

Discover® Secure Remote Commerce Frequently Asked Questions

Find answers to your most common questions about Discover® Secure Remote Commerce (SRC). Don't see your question here? Please reach out to your Relationship Manager or contact us at SRCinquiries@discover.com.

General Questions

Q What is Discover® Secure Remote Commerce?

A It is the Discover® Global Network implementation of EMVCo's industry-wide EMV® Secure Remote Commerce Specifications that enable consumers to shop online with a simple, convenient and more secure checkout experience.

Q Is Discover Secure Remote Commerce Secure?

A With advanced technology and sophisticated security, Discover Secure Remote Commerce helps reliably recognize customers at checkout. Behavioral analytics and smart authentication help determine legitimate consumers and identify bad actors in real time with minimal friction. Additionally, consumers are required to provide verification in the event suspicious activity is detected or if they wish to update their personal information.

Q What payment methods are supported by Discover Secure Remote Commerce?

A Discover® Card is the first issuer supported within Discover Secure Remote Commerce. Support for Discover® Debit and private label credit card issuers (PLCC) will be enabled subsequently.

Q Is Discover Secure Remote Commerce only for online payments?

A Yes, Discover Secure Remote Commerce is exclusively an online payments technology designed to simplify the online guest checkout experience and better protect cardholder payment information.

Q Why should my shoppers use this new online checkout method?

A Secure Remote Commerce delivers a more frictionless online checkout experience across all participating merchants by removing the need for passwords and limiting the manual entry of personal information. Discover Secure Remote Commerce also keeps consumer information safer with advanced layers of security.

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Merchant-Specific Questions

Q What is the benefit of implementing Discover® Secure Remote Commerce?

A Discover Secure Remote Commerce can help lower cart abandonment and reduce fraud. It also provides a more consistent and streamlined online checkout experience across all participating merchants.

Q Is there a cost for Discover Secure Remote Commerce?


A There is no additional charge to your consumers when they checkout using SRC. Discover® Cardholder terms and conditions will apply to all purchases made.

There may be minimal development costs to enable and implement SRC. However, each network's SRC solution is based upon EMVCo's interoperable specifications which simplify implementation through a one-time coding effort and single integration through an SRCI (SRC Initiator).

Q What makes Secure Remote Commerce a unique online payment solution?

A The advanced technology of Secure Remote Commerce helps remove hurdles traditionally associated with online checkout, streamlining the purchasing process for customers across all participating merchants.

Q How do my shoppers use Discover Secure Remote Commerce?

A Shoppers visiting your website will notice the Discover acceptance mark next to the Click to Pay icon  on the checkout page. Clicking that icon will initiate the SRC checkout experience.

Q How do I get started with Discover Secure Remote Commerce?

A Currently, the Discover SRC system is only connected to the Mastercard SRCi. Therefore, merchants should reach out to their Mastercard representative to connect to their SRCi and enable Discover. If you are interested in becoming an SRCi please contact your Discover representative or email SRCinquiries@Discover.com.