

Discover Full Service/Full Acquiring FAQs

1. What is Discover Full Service (DFS)?

Discover Full Service (a.k.a. Discover Full Acquiring Program) is a new processing product adopted by First Data. It is available to merchants through First Data and allows them to more easily accept and process Discover cards, and may lower the overall merchant cost to accept this card type. In addition, Discover Full Service simplifies the merchant card acceptance experience by consolidating reporting of card types into one report.

2. As a vendor, how do I support Discover Full Service?

Listed below are the front end platform specifications that support DFS without application changes:

South – due to host matching all specs support this functionality except RM3 and DB.

BuyPass – due to host matching, all specifications support this functionality

Cardnet – due to host matching, all specifications support this functionality except ISO8583 w/PTS Settlement

Nashville – due to host matching, all specifications support this functionality except ISO8583 w/PTS Settlement

Compass – due to host matching, all specifications support this functionality

Omaha – due to host matching, all specifications support this functionality

Application Changes: required if supporting the RM3 specification and the ISO8583 with PTS Settlement specification. The DB. spec is a debit specification and does not support DFS.

For all platforms and specifications an update to your software/application is needed to support the new IIN BIN ranges below.

601100 – 601109	622126 – 622925	644000 - 649999	650000 – 659999
601120 – 601149	<i>China Unionpay</i>		
601174 – 601174			
601177 – 601179			
601186 – 601199			

3. Which First Data settlement platforms support Discover Full Service?

North, South, Omaha, Memphis

4. Will I need to re-certify my product with First Data?

If you are supporting specifications/platforms that include Discover Full Service re-certification is not required. If you must make changes to your application to support Discover Full Service, re-certification is necessary.

5. Will I need to re-certify for PA-DSS compliance?

Contact your QSA for direction. Note that First Data does validate application name and version for PA-DSS/PCI compliance before releasing any product into production.