC and completed in December 2016.

[3] CEB Study of 1,000 owners of small- to medium-sized businesses in the U.S. commissioned by DFS Services LLC and completed in December 2016.

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Support POS Payments Using Contact and Contactless D-PAS

To ensure your terminals accept D-PAS as well as the Discover® U.S. Common Debit AID, consider meeting with merchants, processors and dealers to build an effective implementation plan.

Phase 1
Planning

- Plan to certify or recertify all card brands at once to save time and money, while providing a consistent POS experience
- Check with your processor and/or POS provider for certification timeframes
- Establish a plan for future-proofing your business
- Consider support for contactless EMV, which allows you to support mobile payments, contactless chip cards and wearables
- Consider semi-integrated solutions that isolate card payment applications on the device and may allow certain changes to be made at the POS—without necessitating end-to-end certification

Phase 2
D-PAS End-to-End (E2E) Certification or Recertification[4]

Certification and Recertification Considerations
- Support all Cardholder Verification Methods—including both online and offline PINs
- Ensure your terminals are EMVCo L1 and EMVCo L2 certified for contact chip transactions; and EMVCo L1 and EMVCo L2 certified or have completed the brand equivalent certification for contactless chip transactions (For Discover, the L2 contactless terminal certification is called Type Approval)
- To reduce certification time, choose EMV devices in the same product family

Include support for:
- Contactless EMV to accommodate mobile payments, contactless chip cards and wearables
- The Discover U.S. Common Debit AID to allow your merchants to route debit transactions to their preferred debit network
- UnionPay and JCB chip cards—expand payment options in a more secure way

Phase 3
Updating Terminal or POS Devices

- Conduct a pilot program to check that EMV functionality is working appropriately for both contact and contactless before deploying in production
- Request free test cards at **DiscoverNetwork.com/chip-card**
- Install EMV-updated terminals and/or an updated version of the software that supports EMV in all terminals

Ensure Online and Mobile App Acceptance

Whether you're implementing an initial deployment or recertification, enabling Discover digital payments is an additional way to eliminate acceptance gaps. By allowing shoppers to use their Discover Global Network Cards for eCommerce, mCommerce and in-app transactions, you can open the door to cross-border revenue as well as provide a more uninterrupted checkout process. To accept these transactions, consider the following requirements:
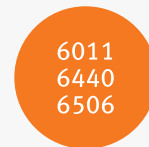
6011 6440 6506 — Support for Discover IIN ranges[5]

For in-app purchases, support transmission and receipt of authentication data

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To implement an EMV transition, contact a **Discover Representative** or visit **DiscoverNetwork.com/chip-card** for free downloadable educational resources.

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