

POS Troubleshooting Guide

Maintaining your terminals ensures that you're able to capture sales from our full network including: Discover® Card, Diners Club International®, Discover® Debit, and alliance partners UnionPay, JCB, ELO, RuPay, Troy Card, BC Card, and growing.

Find the payment type that is causing the processing issue for common fixes

Type of payment: Digital

Cryptogram Issue	Tokenized Ranges	Incorrect DCVV Values
<p>Situation: The terminal gives various messages and declines the transaction.</p>	<p>Situation: Missing Tokenized Range(s) (65XX).</p>	<p>Situation: The terminal displays error messages and declines the transaction.</p>
<p>Possible Cause: The cryptogram may not be formatted correctly or provided incorrect values.</p>	<p>Possible Cause: Software or terminal has not enabled Tokenized Range for Digital Transactions.</p>	<p>Possible Cause: The DCVV is not populating or populating incorrect values.</p>
<p>Potential Solution: Ensure that the correct values in the cryptogram are processing, along with other related digital transaction information.</p>	<p>Potential Solution: Update and enable the 65XX Tokenized Range.</p>	<p>Potential Solution: Update to the correct values of: ATC, CAVV Key Indicator, CVV2 Output, Converted Partial Unpredictable Number, Authentication Tracking Number, 4 byte Original UN, and CDCVM type values -OR- upgrade terminal to support contactless D-PAS.</p>
Technical Violation Type		
<p>"Cryptogram is missing."</p>	<p>"Please enable the tokenized ranges."</p>	<p>"UN and ATC are both being populated as all 0. Need to be populated with a value 01-999."</p>

Type of payment: IIN Ranges

Discover® IIN Ranges	IIN Length
<p>Situation: The terminal displays error messages such as "Invalid Card" or "Unsupported Card."</p>	<p>Situation: The terminal displays error messages such as "Invalid Card" or "Unsupported Card."</p>
<p>Possible Cause: Some of the Discover® IIN ranges are not programmed.</p>	<p>Possible Cause: Discover IIN ranges are not programmed to the correct IIN length.</p>
<p>Potential Solution: Update the terminal to accept all Discover IIN ranges.</p>	<p>Potential Solution: Update terminal with the correct IIN lengths.</p>
Technical Violation Type	
<p>"Please enable range XXXX."</p>	<p>"Please ensure range XXXX is updated to correct length."</p>

Type of payment: Debit

No Debit Option	Terminal Error Message	Terminal Freezes
<p>Situation: The terminal will process the transaction without providing the option of credit or debit.</p>	<p>Situation: The terminal displays error messages such as “Invalid Card” or “Unsupported Card.”</p>	<p>Situation: The terminal displays error messages such as “Invalid Card” or “Unsupported Card” when selecting PIN debit.</p>
<p>Possible Cause: The terminal needs to be updated for Discover® <i>Payment Application Specification</i> (D-PAS) with Common AID.</p>	<p>Possible Cause: Discover® Debit IIN ranges are not programmed.</p>	<p>Possible Cause: The terminal needs to be updated for D-PAS with Common AID.</p>
<p>Potential Solution: Add D-PAS with Common AID for debit PIN transactions. Ensure the merchant is enabled for PIN debit transactions.</p>	<p>Potential Solution: Enable all Discover 6 ranges to allow transactions to process.</p>	<p>Potential Solution: Add D-PAS with Common AID for PIN debit transactions. Ensure the merchant is enabled for PIN debit transaction at the processor level.</p>
Technical Violation Type		
<p>“Please enable the Discover Common Debit AID.”</p>	<p>“Please enable the Discover Debit IIN ranges.”</p>	<p>“Please enable the Discover Common Debit AID.”</p>

Type of payment: EMV®¹

Discover® Payment Application Specification (D-PAS) Issue	Incorrect Field Tags
<p>Situation: The terminal prompted the customer to swipe the card, then insert, then swipe, or vice versa. Cardholders should be able to use the mag stripe on their chip card at terminals that are not chip enabled.</p>	<p>Situation: The terminal displays error messages like “Invalid Card” or declines the transaction.</p>
<p>Possible Cause: D-PAS needs to be added to the terminal</p>	<p>Possible Cause: The processor is including extra tags in Field 55 or there may be issues with the cryptogram.</p>
<p>Potential Solution: Ensure that D-PAS is added and service code updated to 201.</p>	<p>Potential Solution: Ensure the data in Field 55 is correct, including the cryptogram.</p>
Technical Violation Type	
<p>“Chip functionality not working. Please enable D-PAS.”</p>	<p>“Tags in Field 55 need updates.”</p>

1. EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

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