DISCOVER®
Global Network

To: **Integrated Payment Providers, Enablers, and VARS**

Date: **October 2022**

Subject: **4Q2022 IPP North America – 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 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 with Discover Network in North America. These cards include 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 a 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 North America:

Discover® Global Network IIN (BIN) Range Routing Table					
IIN Ranges 14-19 digits		IIN Ranges 16-19 digits		IIN Ranges 16-19 digits	
Start	End	Start	End	Start	End
3600 0000[b]	3699 9999[b]	3000 0000	3059 9999	6210 9400[c]	6210 9499[c]
		3088 0000[a]	3094 9999[a]		
		3095 0000	3095 9999		
		3096 0000[a]	3102 9999[a]		
		3112 0000[a]	3120 9999[a]		
		3158 0000[a]	3159 9999[a]		
		3337 0000[a]	3349 9999[a]		
		3528 0000[a]	3589 9999[a]		
		3800 0000	3999 9999		
		6011 0000	6011 0999		
		6011 2000	6011 4999		
		6011 7400	6011 7499		
		6011 7700	6011 7999		
		6011 8600	6011 9999		
		6221 2600[d]	6237 9699[d]		
		6240 0000[d]	6269 9999[d]		
		6282 0000[d]	6288 9999[d]		
		6440 0000	6444 9999		
		6448 0100	6599 9999		
		8100 0000[d]	8171 9999[d]		

a. These JCB IIN Ranges 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 (3600 0000 to 3699 9999) is 14 digits.

c. These IIN Ranges 6210 9400 to 6210 9499 (UnionPay of China) are for production testing only and are not permitted to consumers for purchasing purposes.

d. These UnionPay IIN Ranges 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 DN Data Table.

Support Chip Cards and Payment Devices

The Discover D-Payment Application Specification (D-PAS) is an EMV®,[i]-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 for Discover Card, Diners Club, and network alliances	All
D-PAS	A0000001524010	Contact and contactless Discover US Common Debit AID	US
J/Smart & J/Speedy	A0000000651010	JCB J/Smart contact and contactless AID	US
UICS & qUICS	A000000333010102	UnionPay credit cards, Contact and Contactless AID	US, Canada, Mexico, and the Bahamas
UICS & qUICS	A000000333010103	UnionPay quasi credit cards, Contact and Contactless AID	US, Canada, Mexico, and the Bahamas
UICS & qUICS	A000000333010101	UnionPay debit cards, Contact and Contactless AID	US, Canada, Mexico, and the Bahamas
UICS	A000000333010108	US UnionPay common debit AID	US

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, US Virgin Islands, etc.

Trademark Use and Marketing Guidelines – For Acquirers and Merchants Effective 1/14/2022

The Discover Trademark Use and Marketing Guidelines for Acquirers and Merchants provides requirements for using our program marks on Signage and Marketing Materials. Information on use of the new Discover Acceptance Mark is also detailed. The most recent release can be found in the Enablement, Acceptance, Support & Info-center (EASI Portal) Document Library in the General Information > Marketing Materials Folder.

Discover Bank Ranks Highest in Customer Satisfaction with Checking Accounts for Direct Retail Banks by J.D. Power

The Discover Bank Checking Account tied for first place in customer satisfaction with a score of 715, according to the J.D. Power 2022 US Direct Banking Satisfaction Study. Additionally, Discover's Online Savings Account ranked second with a score of 717. To read more about this, click here to see the full Press Release from May 12, 2022.

Migration to D-PAS Connect

Discover Network is pleased to announce the readiness of Level 3 (L3) End-to-End (E2E) terminal certification processes for D-PAS Connect. Test plans and most of the test tools are now ready to support D-PAS Connect. For additional details and key dates, please contact your Account Executive or open an Inquiry in the EASI Portal.

Secure Remote Commerce (SRC) Transaction Indicator

Discover® Secure Remote Commerce (SRC) is the Discover implementation of the EMVCo Secure Remote Commerce Specifications. It enables Cardholders to make online purchases via the Discover® Click to Pay checkout experience. To identify Card Transactions originating from the Click to Pay checkout experience, Discover is replacing the value previously used to identify Discover® PayButton transactions, which are now obsolete, with a new indicator. This new indicator will support various reporting needs, including transaction and fraud monitoring. These changes were available on January 14, 2022, as an optional update, and are mandatory if the Client supports SRC Transactions on October 14, 2022, with Release R22.2. More details are available in the Authorization Interface Release 22.2 located in the Document Library > Technical Specifications Folder > Release 22.2 in the EASI Portal.

Automated Fuel Dispenser – Threshold Limit Increases

Effective May 22, 2022, the threshold limit for Automated Fuel Dispenser (AFD) transactions was increased from $125 to $175. Merchants operating in AFD Merchant Category Code 5542 must submit an Authorization Advice Message for the actual amount of the Card Sale within sixty (60) minutes of completion of fuel delivery, in the form and format described in the Technical Specifications. If you have any questions, please contact your Account Executive.

8-Digit IIN & 36 to 65 Migration

To enable the next generation of growth for our partners, Discover® Global Network is commencing a multi-year strategy to move towards an account structure consistent with industry practice (i.e., 8-digit Issuer Identification Number (IIN), 16-digit Primary Account Number (PAN)) for all ranges supported by our network. Effective with Release 22.1 on April 15, 2022, Discover Network/Diners Club International® Acquirers, Merchants, and Payment Providers (Agents) must accept Transactions on Discover® Global Network IIN ranges that are assigned 8-digits. Additional information can be found in the EASI Portal Document Library in the General Information > Marketing Materials Folder.

Retirement of the Technical Specifications Common Appendices

In an effort to improve ease of use and timely notification of data table changes, the Technical Specifications Common Appendices was retired from use on October 29, 2021. Please note the final publication of this document was with R22.1 on October 15, 2021. All Discover data tables currently contained within the Technical Specifications Common Appendices (including IIN Ranges, MCCs, Currency Codes, Country Codes, and State Codes) will be published on the EASI Portal in the Document Library > DN Data Tables Folder.

New Merchant Agent Definition

Due to the rapid growth of digital commerce, Discover® Global Network has introduced policy enhancements that establish agent partner definitions and introduce parity policy requirements to receive data from agents that will help identify gaps and opportunities for Discover® Global Network and our partners. With Release 22.2 effective October 14, 2022, definitions are being revised or added in the DN Operating Regulations. A Merchant Agent is newly defined in the Operating Regulations as a Payment Facilitator, Marketplace, or Merchant Service Provider that acts as an Agent on behalf of a Merchant. If you have any questions, please contact your Account Executive.

ProtectBuy 3-D Secure

Effective with Release 22.2 on October 14, 2022, we will no longer support authentication with ProtectBuy® using 3-D Secure™ protocol 1.0.2. Participants supporting ProtectBuy® using 3-D Secure™ protocol 1.0.2 will be required to support ProtectBuy® 2.0 using EMV 3-D Secure protocol 2.1.0 or higher. More details can be found in the EASI Portal Document Library > Technical Specifications > Release 22.2.

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. **In Release 20.2 which became effective on October 16, 2020**, Discover expanded 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.

Tap on Mobile

[Discover® Tap on Mobile (ToM)](#) functionality allows Merchants to accept Contactless Card Transactions anywhere using a Near Field Communication (NFC) wireless device, like a smartphone or tablet, without the need for an additional hardware or a separate terminal. Discover offers a ToM Certification program for Clients, similar to programs for traditional POS devices. For Release 22.2 effective October 14, 2022, updates were made to better identify these transactions. The detailed changes can be found in the Authorization Interface Technical Specifications Release 22.2 located in the [EASI Portal](#) Document Library > Technical Specifications Folder > Release 22.2.

Register Now for the Discover EASI Portal

The Discover® Global Network [Enablement, Acceptance and Support Info-center (EASI Portal)](#) provides a resource to engage/communicate with Account Executives, 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 about the portal and how to register for access by clicking [here](#). You can also find easy to follow steps to test a terminal with multiple IIN (BIN) ranges by clicking [here](#).

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[i] 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.