



Restaurants | How do I complete a chip card transaction in my restaurant?

SCENARIO	TRANSACTION SOURCE	PROCESS FOR COMPLETING THE TRANSACTION
PAY AT THE TABLE	In Person	The server presents the check. The terminal is brought to the table or is located at the table. The customer inserts the chip card or taps the contactless device and follows terminal prompts to complete the transaction. Receipt is printed, customer removes card and if requested, signs receipt ¹ .
PAY AT THE CASHIER	In Person	The server presents the check and the customer brings it to the cashier station, typically located towards the exits of a restaurant. The customer inserts the chip card or taps the contactless device and follows terminal prompts to complete the transaction. Receipt is printed, customer removes card and provides a PIN or, if requested, a signature ¹ .
SERVER COMPLETES PAYMENT AT THE SERVER STATION	In Person	After the customer receives the check and provides their chip card, the server takes the card to the payment / ordering station to process the transaction and brings the receipt to the customer to add the tip and, if requested, a signature ¹ . <i>Not usually done with PIN cards</i>
OPEN TABS	Card Data on File	No change, regular open tab practices apply.
	In Person	Chip card is inserted or contactless device is tapped to open a new tab.
TAKE OUT OR DELIVERY ORDER	Online, Over the Phone, or In-App	No change, customer pays via website / app or over the phone where the restaurant manually enters the card data.
PAY FROM APP	Online	No change, customer pays via website or app.

¹Discover® does not require cardmember signature at checkout for transactions that take place in the United States, Canada, Mexico, Caribbean and U.S. Protectorates. Collection of cardmember signature at checkout is at the discretion of the merchant or acquirer.

Multiple Cards, One Network

Discover Global Network acceptance brings billions in spend opportunity from all cards that run on our network, including Discover card from the U.S., Diners Club International® and Alliance Partners from around the globe.



How Chip Cards and Contactless Payments Are Processed in the Hospitality and Lodging Industries

If you have any questions, please contact your Acquirer / Processor for additional guidance or visit DiscoverNetwork.com/chip-card for free training and educational resources.





Checkout Experience | How does the checkout experience change?

SCENARIO	TRANSACTION SOURCE	PROCESS FOR COMPLETING THE TRANSACTION
CHECKOUT	Online (website, in-app, etc.)	No change. If the check-in was completed through a reservation system, the entire stay should be settled using the card on file.
	In Person	If the same card from check-in is used, the final amount should be settled as a chip card transaction. The chip data from the initial authorization is required for clearing. If the initial authorization amount does not adequately cover the estimated final bill, a reversal should be obtained for the original authorization and a new authorization should be obtained for the revised total, or an additional authorization and settlement should occur for the incremental amount. If the cardholder needs to change the method of payment at checkout, then the new chip card is inserted or contactless device is tapped to obtain a new authorization for the transaction and the original authorization should be reversed.
FEES AFTER CHECKOUT	Card Data on File	No change. Any additional charges after check-out should be completed using the card data on file.



As the hospitality and lodging industries enable contact and contactless chip technology, the way transactions are processed may change. Once terminals are enabled to accept chip cards and contactless payments, it's important for you and your employees to understand how this changes the transaction experience for your customers and how it may impact your business. Use the following as guidelines only, to help direct you through different scenarios.

*This guide does not serve as legally binding terms. Please refer to the Operating Regulations and other Program Documents for the Discover® rules and policies.



Connectivity Issues | What do I do when the network is down?

When a communication disruption occurs, there are several options for continuing to process the transaction:

SCENARIO		DEFINITION	BEST PRACTICES FOR MERCHANTS / ACQUIRERS / PROCESSORS / VARS
OFFLINE AUTHORIZATION	<p style="text-align: center;">Most Recommended</p> <p style="text-align: center;">↑</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">Least Recommended</p>	This scenario occurs when a merchant terminal supports offline authorizations. Communication occurs between the card and terminal, using risk settings in the card to determine whether the card can be authorized.	In an EMV environment, when connectivity is down, if the chip card or contactless device and terminal are offline-capable, the transaction may be authorized offline.
DEFERRED AUTHORIZATION		Occurs when an online authorization request is submitted to the issuer for authorization after the card or contactless device has left the terminal.	Like magstripe transactions, terminals may support deferred authorizations for EMV transactions. When submitting the authorization request, the merchant must include all mandatory EMV data.
MERCHANT FORCED ACCEPTANCE		Occurs when a merchant processes a transaction without obtaining an issuer authorization.	Like magstripe transactions, the merchant may be ultimately responsible for losses incurred for any forced post transaction when a chargeback is initiated. The dispute process follows applicable chargeback rules.

For more information about each option, please review the EMV Migration Forum's whitepaper "Merchant Processing During Communications Disruptions" - <http://www.emv-connection.com/us-payments-forum/>.

Consult your acquirer / processor for more information about secure options for connectivity issues.



Front Desk Experience | How are no-shows, check-ins and long stays changing?

SCENARIO	TRANSACTION SOURCE	PROCESS FOR COMPLETING THE TRANSACTION
RESERVATIONS	Reservation System (website, in-app, etc.)	No change, regular business reservation practices apply.
	In Person	Chip card is inserted or contactless device is tapped to complete the reservation.
NO-SHOW	Reservation System (website, in-app, etc.)	Charges for a no show should be processed as card on file, unless the initial reservation was completed in person as a chip card transaction, then the transaction is settled as an EMV transaction.
CHECK-IN	Online (website, in-app, etc.)	No change, a pre-authorization is completed utilizing a card on file.
	In Person	Chip card is inserted or contactless device is tapped at check-in. EMV related data, including cryptogram and associated data elements, are saved for clearing the transaction.
EXTENDED STAYS - HIGHER SPENDING	Card Data on File	When the initial authorization amount does not adequately cover the estimated final bill, a reversal should be obtained for the original authorization and a new authorization should be obtained for the revised total, or an additional authorization and settlement should occur for the incremental amount.
	In Person	Depending on hotel policy, a cardholder may be asked to go to the front desk to insert his/her card or tap their contactless device to obtain an additional authorization.