



To: Integrated Payment Providers and VARs

Date: February 20, 2017

Subject: February 2017 Compliance Update

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, while helping to protect their business through the use of EMV, tokenization and three domain secure (3DS). Please provide the below information to your agents, gateways, software developers, shopping carts and integrated payment service providers that support payment acceptance.

Discover Digital and Mobile Transactions

In-store contactless payments, such as mobile wallets, including Apple Pay and Android Pay, utilize a token that replaces the cardholder’s primary account (PAN) number. The cardholder’s PAN is not processed. Instead transactions are processed utilizing a token. For Discover Global Network digital and mobile transactions, this token is issued in the 65 range. Discover IIN ranges beginning with 65 are critical and must be enabled as these IIN ranges facilitate tokenization for Discover. Please note that Certification of compliance with Discover Global Network’s in-app cryptogram Technical Specification is required to support mobile wallet payment transactions with a mobile app.

IIN (BIN) Ranges

Supporting all Discover IIN ranges provides you and your merchants the ability to accept all Discover Global Network cards including Diners Club International, Discover Debit, and Network Alliances such as UnionPay from China, JCB from Japan, Elo from Brazil and BC Card from South Korea.

See the below table for a current list of IIN Ranges that support Discover Global Network card acceptance:

Discover IIN (BIN) Range Table					
Start	End	Issuing Network	Credit / Debit	Min Digits	Max Digits
30000000	30599999	DCI	Credit	16	19
30950000	30959999	DCI	Credit	16	19
35280000	35899999 ^a	JCB	Credit	16	19
36000000	36999999 ^b	DCI	Credit	14	19
38000000	39999999	DCI	Credit	16	19
60110000	60110399	DN	Credit / Debit ^d	16	19
60110400	60110499	PayPal	Credit	16	19
60110500	60110999	DN	Credit / Debit ^d	16	19
60112000	60114999	DN	Credit / Debit ^d	16	19
60117400	60117499	DN	Credit / Debit ^d	16	19
60117700	60117999	DN	Credit / Debit ^d	16	19
60118600	60119999	DN	Credit / Debit ^d	16	19
62212600	62292599 ^c	UnionPay	Credit / Debit ^d	16	19
62400000	62699999 ^c	UnionPay	Credit	16	19
62820000	62889999 ^c	UnionPay	Credit	16	19



64400000	65059999	DN	Credit / Debit ^d	16	19
65060000	65060099	PayPal	Credit	16	19
65060100	65060999	DN	Credit / Debit ^d	16	19
65061000	65061099	Paypal	Credit	16	19
65061100	65999999	DN	Credit / Debit ^d	16	19

- a. IIN Range (35280000 to 35899999) shall be enabled only by Merchants, Acquirers or their Processors in connection with Merchant relationships, POS Devices or otherwise, within the 50 States of the United States of America and the District of Columbia, Puerto Rico, the U.S. Virgin Islands, the Northern Mariana Islands, Palau and Guam, subject to certain exceptions in Acquirer Agreements where applicable.
- b. Minimum PAN length for this IIN Range (36000000 to 36999999) is 14 digits.
- c. UnionPay IIN Ranges shall be enabled only by Merchants, Acquirers or their Processors in connection with Merchant relationships, POS Devices or otherwise, in the United States, Mexico and the Caribbean.
- d. Several IIN Ranges are enabled for both credit and debit cards as designated in the Credit/Debit column.

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.

Discover Global Network Chip Terminal Parameters

Discover Global Network supports the following Application Identifiers (AIDs) that need to be loaded in all terminals:

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	Discover U.S. Common Debit AID	U.S.
D-PAS	A0000003241010	ZIP AID. Magstripe contactless	All
J/Smart	A0000000651010	JCB J/Smart contact AID	U.S.
UICS	A000000333010102	UnionPay credit cards	U.S., Mexico and the Bahamas
UICS	A000000333010103	UnionPay quasi credit cards	U.S., Mexico and the Bahamas
UICS	A000000333010101	UnionPay debit cards	U.S., 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, Saipam, U.S. Virgin Islands, etc.



Refer to the [“Discover Contact EMV: Terminal Requirements for UnionPay Contact Chip Cards Technical Addendum”](#) for UnionPay Integrated Circuit Card Specification for technical requirements supporting UnionPay Contact Chip Card acceptance at POS and ATMs.

Enable the Discover U.S. Common Debit AID

To support merchants’ debit routing choices, Discover strongly recommends the Discover U.S. Common Debit AID be selected when processing a debit chip transaction. Contact your processor and/or gateway to confirm support of this AID.

Cardholder Verification Method (CVM) Support

Discover strongly recommends the support of all CVMs. As a minimum, all terminals must support No-CVM, as some debit issuers may issue cards with no PIN, and signature as a CVM options.

Terminal End-to-End Contact Certification

The terminal EMV end-to-end contact certification program has been updated to provide a streamlined, flexible testing approach, as well as an increased ability to selectively execute test cases minimizing the overall certification effort. This new test plan supports Discover Quick Chip.

All test tool vendors are ready to support the new test plan.

Discover Quick Chip

Discover Quick Chip is a chip card terminal implementation option that helps to streamline the checkout process by reducing the time that a chip card needs to remain in a chip card terminal. The [Discover Quick Chip Implementation Guide](#) is now available.

Support Contactless EMV Transactions

Contactless transactions can be supported as magstripe (Discover Zip®) or EMV transactions (contactless D-PAS). Discover strongly recommends the adoption of contactless D-PAS as it offers more security features than magstripe contactless transactions. Support of contactless payments is required in order to support mobile wallets.

Refer to the [D-PAS U.S. Chip Terminal Guide](#) for specific information regarding implementation and support of contact and contactless transactions.

Secure E-commerce Transactions with ProtectBuy

ProtectBuy is Discover’s Three Domain Secure (3DS) customer authentication solution designed for transaction taking place online/in an e-commerce environment. ProtectBuy compares cardholder information against data on file with Discover card. Using Risk Based Authentication, ProtectBuy challenges only the riskiest of transactions by requiring cardholders to provide a one-time password to verify their identity.

Click [here](#) to learn more about ProtectBuy.



Free Test Cards for Developers

Discover offers POS Developer Test Card Kits with multiple testing options including a card that can be provisioned into mobile devices. To request a kit, please contact an Account Executive in the Indirect Partner Operations group at 1-800-951-0633.

Questions?

If you have any questions, please contact your Discover Network Account Executive or Indirect Partner Operations at 1-800-951-0633 or visit www.DiscoverNetwork.com/var for additional information.