Get Ready for Discover® Global Network Contactless Payments

Today, consumers want merchants to provide quick, secure transactions—no matter the form of payment. Merchants recognize this trend and are taking steps to accept contactless payments from all major international card brands—including Discover® Global Network. With a smooth implementation process, as well as a vast network of global partners and network alliances, Discover makes it easy to deliver a satisfying payment experience in an increasingly borderless world of commerce. Discover is committed to helping you build loyalty and profitability by allowing customers to pay the way they want.

By 2020, in-store mobile payments are projected to approach **$1 TRILLION WORLDWIDE**[1] and there will likely be **1.4 BILLION**[1] **MOBILE PAYMENT USERS** globally.

Frequently Asked Questions

What role does Discover Global Network play in contactless payments and does it support the latest industry channels?

As is standard in the industry, Discover Global Network has developed its own EMV-compliant payment specification that enables contact and contactless payments: D-Payment Application Specification (D-PAS).

Discover has enhanced D-PAS to support multiple uses—including transit and loyalty programs. In addition, several technical features have been added to ensure greater functionality and flexibility. These upgrades are a prime example of how working closely with industry partners has allowed Discover to expand into new channels, and ultimately, strengthen our clients' businesses.

Is contactless D-PAS available for all of Discover Global Network affiliates?

Yes. Contactless D-PAS is available for the three Discover businesses that Discover Global Network connects; Discover Network, Diner's Club International® and PULSE. Other network alliances are included as well.

Is contactless D-PAS compatible with mobile wallets?

Yes. When your terminal is enabled for contactless D-PAS, some mobile wallets—including Apple Pay and Android Pay—and other contactless-enabled devices can be accepted at the point-of-sale.

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Ensuring your terminals can accept contactless D-PAS can allow Discover® Global Network Cardholders to pay the way they want. Discover Global Network offers valuable tools and resources you can use when working with your processor on terminal upgrades. To begin accepting contactless D-PAS, we recommend following these steps.

1. Assess your infrastructure

Review current payment methods and functionality to determine what options you want to include. To support contactless D-PAS, you may need to upgrade:

- Your host to support data elements
- Your terminal capabilities

2. Contact your terminal partners

Consult with your point-of-sale software and hardware providers to establish a timeline for your transition. Your upgrade steps may vary depending on your specific situation and terminals.

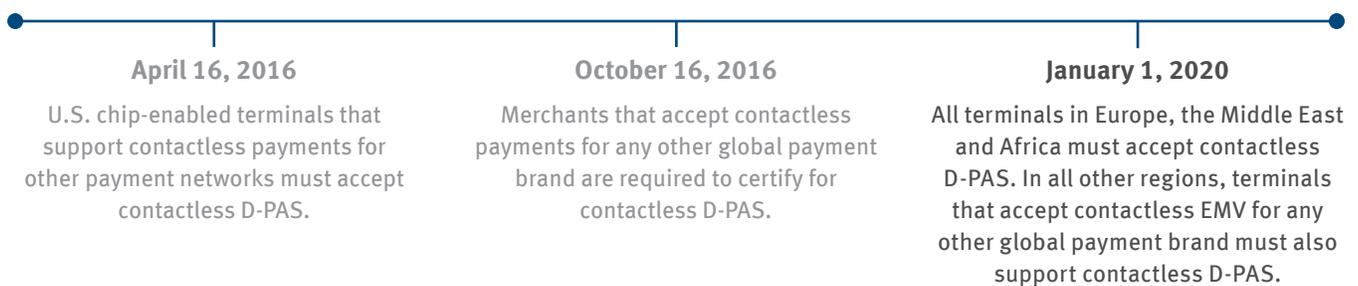## 3. Test your terminals to confirm transactions are working

After upgrading your terminals, request test cards from your Discover contact and complete terminal certification requirements.

4. Educate your customers

Discover offers free in-store signage to let customers know contactless payments are accepted. To access these complimentary materials, visit DiscoverGlobalSignage.com.

Important Dates in the Evolution of D-PAS

April 16, 2016

U.S. chip-enabled terminals that support contactless payments for other payment networks must accept contactless D-PAS.

October 16, 2016

Merchants that accept contactless payments for any other global payment brand are required to certify for contactless D-PAS.

January 1, 2020

All terminals in Europe, the Middle East and Africa must accept contactless D-PAS. In all other regions, terminals that accept contactless EMV for any other global payment brand must also support contactless D-PAS.

To learn about preparing for contactless D-PAS, contact Discover Global Network.

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