

# Global Partner Management Bulletin

Fall 2009

Dear First Data Integrator,

This year's "Fall Release" notice has been designed to provide you with as much information as possible while you plan for your next release. It includes the required association changes, PCI Compliance reminders, and exciting new integrated First Data products that your merchants are requesting. Updated platform specifications will be available by October 16, 2009.

If you are a POS payment application provider that must adhere to PA-DSS validation requirements, please note that First Data will remove **all non-PABP/PA-DSS validated applications from our boarding tools in January 2010** and will not allow any new merchant boarding. Any merchants using non-compliant applications must migrate to a compliant version of the application by July 2010 per the PCI Security Council mandates. Please contact us to make sure we're certifying your latest compliant version!

As a reminder, you are required to use the most **current First Data specification** which includes the mandatory **"TPP ID"** field when recertifying. Specifications may be found on the [www.fdns.com](http://www.fdns.com) website and the GPM team will assign a TPP ID for you. For a complete list of business and certification requirements, see the "Resources" section of this bulletin.

The items outlined in this bulletin may or may not have an impact to your current applications and is for informational purposes only. Please provide us with any feedback on how we can improve on the information in this bulletin as well as general information provided throughout the year. We value our relationship with you and look forward to servicing your needs this fall and in the coming future!

Best Regards,  
Global Partner Management  
[gpm@firstdata.com](mailto:gpm@firstdata.com)

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Please note that you are required to certify using the most [current specification version](http://www.fdms.com) located on [www.fdms.com](http://www.fdms.com) and send in a pre-assigned value in the “TPP ID” field. The TPP ID value will be assigned by Global Partner Management when you submit the certification request. Certification requests will be delayed until these two requirements are met.

## Section 1: Fall Release Compliance Mandates

### Visa

#### Changes to Fee Qualification for Fuel Transactions

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>

Visa increased the transaction maximum for CPS/Automated Fuel to \$125 as a temporary solution to address the increased gas prices in July 2008. Visa will be reverting back to the transaction maximum of \$75.

Chargeback protection will remain the same for AFD Merchants that perform a \$1 Status Check and submit (consumer or commercial non-Fleet) transactions that exceed \$75, may be subject to chargeback reason codes:

- 72 (No Authorization)
- 96 (Transaction Exceeds Limited Amount)

Note: The chargeback amount is limited to the difference between \$75 and the transaction amount. Fleet transactions are protected for these chargeback reason codes up to \$150

***First Data will make the appropriate updates to the qualification requirements for CPS/Automated Fuel to include the revised transaction maximum.***

### MasterCard

#### Partial Authorization

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>

Partial authorization permits issuers to return an approval for a different amount than what was originally requested for participating merchants and provides an alternative to a declined transaction. Support for partial authorization can help to facilitate approvals on transactions that may have otherwise been declined.

- Beginning May 1, 2010, merchants must support the following for MasterCard Debit and Prepaid products
  1. Partial Approval
  2. Real-Time Reversals

***Note: This has been changed from the originally announced May 1, 2009 date***

- The mandate is phased depending on a merchant’s MCC and POS technology employed
  - Ecommerce and other card not present merchants must support the requirements based on their MCC
- Requirements also apply to Maestro transactions

### Partial Auth for Purchase

MasterCard is requiring merchants that accept Maestro to support Partial Approval for Purchase, Reversal of a Partial Approval and Account Balance responses. MasterCard has published multiple phases for compliance. May 1, 2010 is when the first group of merchants must be compliant. First Data is working to provide updated merchant specifications on Buypass, North / Nashville and South Frontends. Merchants have been notified that this is a mandate for all MasterCard types – credit, signature, debit, pin debit, etc – and should have this on their change schedules.

Effective May 1, 2010, the following merchant types must support Partial Authorization:

MCC	Descriptor
5310	Discount Stores
5311	Department Stores
5411	Grocery Stores, Supermarkets
5499	Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores and Vending Machines
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5812	Eating Places, Restaurants
5814	Fast Food Restaurants
5912	Drug Stores, Pharmacies
5942	Book Stores
5943	Office, School Supply and Stationery Stores
7829	Motion Picture-Video Tape Production-Distribution
7832	Motion Picture Theaters
7841	Video Entertainment Rental Stores
8011	Doctors—not elsewhere classified
8021	Dentists, Orthodontists
8099	Health Practitioners, Medical Services—not elsewhere classified
5111	Stationery, Office Supplies
5200	Home Supply Warehouse Stores

5331	Variety Stores
5399	Miscellaneous General Merchandise Stores
5732	Electronic Sales
5734	Computer Software Stores
5735	Record Shops
5921	Package Stores, Beer, Wine, and Liquor
MCC	Descriptor
5941	Sporting Goods Stores
5999	Miscellaneous and Specialty Retail Stores
8041	Chiropractors
8042	Optometrists, Ophthalmologists
8043	Opticians, Optical Goods, and Eyeglasses
4812	Telecommunication Equipment including Telephone Sales
4814	Telecommunication Services
5300	Wholesale Clubs
5964	Direct Marketing—Catalog Merchants
5965	Direct Marketing—Combination Catalog—Retail Merchants
5966	Direct Marketing—Outbound Telemarketing Merchants
5967	Direct Marketing—Inbound Telemarketing Merchants
5969	Direct Marketing—Other Direct Marketers—not elsewhere classified
8062	Hospitals

Effective November 1, 2010, the following merchant types must support Partial Authorization:

MCC	Descriptor
4111	Transportation—Suburban and Local Commuter Passenger, including Ferries
4816	Computer Network/Information Services
4899	Cable, Satellite, and Other Pay Television and Radio Services
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers
7997	Clubs—Country Membership
7999	Recreation services—not elsewhere classified

Effective May 1, 2011, the following merchant types must support Partial Authorization:

MCC	Descriptor
8999	Professional Services—not elsewhere classified
9399	Government Services —not elsewhere classified

#### MasterCard Exceptions for Standalone POS Terminals

- A “standalone” terminal is defined as a device that is not integrated into a merchant’s POS system, such that the sale has to be manually keyed into the terminal
- The phase in period for standalone terminals is as follows:
  - All terminals deployed after May 1, 2010 must support the requirements
  - All terminals downloads performed for any reason after May 1, 2010 must support the requirements
  - If a merchant’s MCC has a May 1, 2011 requirement date, then that later date shall prevail to support the requirements

## Discover

*The following sections impact Pass-thru and Full Acquiring activity unless otherwise identified.*

### 1) AVS- Issuers Domiciled Outside the US

	North	South	Memphis	Compass	Atlanta	Omaha
Authorization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Settlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>

Address Verification Service (AVS) is a service provided by Discover Network to allow Acquirers and Merchants to help validate the identity of a Card presenter using the Cardholder’s billing address. To support Issuers domiciled outside of the US, Discover is introducing a new AVS Response Code to Field 44-Additional Data, position 1, which allows Issuers to communicate in the Authorization Response that the Cardholder address provided in the AVS Request was not verified by the Issuer.

Code	Description (Position 1)
G	Address information not verified for international transaction

Also, a new Response Code allows Issuers to communicate that there is no reason to decline the AVS Only Request. This new Response Code is for use with AVS Only Responses in coordination with the new AVS Response Code.

ISO Response Code	Response Description	Required Action
85	No reason to decline	See Footnote†1

†1 This Response Code is only applicable to AVS Only Responses Messages and the Merchant/Acquirer/ATM must use the AVS Response provided in Field 44-Additional Data, position 1 to determine appropriate action.

- A new Response Code of “85-No Reason to Decline” is added for population in Field 39-Response Code in AVS Only Response Messages when AVS Response Code “G” is populated in Field 44, position.

**First Data hosts and appropriate specifications will be updated to support the new AVS and Response codes.**

## 2) Issuer Identification Range Management

	North	South	Memphis	Atlanta	Omaha	Compass
Authorization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Back-Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	

Discover has announced several enhancements made to the Issuer Identification Number (IIN) Range Management. Several changes to this section support Cards issued by Discover Network’s affiliate’s, Diners Club International (“DCI”), and China UnionPay (“CUP”) with whom Discover Network has a strategic alliance.

- The “IIN Routing Table” within the section entitled “IIN Ranges for Routing” is updated to include DCI Ranges and new CUP Ranges that must be enabled, supported, and routed to Discover Network. DCI and CUP IIN Ranges should be routed to Discover Network on and after October 16, 2009.
  - **62400000**                      **62699999**                      **CUP (new for 9.2 release/October 16, 2009)**
  - **62820000**                      **62889999**                      **CUP (new for 9.2 release/October 16, 2009)**
- Discover announced changes from Consumer Credit Rewards to Consumer Debit
- Discover has modified the IIN table to identify the network that issues Cards within the IIN Range.
- The routing table below is updated to combine the 644000000-649999999 and 650000000-659999999 IIN Ranges into one contiguous entry in the IIN Ranges
- Some Signature Debit ranges may also offer personal identification number (PIN) functionality.
  - If the POS Device prompts the Cardholder to enter a PIN for a Card Transaction within these IIN Ranges, such transactions should be routed to a third party electronic funds transfer (EFT) network.
  - However, when a Card Transaction within these IIN Ranges requires the Cardholder’s signature at the POS Device, the transactions should be routed to Discover Network.”

Start	End	Issuing Network
30000000	30599999	DCI
30950000	30959999	DCI
35280000	35899999	JCB
36000000	36999999	DCI
38000000	39999999	DCI
60110000	60110999	DN
60112000	60114999	DN
60117400	60117499	DN
60117700	60117999	DN
60118600	60119999	DN
62212600	62292599	CUP
62400000	62699999	CUP
62820000	62889999	CUP
64400000	65999999	DN

**First Data hosts and terminal devices already support the broad range of 60-69 as Discover. Advanced Products will need to be updated to support the new CUP ranges. Also, First Data will update the BIN Reference document with these enhancements.**

#### 4) No Signature Program-- MCC exclusions

	North	South	Memphis	Atlanta	Omaha	Compass
Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Settlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	
Back-Office	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	

Discover Network previously permitted No Signature Required Card Present Card Sales in the amount of \$25.00 or less by Merchants operating in certain designated MCCs. In Release 9.2, new terms permit such sales for most MCCs. FDMS has an approved extension granted by Discover for POS readiness (suppression of signature line when transaction amount is \$25 or less) by 10.2 Release. The merchants will still receive their chargeback protection as stated in the requirements.

A short list of ineligible MCCs is provided below:

Current allowable MCCs (until 10/17/09)		As of 10/17/09- allowed MCCs
MCC	MCC Name	<b>All MCCs <u>except</u> the ones listed below are eligible for the Discover No Signature Program.</b> 4829- Money Transfer – Non-Financial Institution 6010- Member Financial Institution – Manual Cash Disbursements 6011- Member Financial Institution—Automated Cash Disbursements 6050- Quasi Cash – Member Financial Institution 6051- Non-Financial Institution 6531- Payment Service Provider – Money Transfer for a Purchase 6532- Payment Service Provider – Member Financial Institution – Payment Transaction 6533- Payment Service Provider – Merchant – Payment Transaction 6534- Money Transfer – Member Financial Institution 7995- Betting (e.g., lottery tickets, OTB)
4111	Local Commuter Transport	
4121	Taxicabs and Limousine	
4131	Bus Lines	
4784	Tolls and Bridge Fees	
5411	Grocery Stores and Supermarkets	
5499	Misc Food Stores	
5541	Service Stations	
5812	Eating Places and Restaurants	
5814	Fast Food Restaurants	
5912	Drug Stores/Pharmacies	
5994	News Dealers/Newsstands	
7211	Laundries	
7216	Dry Cleaners	
7338	Quick Copy/Reproduction Services	
7523	Parking Lots and Garages	
7542	Car Washes	
7832	Motion Picture Theatres	
7841	Video Rental Stores	
7999	Recreation Services	
9402	Postal Stamps/Postal Services	

## JCB/Diners

### JCB-Discover Reciprocity Agreement

	North	South	Memphis	Atlanta	Omaha	Compass
Authorization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Settlement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Back-Office	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	

Discover entered into a joint alliance with JCB in December 2006 and with Diners Club International in July 2008. Merchants currently accepting any one of these brands will now have to accept all three card brands.

JCB cards will be enabled on the Discover's Network in the United States and select US Territories (Puerto Rico, Guam, United States Virgin Islands and Northern Mariana Islands) that authorize, process and fund in US currency. This means that a merchant who currently accepts Discover, but not JCB, will now be required to accept JCB cards and vice versa.

JCB transactions from Palau, American Samoa, Federated States of Micronesia and Marshall Islands will continue to be routed to JCB. The current process for CAD and Yen currencies will continue as follows: CAD currency transactions will continue to be routed to Amex for authorizations and settlement. YEN currency transactions will continue to be authorized via MasterCard and will settle with JCB.

The JCB and Diners cards will retain their current card numbers. Merchants will receive decals for all card types to advertise the ability to accept all cards as part of the Discover card umbrella. The addition of Discover entitling on the Merchant Masterfile will systemically enable acceptance of all three brands and any removal of entitlement will disable all three products.

System application updates are required to support the following JCB/Diners agreement with Discover:

- Enable BIN ranges for JCB and Diners Club cards when Discover is enabled in the device.
- Print "DCI-DISC" on customer and merchant receipts to indicate the card type ID for Diners Club cards.
- Print "JCB-DISC" on customer and merchant receipts to indicate the card type ID for JCB cards.
- Enable AVS Card Not Present for JCB and Diners Club in the same manner as Discover.
- Enable partial authorization, partial reversals, balance return and balance inquiry for JCB and Diners Club in the same manner as Discover.

JCB and Diners transactions will be processed, qualified, funded, and reflected on merchant statements as Discover. Discover disputes rules and processes will be applied to JCB and Diners chargebacks.

### Other JCB-Diners announcements-

- JCB Notification to their Direct Settle merchants impacted by the Discover Reciprocity Agreement effective October 16, 2009
- JCB discontinues establishing new accounts effective August 1, 2009
- MasterCard has announced the Diners Club International Processing Transition to Discover  
Above articles can be referenced at:  
[http://www.firstdata.com/support/global\\_partner\\_management.htm](http://www.firstdata.com/support/global_partner_management.htm)

## Section 2: PCI DSS Compliance Requirements

**\*\*Please note that as of January 2010, all non- PA-DSS applications will be removed from the Certified Vendor List and no new merchants will be allowed to board. Merchants using non-compliant applications will have until July 2010 to migrate to a PA-DSS validated application.**

### Overview

On November 7, 2007, the Payment Card Industry (PCI) Security Standards Council (SSC) adopted Visa's Payment Application Best Practices (PABP), and in April 2008 it released it as the Payment Application Data Security Standard (PA-DSS).

- The PA-DSS supports the PCI Data Security Standard (DSS) and reinforces that payment applications must not store sensitive cardholder data. The PCI SSC is an open standards body that similarly manages the PCI DSS and PCI PIN Entry Device (PED) Security Requirements.
- With the release of the PA-DSS, the PCI SSC now provides a global set of security requirements supported by all five global payment card brands.

Using validated payment applications does not alone guarantee or ensure compliance with PCI DSS. Acquirers have an obligation to perform their own evaluation and due diligence to ensure the overall PCI DSS compliance of their merchants and agents.

Merchants and agents must implement payment applications in a manner that will meet their requirements for performance and functionality, free from errors or malicious code, and that will be compatible with any other systems or applications. It is critical that merchants and agents work with their payment application vendors to ensure secure deployment, implementation, configuration, troubleshooting and maintenance in compliance with the PCI DSS.

### Transition from PABP to PA-DSS

As part of the transition from PABP to PA-DSS, the PCI SSC has established a transition process to "grandfather in" payment applications that have been validated or are currently being validated against PABP.

- These payment applications will be listed at the PCI SSC's Web site and will include an expiration date by which the application must be revalidated under PA-DSS.
- Payment applications that requested a review under PABP must have been submitted to Visa by September 30, 2008, to be transitioned to the PCI SSC list.
- **If PABP validation was not completed by September 30, 2008, the application would have to undergo the PCI SSC's PABP to PA-DSS Transition Procedures in order to be listed.**

Visa is committed to working with the PCI SSC to ensure a successful transition of PABP to PA-DSS. For more information on the PA-DSS requirements or the transition process, please refer to the Frequently Asked Questions section of the PCI SSC's Web site at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org). For a list of qualified security assessors (QSA), please visit: [https://www.pcisecuritystandards.org/pdfs/pci\\_qsa\\_list.pdf](https://www.pcisecuritystandards.org/pdfs/pci_qsa_list.pdf)

### Vulnerable Payment Applications

**On January 1, 2008**, Visa implemented a series of mandates to eliminate the use of non-secure payment applications from the Visa payment system in the U.S. These mandates require acquirers to ensure their merchants and agents do not use payment applications known to retain sensitive cardholder data elements and require the use of payment applications that adhere to PABP, now PA-DSS. Accordingly, **as of January 1, 2008**, newly boarded merchants must not use known vulnerable payment applications, and VisaNet Processors (VNPs) and agents must not certify new payment applications to their platforms that are known vulnerable payment applications.

**By July 1, 2010**, acquirers must ensure their merchants, VNPs and agents use only PA-DSS compliant payment applications. To mitigate the risk of compromise, acquirers must take prompt action to ensure that merchants and agents discontinue use of vulnerable payment applications and begin moving merchants and agents toward using only PA-DSS compliant payment applications. Visa is currently working toward

developing similar mandates in regions outside of the U.S. For more information on Visa's payment application security efforts and the series of compliance mandates, please visit the Payment Applications section at [www.Visa.com/cisp](http://www.Visa.com/cisp). First Data has been enforcing the PABP/PA-DSS requirements since 2007.

## **January 2010 PABP/PA-DSS Information**

### **Background:**

In October 2007, Visa announced a series of compliance mandates intended to ensure that merchants and agents of U.S.-based acquirers do not use payment applications known to store prohibited data (e.g., full magnetic-stripe, CVV2 and PIN data) post authorization and phase in (over time) the use of payment applications that adhere to the PA-DSS (formerly known as the PABP).

**All non- PA-DSS applications will be removed from the Consolidated Certified Vendor List ([http://www.firstdata.com/support/global\\_partner\\_management.htm](http://www.firstdata.com/support/global_partner_management.htm)) as of January 2010. Please contact the Global Partner Management Team at [Gpm@firstdata.com](mailto:Gpm@firstdata.com) for any questions.**

## **Section 3: New First Data Products**

Please note that you are required to certify using the most [current specification version](#) located on [www.fdms.com](http://www.fdms.com) and send in a pre-assigned value in the "TPP ID" field. The TPP ID value will be assigned by Global Partner Management when you submit the certification request. Certification requests will be delayed until these two requirements are met.

## **American Express® OnePoint Program – Full Service through First Data**

**Platform Availability:** North (Cardnet), Nashville (Envoy), Omaha

Merchants can now [authorize and settle](#) American Express® transactions through the First Data network when they sign up for the OnePoint program!

First Data is now able to offer merchants the OnePoint (Full Service) program which includes end- to- end servicing for all card types including American Express®. Merchants can now authorize and settle American Express transactions through the First Data network when they have signed up for the OnePoint program. Payment applications must be updated and recertified in order for merchants to take advantage of this exciting new offering.

It's important for us to work together to ensure merchants are set up correctly and that all transactions flow through First Data. If a merchant is set up on the OnePoint program, authorization and settlement information for all card types needs to be sent to First Data. No transaction information is sent to American Express (no split dial).

### **Why is this important for merchants?**

By allowing merchants to authorize and settle American Express transactions directly with First Data, merchants can take advantage of the following benefits:

- One source for all card types
- Merchant receives one ACH for all bankcards
- Faster speed of pay for American Express
- Single statement and consolidated online reporting tool
- One customer service number
- Authorization and settlement is done through First Data
- More payment choices to offer consumers

### **What do you need to do?**

Merchants must be able to authorize and settle American Express transactions through First Data in order to take advantage of the OnePoint Program. Split dialing to American Express is not an option with this program. First Data has enabled the functionality within our network, but we need to make sure you do your part. Here's what you need to do going forward:

- Update your application:
  1. Go to [www.fdns.com/specs](http://www.fdns.com/specs) and download the specifications for either North (Cardnet) or Nashville (Envoy) containing this functionality.  
**North specifications:** EDC, EDC+, ISO Dial, ISO global and PTS  
**Nashville specifications:** VP Term, DL Host
  2. Make application changes.
  3. Send a request to [gpm@firstdata.com](mailto:gpm@firstdata.com) once you are ready to certify/test the application changes. You'll receive a certification request form for completion.
  4. Once the certification request is submitted, **you will need to perform testing and certification; when complete you will receive** a release letter from First Data's Global Partner Management team and the solution will be ready for production release!
- For American Express merchants, it's important for you to know whether they are Full Service/OnePoint (FDC authorization and settlement) or Passthrough/ESA (FDC authorization and Amex settlement) since this will impact the way the merchant's application is configured.
- All Full Service/one point merchants must be configured so they can authorize and settle American Express transactions with First Data.
- Split dial is not an option for Full Service/OnePoint merchants.

## **Discover® Full Service Programs – Powered by First Data**

In response to merchant demand, Discover has been working with First Data to accelerate full Discover Acceptance (First Data authorizes and settles Discover transactions). First Data has communicated to merchants utilizing internet-based, hosted systems that Discover's full set of IIN\*(BIN) ranges are now available. In order for merchants to take advantage of this offer, you must update your payment application. \*IIN=BIN (Issuer Identification Number = Bank Identification Number)

### **What are the risks of not updating?**

If your application is not updated, and merchants attempt to process a Discover transaction, there will be transmission failures and merchants will be unable to complete Discover Network transactions. For example, if a card is swiped/keyed and the IIN/BIN range cannot be identified or recognized, the transaction would stop and would not be sent to Discover to determine if the card is approved or declined. This may lead to one of the following scenarios:

- Loss of sales
- More customer calls/complaints
- Greater help desk expenses
- Customer dissatisfaction
- Merchant attrition

### **What do you need to do?**

Update your application to reflect the following IIN (BIN) ranges:

Discover Network required IIN Ranges for transaction routing

Start	End	Issuing Network
30000000	30599999	DCI
30950000	30959999	DCI
35280000	35899999 <sup>1</sup>	JCB
36000000	36999999 <sup>2</sup>	DCI
38000000	39999999	DCI
60110000	60110999	DN
60112000	60114999	DN
60117400	60117499	DN
60117700	60117999	DN
60118600	60119999	DN
62212600	62292599	CUP
62400000	62699999	CUP
62820000	62889999	CUP
64400000	65999999	DN

### **Where can you go for the latest Discover Network news?**

The VAR Connection has been set up by Discover Network to keep you informed about the latest news and updates from Discover Network. E-mails and bulletins from the VAR Connection will help ensure that your POS applications remain current and that your merchant transactions continue to grow as Discover® Network Cards become more prevalent in the marketplace. To register for free, go to [DiscoverNetwork.com/VAR](http://DiscoverNetwork.com/VAR).

### **Loyalty Solutions**

Functioning in real-time, First Data's Loyalty Solutions platform captures customers' purchasing behavior from the POS. This data helps merchants create customized loyalty campaigns that identify customer purchase patterns enabling merchants to offer appropriate, effective promotions and rewards. These targeted campaigns and promotions help build brand loyalty and promote customer retention as well as increase customer frequency and spend. Customer specific communications and promotions can result in more valuable customer relationships. First Data Loyalty Solutions helps merchants create, expand and manage loyalty programs so marketing campaigns are better-tailored to the most valuable customers, more effective in influencing customer behavior and make a merchant's marketing dollars work harder. First Data's Loyalty Solutions offering is currently available on the BUYPASS, North and Nashville platforms as well as a direct interface to our Merchant Loyalty platform. The specification for a direct integration with our Merchant Loyalty platform is available on [www.fdms.com/specs](http://www.fdms.com/specs).

### **Benefits of Certification**

Integrating and certifying to First Data's Loyalty Solutions platform has many benefits:

- Increase and Diversify Revenue – First Data offers revenue sharing opportunities as well as custom development revenue from clients and partners.
- Improve Your Value Proposition – Adding First Data's Loyalty Solutions capabilities to your POS increases the value you bring to your merchants, whether you're augmenting existing loyalty capabilities or offering loyalty for the first time.
- Customer Satisfaction – Merchants are demanding flexible, real-time loyalty solutions. The more options and flexibility you provide, the more compelling your POS solution.

For more information visit [http://www.firstdata.com/product\\_solutions/loyalty\\_solutions/merchant\\_solution.htm](http://www.firstdata.com/product_solutions/loyalty_solutions/merchant_solution.htm).

### **Mobile Commerce GO-Tag™ Solution**

First Data's Mobile commerce solutions help meet consumer demand for choice, convenience, security and rewards by facilitating financial activity via a mobile device over a wireless telecommunications network. The GO-Tag™ solution from First Data leverages contactless technology to help make transactions fast, secure and convenient. They allow consumers to use a specially designed form factor to facilitate a prepaid payment rather than using cash, credit cards or debit cards, and without carrying a wallet or purse.

### **How It Works**

The GO-Tag sticker can be adhered to a customer's personal item - cell phone, employee badge or MP3 player. After purchasing the GO-Tag form factor, the consumer then pays for their purchase by simply waving or tapping the GO-Tag form factor in front of a contactless reader at the point-of-sale (POS). Beyond the terminal, the secure transaction uses the existing gift card processing infrastructure. Though the end result is the same as if a cashier had swiped a card, this technology makes the purchasing experience more convenient and rewarding for the consumer.

### Consumer Benefits:

- Check out quickly and conveniently
- Improve security since the payment device never leaves their hands
- Enjoy the convenience of not dealing with cash in a unique point-of-sale experience
- Expand their choice in payment options outside their traditional wallet

### Merchant Benefits:

- Generate more brand awareness
- Drive customer loyalty
- Establish a competitive difference
- Increase number of transactions per day, prepaid card reloads, and usage of contactless readers
- Improve operational efficiency
- Create readiness for mobile commerce

For more information, visit

[http://www.firstdata.com/product\\_solutions/mobile\\_commerce\\_solutions/index.htm](http://www.firstdata.com/product_solutions/mobile_commerce_solutions/index.htm)

## Resources

The following resources are available to support First Data's valued third party integrator community.

### Global Partner Management Team Leads

The Global Partner Management (GPM) team provides end-to-end business support to all third party POS payment application providers and third party processors/payment gateways. Please contact one of the following team members for assistance:

- **POS Payment Application Providers – Rodney Slone**  
[Rodney.slone@firstdata.com](mailto:Rodney.slone@firstdata.com) or 770-218-4066
- **Third Party Processors/Gateways – Cheryl Ellmore**  
[Cheryl.ellmore@firstdata.com](mailto:Cheryl.ellmore@firstdata.com) or 240-313-1027
- **GPM Operational Support – Debbie Kallage**  
[Debbie.kallage@firstdata.com](mailto:Debbie.kallage@firstdata.com) or 303-967-5429
- **General Manager – Jana Franks**  
[jana.franks@firstdata.com](mailto:jana.franks@firstdata.com) or 303-967-8671

### First Data Business Requirements

- **POS Payment Application Providers**
  - Provide proof of PABP/PA-DSS validation prior to certification completion
  - Pass TPP ID field to First Data in authorization message (unique identifier)
  - A unique TPP ID will be assigned by the GPM team for each application version
  - Certify to the **most current specification version**
  - Certification requests will be submitted by GPM to certification teams
  - GPM will provide release letters to POS Payment Application Providers
- **Third Party Processors/Gateways**
  - Must complete business "due diligence" requirements prior to beginning certification
    - TPP Agreement
    - Credit/Risk Approval
    - Association/Bank Registrations
    - **Proof of PCI-DSS Compliance (Service Provider status)**
  - Pass TPP ID field to First Data in authorization message (unique identifier)
  - A unique TPP ID will be assigned by the GPM team for each TPP solution
  - Certify to the **most current specification version**
  - Certification requests will be submitted by GPM to certification teams
  - GPM will provide release letters to Third Party Processors

## **First Data Specification Website**

For access to the most current First Data specifications, please visit [www.fdms.com/specs](http://www.fdms.com/specs). Please note that certifications to outdated specifications or certifications that do not include the TPP ID field will not be permitted.

## **Production/Platform Support**

For production support, please contact the appropriate help desk below and open an incident report (IR).

North (Cardnet): 800-555-9966

Nashville: 800-555-9966

South: 800-555-9966

Omaha: 800-337-1222

Buypass: 800-827-4396

## **Qualified Security Assessors (QSAs)**

For a list of qualified security assessors (QSA), please visit: [https://www.pcisecuritystandards.org/pdfs/pci\\_qsa\\_list.pdf](https://www.pcisecuritystandards.org/pdfs/pci_qsa_list.pdf)

Preferred pricing is available for all First Data integrators through IGX Global. Please contact Geoff Nicholas (201-618-9882) for more information or go to [www.igxglobal.com](http://www.igxglobal.com).

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