



To: **Integrated Payment Providers, Enablers and VARs**
 Date: **August 2021**
 Subject: **3Q2021 IPP North America – Compliance Update (Version 2)**

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 which use 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 5-1					
IIN Ranges 14-19 digits		IIN Ranges 16-19 digits		IIN Ranges 16-19 digits testing only (no consumer)	
Start	End	Start	End	Start	End
36000000 ^b	36999999 ^b	30000000	30599999	62109400 ^c	62109499 ^c
		30880000 ^a	30949999 ^a		
		30950000	30959999		
		30960000 ^a	31029999 ^a		
		31120000 ^a	31209999 ^a		
		31580000 ^a	31599999 ^a		
		33370000 ^a	33499999 ^a		
		35280000 ^a	35899999 ^a		
		38000000	39999999		
		60110000	60110999		
		60112000	60114499		
		60117400	60117499		
		60117700	60117999		
		60118600	60119999		
		62212600 ^d	62379699 ^d		
		62400000 ^d	62699999 ^d		
		62820000 ^d	62889999 ^d		
		64400000	65999999		
		81000000 ^d	81719999 ^d		

- a. These IIN Ranges (JCB) 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 (36000000 to 36999999) is only 14 digits.
- c. These IIN Ranges (UnionPay of China) are for production testing purposes only and are not permitted to consumers for purchasing purposes.
- d. These IIN Ranges (UnionPay of China) 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 Technical Specifications Common Appendices program document.

UnionPay eCommerce Acceptance

Since partnering with UnionPay in 2005, UnionPay has increasingly been integrated with Discover® Global Network card present and card not present transactions. Beginning in 2019, standard acceptance for card not present transactions without a specialty boarding process for merchants was established. Acceptance support now includes: ecommerce, partial payments, MOTO, in wallet and recurring billing/merchant initiated transactions. UnionPay transactions follow the same authorization, capture, settlement and dispute process as other Discover transactions.

In the past, some merchants were unable to support UnionPay cards for Card on File and were not able to complete UnionPay card not present transactions. These merchants will now see an increase in approvals for UnionPay card not present transactions due to a CID system update that was installed in May of this year.

Please ensure that the UnionPay BIN Ranges listed in the table below are enabled in shopping carts and gateways for all card not present transactions:

Discover Global Network® IIN (BIN) Range Routing – For UnionPay	
IIN Ranges 16-19 Digits	
Start	End
62212600	62379699
62400000	62699999
62820000	62889999
81000000	81719999

- UnionPay Cards that start with 62 and 81 IIN/BIN ranges are routed to Discover in the U.S., Canada, the Caribbean and Mexico
- UnionPay credit card numbers have 16 digits and UPI (UnionPay International) debit cards are up to 19 digits

The UnionPay logo can be found at <https://www.discover signage.com/free-signage-logos/>.

You can find easy to follow steps to test a terminal with multiple IIN (BIN) ranges, including UnionPay, by clicking [here](#).

For UnionPay In-Store EMV Acceptance, information can be found [here](#) on the EASI Portal in the D-PAS Specifications Folder in our Document Library.

Advance Notice of Acceptance Support for 6- and 8- Digit IIN Ranges

Effective with Release 22.1 on April 15, 2022, Discover requires each Merchant and their Agents to support six and eight digit IIN ranges set forth in the Technical Specifications.

Discover is providing advance notice of this change to allow time for support. This change will be reflected in the Release 22.1 Program Documents to be published on October 15, 2021. Additional information can be found in the Merchant Release Planning Guide R21.2 which is in the Document Library under Technical Specifications on the EASI Portal located [here](#).

Non Compliance Fees

In an effort to improve the customer experience, promote consistency with other Brands, and increase responsiveness to the current gaps in the Payments landscape, beginning in October 2021 with Release 21.2, DGN will be expanding the existing compliance program to incorporate all technical failures. Issues that remain unresolved for 90+ days become fee eligible on a monthly basis. The current program focuses on BIN/IIN failures. This change will broaden the scope to include any technical failures. A technical failure occurs when a Discover® transaction is not supported as expected, or a product and/or functionality is supported for other competing networks but not Discover. More information regarding the change can be found in the Release 21.2 program documents available [here](#) on the EASI Portal.

D-PAS Connect

Get the latest acceptance capabilities and more with D-PAS Connect which enables more seamless payments and connected experiences. D-PAS Connect facilitates more secure chip-based contact and contactless payments, just like earlier versions of the specification. Plus, it offers new features and enhancements that allow customers to pay and do more with a single device, such as a card, mobile phone or wearable (click the link in the title above to learn more about D-PAS Connect).

Important Dates for the Discover® Connect Rollout:

- **12/31/2021** – Level 2 Type Approval for Chip Products and Terminal Kernels. Last day to certify new products using D-PAS v1.x
- **12/31/2023** – Last day to request renewal for existing D-PAS 1.x products
- **12/31/2024** – All Level 2 Type Approval for D-PAS 1.x Chip Products and Terminal Kernels expire

L3 Test Plan v1.7

Experience a streamlined certification and testing process with the new Consolidated Test Plan. The new terminal End-to-End test plan includes Discover Network, Diners Club®, and PULSE® test cases in XML format and will reduce the number of test cases that need to be executed during certification. They can be found within the Document Library in the D-PAS Specifications folder in the EASI Portal [here](#).

L3 E2E certification is performed by DN, DCI and PULSE® acquirers, merchants and processors to confirm their implementation is in compliance with DFS requirements. Service Providers and AMTCs can begin using the L3 Test Plan v1.7 with the following qualified L3 E2E Test Tools that support L3 Test Plan v1.7 with card simulation:

- UL BTT E2E Test Tool
- ICC Solution E2E Test Tool
- Galitt E2E Test Tool

The upgraded L3 E2E Test Tools are available from your test tool provider via your existing maintenance contract. If you have additional questions, please open an Inquiry with your Enablement Engineer in the EASI Portal [here](#).

Support Chip Cards and Payment Devices

The Discover D-Payment Application Specification (D-PAS) is an EMV-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. Discover Card, Diners Club and network alliances	All
D-PAS	A0000001524010*	Contact and contactless Discover U.S. Common Debit AID	U.S.
J/Smart & J/Speedy	A0000000651010	JCB J/Smart contact and contactless AID	U.S.
UICS & qUICS	A000000333010102	UnionPay credit cards. Contact and Contactless AID	U.S., Canada, Mexico and the Bahamas
UICS & qUICS	A000000333010103	UnionPay quasi credit cards. Contact and Contactless AID	U.S., Canada, Mexico and the Bahamas
UICS & qUICS	A000000333010101	UnionPay debit cards. Contact and Contactless AID	U.S., Canada, Mexico and the Bahamas
UICS	A000000333010108	U.S. UnionPay common debit AID	U.S.

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, U.S. Virgin Islands, etc.



Contactless Card Transactions with No PIN Entry/CDCVM

To address merchant and consumer desires to move to contactless technology as a result of the COVID19 pandemic, Discover® is updating its contactless card transaction dispute thresholds. Effective June 12th 2020, Discover increased the dispute thresholds for card present contactless card transactions conducted without PIN (Personal Identification Number)/CDCVM (Consumer Device Cardholder Verification Method) entry. This change applies to contactless card transactions made with all card products accepted by Discover Global Network including credit, debit and prepaid.

The dispute threshold amount depends on the country where the card present contactless card transaction occurs, subject to applicable law. The countries in this table will be updated periodically so please review the Operating Regulations in the future for the most up to date information. **Changes to limits for the UK and India noted below will be effective with the 21.2 Release.** A card present contactless card transaction conducted without PIN/CDCVM entry is not subject to dispute when the card transaction amount is lesser than or equal to the amount listed below:

Region	Authorized Jurisdiction**	Dispute Threshold Amount*
Americas	Canada	250.00 CAD
	Guadeloupe	50.00 EUR
	Martinique	50.00 EUR
	Saint-Barthelemy	50.00 EUR
	Saint-Martin (French)	50.00 EUR
	United States	100.00 USD
Asia Pacific	Australia	200.00 AUD
	Japan	10000.00 JPY
	Taiwan	3000.00 TWD
	India	5000.00 INR***
Europe, Middle East and Africa	Austria	50.00 EUR
	Bulgaria	100.00 BGN
	Croatia	350.00 HRK
	Greece	50.00 EUR
	Ireland	50.00 EUR
	Italy	50.00 EUR
	Slovak Republic	50.00 EUR
	Slovenia	50.00 EUR
	Spain	50.00 EUR
United Kingdom	100.00 GBP***	
All Others		50.00 USD or equivalent Originating Currency

*Note: Subject to applicable Requirements of Law.

**The countries may be updated periodically, please review the Discover® Global Network Operating Regulations for the most updated list.

***These will be effective as of 21.2 Release.

Merchants operating within certain merchant category codes may not conduct no PIN/CDCVM required card sales. Refer to the Discover Operating Regulations for more details.

This change was designed to support an expedited checkout process for contactless card transactions by permitting cardholders to complete hands-free contactless card transactions without PIN or CDCVM entry. This change was communicated to merchants and acquirers in an Operations Bulletin published on June 12, 2020 and was effective upon publication



Merchant-Initiated Transactions (MIT)

Merchant-Initiated Transaction (MIT): An addendum to a Card Sale in which the Merchant initiates the Card Sale per a pre-agreed and documented consent from the Cardholder. Previous terms used to describe these transactions included, but are not limited to, Recurring Payment and Partial Shipment, Recurring Billing, and/or Card on File. **In Release 20.2 which became effective on October 16, 2020**, Discover expanded the types of Merchant-Initiated Transactions, which are specific types of PAN-based or tokenized Card Sales where multiple Authorizations and relevant Sales Data are subsequent to an initial, single purchase.

It's important to note the difference as it relates to a **Customer-Initiated Transaction (CIT)** which is an eWallet transaction that is overtly authenticated by the consumer via the eWallet (thumb/fingerprint, facial recognition) AND includes a valid cryptogram.

More detailed information can be found by clicking [here](#) or contained in our official Program Documents.

[Register Now for the Discover EASI Portal](#)

The Discover® Global Network Enablement and Support Info-center (EASI) portal provides a resource to engage/communicate with Enablement Engineers and 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](#). You can also find easy to follow steps to test a terminal with multiple IIN (BIN) ranges by clicking [here](#).

[What's New on the Discover EASI Portal?](#)

Monthly Operations Communications

The Monthly Operations Communications dating back to 2019 have been added to the EASI Portal. New updates are added every month. These monthly communications contain important release information, technical requirements, a Calendar of Events, as well as other product details to keep you informed of what's happening on the Discover Global Network. They will also allow you direct access to register for our External Release Webinars. You can access the Monthly Operations Communications in the General folder in our Document Library on the EASI Portal located [here](#). Additionally, active users will receive email alerts when new updates are added to the EASI Portal.

Remediation Center

This year we launched the Remediation Center on the EASI Portal to automate the process for working technical acceptance failures. One of the exciting new features in the Remediation Center is the ability to assign both IPP's and Acquirers to a single Case, allowing companies to work together seamlessly to resolve the technical acceptance failures. The EASI Portal User Manual includes instructions for navigating the new Remediation Center and can be found in the General folder in the Document Library in the EASI Portal located [here](#).

Questions

For questions about anything referenced in this communication, please open an Inquiry within the EASI Portal at www.discovereasi.com and one of our Enablement Engineer will follow up with you within one business day.