



To: **Integrated Payment Providers, Enablers and VARs**  
 Date: **January 2021**  
 Subject: **1Q2021 (rev. 1.1) IPP North America – Compliance Update**

To provide a seamless payment experience across all channels with Discover Network, we are providing information and tips on how to offer value to you and your merchants by supporting all IIN (BIN) ranges and Application Identifiers (AIDs). Additionally, we are highlighting new technology and recent changes to accommodate the current payments landscape. Please provide the below information to your agents, gateways, software developers, shopping carts and integrated payment service providers that support payment acceptance. The information contained in this document applies to Merchants located in North America and governed under the Discover Network Operating Regulations as outlined in our official Program Documents.

## IIN Range Summary

Supporting all Discover Global Network® IIN (BIN) ranges provides you and your merchants the ability to honor all cards, tokens and products which use Discover Network in the United States and its protectorates. These cards including Diners Club International, Discover Debit, mobile digital wallets and Network Alliances such as UnionPay from China, JCB from Japan, Elo from Brazil and BC Card from South Korea. All IIN (BIN) ranges on this list should be routed to Discover Global Network for authorization decisions by the Issuers.

Merchants, Acquirers and Processors must support between minimum **14**-digit (for the 36xx IIN Range) and up to 19-digit Primary Account Numbers (PANs). Merchants, Acquirers, and Processors also **must support up to 8-digit Personal Identification Numbers (PINs)**.

IIN Ranges supported on the Discover Global Network in the United States:

Discover Global Network® IIN (BIN) Range Routing					
IIN Ranges 14-19 digits		IIN Ranges 16-19 digits <i>debit and credit</i>		IIN Ranges 16-19 digits <i>testing only (no consumer)</i>	
Start	End	Start	End	Start	End
36000000 <sup>b</sup>	36999999 <sup>b</sup>	30000000	30599999	62109400 <sup>c</sup>	62109499 <sup>c</sup>
		30880000 <sup>a</sup>	31029999 <sup>a</sup>		
		31120000 <sup>a</sup>	31209999 <sup>a</sup>		
		31580000 <sup>a</sup>	31599999 <sup>a</sup>		
		33370000 <sup>a</sup>	33499999 <sup>a</sup>		
		35280000 <sup>a</sup>	35899999 <sup>a</sup>		
		38000000	39999999		
		60110000	60110999		
		60112000	60114499		
		60117400	60117499		
		60117700	60117999		
		60118600	60119999		
		62212600 <sup>d</sup>	62292599 <sup>d</sup>		
		62400000 <sup>d</sup>	62699999 <sup>d</sup>		
		62820000 <sup>d</sup>	62889999 <sup>d</sup>		
		64400000	65999999		
		81000000 <sup>d</sup>	81719999 <sup>d</sup>		

- a. These IIN Ranges (JCB) shall be enabled only by Merchants, Acquirers or their Processors in connection with Merchant relationships, POS Devices or otherwise, within the Merchant’s, Acquirer’s and/or Processor’s Authorized Jurisdictions in accordance with the designated Operating Regulations (section: Transaction Processing and Card Acceptance Requirements), subject to Agreements, where applicable.
- b. The minimum PAN length for this IIN Range (36000000 to 36999999) is only 14 digits.
- c. These IIN Ranges (UnionPay of China) are for production testing purposes only and are not permitted to consumers for purchasing purposes.
- d. These IIN Ranges (UnionPay of China) shall be enabled only by Merchants, Acquirers or their Processors in connection with Merchant relationships, POS Devices or otherwise, within the Merchant’s, Acquirer’s and/or Processor’s Authorized Jurisdictions in accordance with the designated Operating Regulations (section: Transaction Processing and Card Acceptance Requirements), subject to Agreements, where applicable.

**NOTE:** For special handling and card product features of Discover Global Network IIN Ranges, please consult the Technical Specifications Common Appendices program document.



## [Register Now for the Discover EASI Portal](#)

The Discover® Global Network EASI portal provides a resource to engage/communicate with the EASI team, obtain program documents and collateral, request test cards, and receive news and announcements from Discover Global Network. Discover offers POS Developer Test Card Kits with multiple testing options including a card that can be provisioned into mobile devices. Obtain more information and register for access to the portal by clicking [here](#). You can also find easy to follow steps to test a terminal with multiple IIN (BIN) ranges by clicking [here](#).

## [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 (click the link in the title above to learn more).

### Discover Network Chip Terminal Parameters

Discover Network supports the following Application Identifiers (AIDs) required to be loaded/programmed/coded in all EMV terminals in the corresponding territories:

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*	Contact and contactless Discover U.S. Common Debit AID	U.S.
D-PAS	A0000003241010	ZIP AID -- Magnetic stripe contactless	All
J/Smart & J/Speedy	A0000000651010	JCB J/Smart contact and contactless AID	U.S.
UICS & qUICS	A000000333010102	UnionPay credit cards. Contact and Contactless AID	U.S., Mexico and the Bahamas
UICS & qUICS	A000000333010103	UnionPay quasi credit cards. Contact and Contactless AID	U.S., Mexico and the Bahamas
UICS & qUICS	A000000333010101	UnionPay debit cards. Contact and Contactless AID	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, Saipan, U.S. Virgin Islands, etc.

## [D-PAS Connect](#)

Get the latest acceptance capabilities and more with D-PAS Connect which enables more seamless payments and connected experiences. D-PAS Connect facilitates more secure chip-based contact and contactless payments, just like earlier versions of the specification. Plus, it offers new features and enhancements that allow customers to pay and do more with a single device, such as a card, mobile phone or wearable (click the link in the title above to learn more about D-PAS Connect).

## [EMV Fraud Liability Shift for AFD](#)

In light of current economic and operational challenges merchants are facing, Discover is extending the EMV fraud liability shift effective date from October 16, 2020 to April 16, 2021, for contact chip transactions at automated fuel dispensers. The new date gives petroleum merchants more flexibility on installing new systems as many are dealing with economic and logistical challenges limiting their ability to make changes at their pumps due to the COVID-19 pandemic (click the link in the title above to see the full Press Release).

## [Mobile Point of Sale \(MPOS\)](#)

Mobile Point of Sale (MPOS) "Tap on mobile" payments allows businesses to accept contactless payments anywhere once the Discover Global Network qualified application is set up on their wireless device, like a smartphone or tablet. No extra hardware or terminal required. Certifying to accept Discover Global Network opens business to more customers from more places (find more information about MPOS by clicking the link in the title above).



## Contactless Card Transactions with No PIN Entry/CDCVM

To address merchant and consumer desires to limit contact with POS Devices as a result of the COVID19 pandemic, Discover® is updating its contactless card transaction dispute thresholds. Effective June 12th 2020, Discover increased the dispute thresholds for card present contactless card transactions conducted without PIN (Personal Identification Number)/CDCVM (Consumer Device Cardholder Verification Method) entry. This change applies to contactless card transactions made with all card products accepted by Discover Global Network including credit, debit and prepaid.

The dispute threshold amount depends on the country where the card present contactless card transaction occurs, subject to applicable law. A card present contactless card transaction conducted without PIN/CDCVM entry is not subject to dispute when the card transaction amount is lesser than or equal to the amount listed below:

Region	Authorized Jurisdiction**	Dispute Threshold Amount*
Americas	Canada	250.00 CAD
	Guadeloupe	50.00 EUR
	Martinique	50.00 EUR
	Saint Barthelemy	50.00 EUR
	Saint-Martin (French)	50.00 EUR
	United States	100.00 USD
Asia Pacific	Australia	200.00 AUD
	Japan	10000.00 JPY
	Taiwan	3000.00 TWD
Europe, Middle East and Africa	Austria	50.00 EUR
	Bulgaria	100.00 BGN
	Croatia	350.00 HRK
	Greece	50.00 EUR
	Ireland	50.00 EUR
	Italy	50.00 EUR
	Slovak Republic	50.00 EUR
	Slovenia	50.00 EUR
	Spain	50.00 EUR
United Kingdom	45.00 GBP	
All Others		50.00 USD or equivalent Originating Currency

\*Note: Subject to applicable Requirements of Law.

\*\*The countries may be updated periodically, please review Discover's Operating Regulations for the most updated list.

Merchants operating within certain merchant category codes may not conduct no PIN/CDCVM required card sales. Refer to the Discover Operating Regulations for more details.

This change was designed to support an expedited checkout process for contactless card transactions by permitting cardholders to complete hands-free contactless card transactions without PIN or CDCVM entry. This change was communicated to merchants and acquirers in an Operations Bulletin published on June 12<sup>th</sup>, 2020 and was effective upon publication.



## Merchant-Initiated Transactions (MIT)

**Merchant-Initiated Transaction (MIT):** An addendum to a Card Sale in which the Merchant initiates the Card Sale per a pre-agreed and documented consent from the Cardholder. Previous terms used to describe these transactions included, but are not limited to, Recurring Payment and Partial Shipment, Recurring Billing, and/or Card on File. **With Release 20.2 effective on October 16, 2020,** Discover® is expanding the types of Merchant-Initiated Transactions, which are specific types of PAN-based or tokenized Card Sales where multiple Authorizations and relevant Sales Data are subsequent to an initial, single purchase.

It's important to note the difference as it relates to a **Customer-Initiated Transaction (CIT)** which is an eWallet transaction that is overtly authenticated by the consumer via the eWallet (thumb/fingerprint, facial recognition) AND includes a valid cryptogram.

More detailed information can be found by clicking [here](#) or contained in our official Program Documents. You can also contact the Enablement, Acceptance, Support and Integration (EASI) team at [EASI@discover.com](mailto:EASI@discover.com) if you need detailed information regarding Merchant-Initiated Transactions and the changes taking effect with Release 20.2.