

1. What is Discover® Deliver?

Discover® Deliver enables participating Financial Institutions and their Agents to use single message Transactions to “pull” and “push” money in near real-time. Discover® Deliver is a platform operated by Discover Global Network that enables participating Financial Institutions and their Agents to use Card Accounts to push payments with Account Credit Transactions and pull payments with Account Funding Transactions. Some sample use cases include Funds Disbursements and Person-To-Person (P2P) Transactions.

Discover® Deliver uses the Discover Network to allow:

- Businesses to pay their clients directly on their eligible Discover Debit or Prepaid Reloadable Cards
- P2P providers to transfer funds from an eligible Discover Debit or Prepaid Reloadable Card to another eligible Discover Debit and Prepaid Reloadable Card

2. What cards are eligible for Discover® Deliver transactions?

Discover Debit and Prepaid Reloadable Cards are eligible. Discover Credit cards will be included in a future release.

3. How does a Discover® Deliver transaction work?

Discover® Deliver is a single message transaction, sent via 0200/0210 ISO messages. Discover® Deliver relies on two types of transactions, one to pull funds from a sender and the other to push funds to a recipient. For both transactions, there is a maximum delay of 30 minutes.

- **Account Credit Transactions**—This is a Card Transaction in which a participating Financial Institution or its Agent (including an Acquirer or Merchant as Originator) pushes funds to the Card Account of a Recipient at a Receiving Issuer (these funds may be obtained through use of an AFT).
- **Account Funding Transaction**—This a Card Transaction in which a participating Financial Institution or its Agent (including an Acquirer or Merchant as Originator) pulls funds from a Sender’s Card Account at a Sender’s Issuer. An AFT may be used to fund an ACT.

4. What are the typical use cases that Discover® Deliver supports?

Discover® Deliver supports the following use cases:



Person to Person

- Payment to a friend or family member
- Remittances
- Transfer of money from one account to another, paying small bills for services received
- Me-to-Me Transfer
- Transfer of money from Service Provider to the Cardholder's own Card Account
- Funding Card Accounts between the same Cardholder



Funds Disbursement

- Wages from gig economy Providers (e.g., rideshare payouts)
- Insurance payouts (e.g., approved insurance claims)
- Government payments (e.g., social security, unemployment, disability, jury duty, disaster relief indemnities)
- Airline vouchers (e.g., disbursement for cancellations, delays, lost luggage, refunds)

For more details see Flow on Page 3

5. How does a Discover® Deliver transaction work? (cont.)

Funds Disbursement Use Case:



1. ABC Insurance Company (Merchant/Originator) Request to its Financial Institution or Financial Institution's Agents to send \$3,000 to Jane's Discover Debit Card.
2. ABC Insurance Company's Acquirer sends a **0200 Financial Transaction Request** (an ACT) to Discover Network.
3. Discover Network receives the Financial Transaction Request and routes it to the Issuer for Authorization.
4. Issuer approves the Financial Transaction Request, creates the **0210 Financial Transaction Response** and sends the Financial Transaction Response to Discover Network.
5. Discover Network routes the Financial Transaction Response to the Acquirer.
6. Acquirer confirms the payment execution to ABC Insurance Company (Merchant/Originator).

Person to Person Use Case:



1. Jenny submits a Request within her phone payment app to send \$50 to Aaron. The Merchant/Originator (P2P Provider) ask its Financial Institution or Financial Institution Agent to pull \$50 from Jenny's Discover® Debit Card (the Card she has designated in the application).
2. The Financial Institution or Financial Institution Agent sends an ATF **0200 Financial Transaction Request** to Discover Network.
3. Discover Network receives the AFT Authorization Request and routes it to Jenny's Debit Card Issuer for decisioning.
4. Issuer approves the AFT Authorization Request, creates the AFT **0210 Financial Transaction Response** and sends the AFT Response to Discover Network.
5. Discover Network routes the AFT Response to the Acquirer.
6. Acquirer confirms the execution of the Transaction to the Merchant.

6. Who can participate in Discover® Deliver?

There are many participants in a Discover® Deliver Transaction regardless of the use case. See the below table for definitions of each.

Participants	Definition
Agent	A Business Entity that acts on behalf of a Financial Institution operating a Discover® Deliver Program.
Acquirer	A Financial Institution approved by Discover to participate in Discover® Deliver to facilitate the flow of the transactions from a Merchant/ Originator to Discover Network after completion of a Discover Deliver enrollment form.
Financial Institution	A national bank, state bank, credit union, savings and loan association or savings bank in the United States that is approved by Discover to operate a Discover® Deliver Program.
Merchant	A Merchant, as an Originator, initiates an Account Credit Transaction or Account Funding Transaction.
Originator	The Entity that initiates an Account Credit Transaction or Account Funding Transaction.
System Integrator	Facilitate Integration between Merchant and Acquirer.
Sending Issuer	The Issuer of a Card Account held by the Sender.
Receiving Issuer	The Issuer of a Card Account held by the Recipient.

Financial Institution Requirement

Please note: A Discover® Deliver program can only be operated by a participating Financial Institution in the United States. If an Acquirer is not a Financial Institution, the Acquirer must engage a Financial Institution to operate each of its Discover® Deliver programs.

In short, an Acquirer, an Acquirer’s Agent, a Merchant as Originator, a Merchant’s Agent, a Payment Facilitator, and a Service Provider can all participate in Discover® Deliver provided it has a Financial Institution.

Therefore, a Business Entity that acts on behalf of a Financial Institution operating a Discover® Deliver Program will be considered an Agent of such Financial Institution including each: an Acquirer, an Acquirer’s Agent, a Merchant as Originator, a Merchant’s Agent, a Payment Facilitator, and a Service Provider.

7. What is the role of the Financial Institution (FI) Sponsor?

A Financial Institution is required for the participation of Discover® Deliver. If an acquirer or merchant is not a Financial Institution, the entity must engage a Financial Institution to operate each of its Discover® Deliver programs.

The Financial Institution or its Agent will also have to submit a Discover® Deliver Enrollment Form to its Discover Network Relationship Manager for each Discover® Deliver program it plans to operate. The Discover® Deliver Enrollment Form is a legally binding Agreement to participate in the Discover® Deliver program. This is the only agreement executed for Discover® Deliver participants.

A participating Financial Institution is responsible for ensuring compliance with requirements of law and Operating Regulations applicable to Discover® Deliver Transactions and participants including agents of the Financial Institution utilizing Discover® Deliver.

8. Why is DISCOVER GLOBAL NETWORK offering these services?

Discover® Deliver will enable simple, speedy, and more secure push payment transactions to Discover Debit and Prepaid Reloadable Cardholders. The increase in demand for fast and contact-free payment solutions and the growth of the gig economy makes Discover® Deliver a critical solution for our partners.

Discover® Deliver offers a convenient fund transfer platform for Financial Institutions and its Agents leveraging the existing payment network infrastructure of DISCOVER GLOBAL NETWORK.

9. What role does an Issuer play in a Discover® Deliver transaction?

Issuers participating in a Discover® Deliver transaction, via a service provider, may be one of the following:

- **Sending Issuer** – Issuer of the Card Account held by the Sender and from which the funds are pulled.
- **Receiving Issuer** – Issuer of the Card Account held by the Receiver and from which the funds are pushed.

10. What are the core benefits to players in the payment ecosystem (issuers, Cardholders, Acquirers, Originators)?

Benefits for Issuers:

- Retain cardholders by ensuring they can use their cards when sending or receiving payments
- Create a positive user experience with seamless, more secure transactions
- Make it easier to send or receive funds quickly using Discover® Debit or Prepaid Cards

Benefits for Originators:

- Expand customer base to include Discover® Debit and Prepaid Cardholders
- Benefit from potential incremental transactions
- Provide to their clients a seamless and secure customer experience—quickly enabling transactions with minimal stress
- Save time and resources with easy, streamlined enablement
- Meet the growing demand for faster digital payments

Benefits for Cardholders:

- Enjoy a quick, streamlined way to send funds to—and receive funds from—friends and family
- Receive payments from businesses with greater speed and flexibility
- Use their preferred card and avoid waiting for ACH processing or paper checks

Benefits for Acquirers:

- Support the needs of originators and merchants while providing them with access to a new customer base
- Support the needs of originators and merchants to accept cards that leverage Discover® Global Network
- Generate net-new transaction volume and revenue for acquirers and their clients

11. Are there changes to Pricing?

Yes, effective with Release 21.1, new Interchange programs were introduced for Account Credit Transactions and Account Funding Transactions. Interchange pricing was published R21.1 Acquirer Interchange Manual and R21.1 Merchant Pricing Guide.

12. When will policy and technical changes become effective?

Discover® Deliver is currently available. The applicable product information available to Merchants, Issuers, and Acquirers has been published in the Operating Regulations and technical updates.

13. Are there any impacts on reversals and disputes for Discover® Deliver?

Reversals are allowed for both ACT and AFT transaction and must be submitted by a Financial Institution or Agent within one business day of the processing for the following limited reasons:

- Incorrect Card Account Number
- Incorrect Amount
- Duplicate Transaction
- Incorrect Transaction Code

For Disputes: If there is concern with an ACT or an AFT transaction, a Financial Institution may request that the Sender's Issuer initiate a Dispute of an Account Funding Transaction or the Receiving Issuer initiate a Good Faith Investigation with Account Credit Transactions, respectively.

Please refer to the Dispute Rules Manual for additional details on Reversals and Disputes.

14. Who is required to support Discover® Deliver transactions?

Discover® Deliver is an optional service for Merchants and Acquirers. In order to receive funds, Receiving Issuers need to support Discover® Deliver ACT transactions.

15. What work is required of a Merchant and/or Acquirer in order to implement support of Discover® Deliver?

To participate, the acting Financial Institution will need to complete the Discover® Deliver Enrollment Form, which covers the business and operational requirements needed to implement the platform. The information needed to complete the enrollment form includes the following:

- Program Information (Transaction types, connections, oversight)
- Financial Institution Information
- Originator/Merchant/Agent Information
- Requirements and Controls

Upon completion of this enrollment form, and all necessary due diligence is performed, the financial institution will be given certification test scripts to provide their Originator/Merchant, from whom they must receive certification approval. Once this is received, it can be moved to production and the Merchant/Acquirer may begin processing Discover® Deliver Transactions. For the most up-to-date insight on implementation, refer to the Discover® Deliver Implementation Guide, available in the [Product Portal](#).



16. What work is required of an Issuer to support Discover® Deliver?

If they are not already, Issuers will need to certify to Discover® Deliver. Issuers need to adhere to the Program Documents, including the Debit and Prepaid Operating Regulations, and code to Discover® Deliver specifications.

Detailed information on how to implement Discover® Deliver for Issuers, including best practices, is available in the Discover® Deliver Implementation Guide.

17. Will Discover® Deliver funds be “real-time”?

Discover Debit and Prepaid Reloadable Issuers are required to post the funds received via Discover® Deliver to a Cardholder’s account within thirty (30) minutes per the Debit and Prepaid Issuer Operating Regulation.

This helps Issuers meet the growing demand from their Cardholders for near real-time availability of funds as push payment funds usually appear instantly in Receiving Issuer’s card account. In turn, this helps issuers grow/retain their customer base while potentially increasing transaction volume.

18. Is settlement different for Discover® Deliver transactions?

Settlement timing for Discover Network Acquirers and Merchants follows standard settlement timing, as defined in the applicable Operating Regulations. Discover Network will populate the Sales Data File (SDI) and will work any potential rejects. All the details are available for consultation in the Acquirer Reporting Interface.

19. Where can Discover Network Merchants, Acquirers, and Issuers interested in Discover® Deliver find additional information?

The applicable product information is available to Merchants, Issuers, and Acquirers via the Operating Regulations and technical updates. For additional information on Discover® Deliver, Clients may reach out to their Account Executives.

20. Does a Merchant, Acquirer, or Financial Institution need to sign an agreement or amendment to participate in Discover® Deliver?

The Merchant or Acquirer would first confirm a Financial Institution is secured. The Financial Institution will submit a Discover® Deliver Enrollment Form to its Discover Network Relationship Manager for each Discover® Deliver program it plans to operate (P2P and/or Funds Disbursements). For more information about the Discover® Deliver Enrollment Form, please reference the Discover® Deliver Implementation Guide.

21. How is a Push Payment different than an ACH transaction?

ACH transfers are electronic, bank-to-bank money transfers processed through the Automated Clearing House (ACH) Network, not from a card network. Like checks, ACH can take up to a few days to be posted.

A Push Payment is a transaction that pushes funds to a card account. For Discover Network, it pushes funds to Discover Debit and Prepaid cards. With a single message transaction, Discover Network provides authorization and settlement and issuers post funds within 30 minutes. For Discover® Deliver, the Originator is referred to as a Merchant in the Program Documents; whereas for ACH, it can be a Merchant as well as Employers and Customers.

22. Does an Issuer need to sign an agreement or amendment to participate in Discover® Deliver?

No, but Issuer certification is required to support Discover® Deliver transactions.

23. If I do not have a Financial Institution, can Discover Network provide me with a list of potential Financial Institutions that I could leverage for Discover® Deliver?

No, as part of the enrollment process, the Merchant/Acquirer will need to identify its Financial Institution. Additional information regarding Financial Institution requirements may be found in the Discover® Deliver Implementation Guide.

24. Are Gaming transactions eligible for Discover® Deliver?

Gaming use cases and transactions (for example the load of a gaming wallet or the payout of a winning) are currently not eligible for Discover® Deliver.

25. Will an Acquirer need an additional Acquirer ID to process Discover® Deliver transactions?

No. Acquirers may process Discover® Deliver transactions within their existing Acquirer ID(s).