Discover Product Sheet

Reach new global customers, with Discover® Global Network

The Discover Global Network is dedicated to enabling millions of businesses to expand their customer base through seamless global payments.

Introducing the latest advancement in our rapidly expanding next-generation global payments platform: the integration of the Discover Global Network. This addition reshapes the way you conduct business on a global scale, offering significant opportunities for growth and expansion.

The Discover Global Network consists of a group of card networks acquired by Discover that operate in different market segments:

Discover: A credit card with similar operating model to American Express (i.e. a "three party model" where the card network is also the issuer and acquirer) that operates predominantly in the US.

Diners Club International: international card network aimed predominantly at corporate use cases such as Online Travel Agents and expense cards

Pulse: A US domestic PIN network used for debit card processing similar to Star or Accel.

The Discover Global Network stands out by offering benefits rooted in operational efficiency and network reach. It is the third largest payments network globally, expanding its footprint through strategic partnerships with regional card networks such as RuPay in India, UnionPay in China, JCB in Japan, BC Card in South Korea, and others.

Discover is a welcome addition to Thredd's Partnership Network:
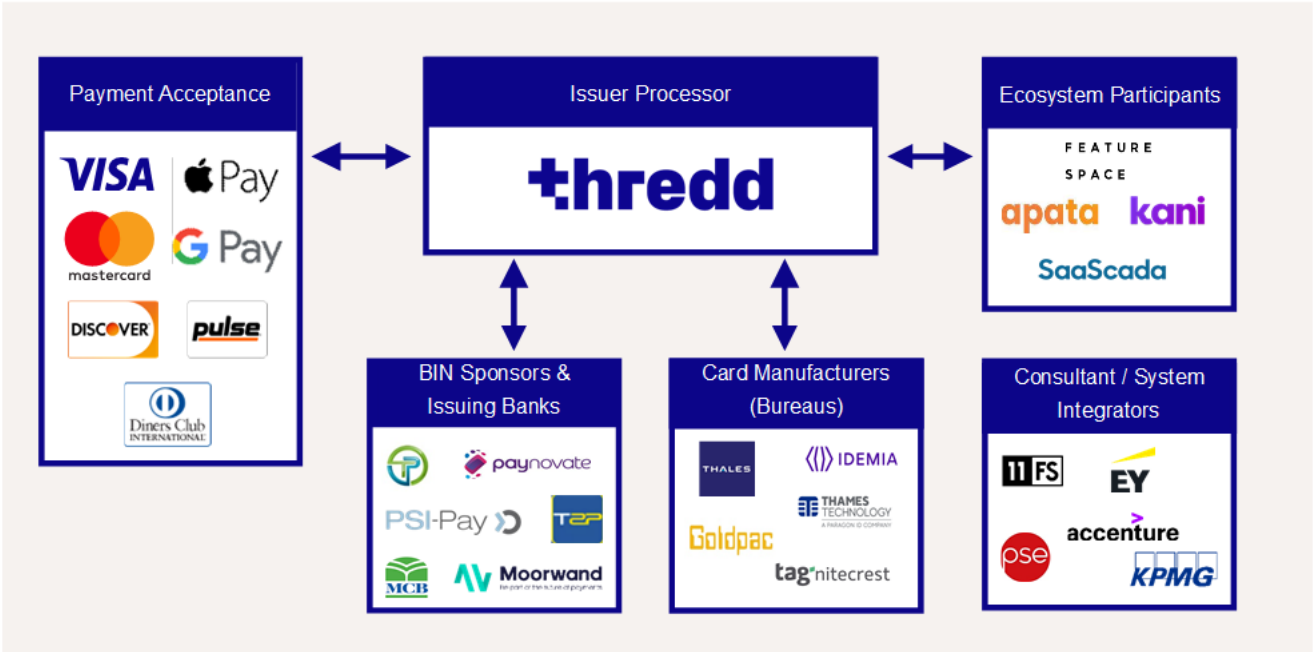
Thredd simplifies integrations across multiple networks, ensuring consistency and ease of access. Extend your capabilities to include the Discover Global Network without disrupting existing operations. Experience streamlined processes, enhanced efficiency, and a payment experience across diverse networks.

Benefits

Business Facing

- Tap into one of the fastest growing global payments networks with 25+ Network Alliances

- Effortlessly broaden your reach with connectivity to millions of merchants and ATMs worldwide through the Discover Global Network. Welcome enhanced acceptance on a global scale, empowering your business to explore new markets and seize emerging opportunities with ease.

- Revolutionize your business and confidently embrace the future of payments with Thredd and the integration of the Discover Global Network.

- Discover offers a combined fee structure that is generally lower than other networks.

- Discover's offers cardholders a no annual fee policy, 24/7 customer service, and Cashback Bonus program

Customer Facing

- Access to a wider network reach, enhanced commerce experiences, and the ability to leverage Discover's expertise and capabilities.

- This connection allows domestic operators to expand their reach beyond their territories, avoid reinventing the wheel, and quickly implement new services by leveraging Discover's assets and solutions

- Discover's expertise and capabilities, stemming from acquisitions like Diners Club International, offer issuers the foundation for international acceptance footprints, enabling them to grow exponentially through global partnerships

- Unlock competitive advantages with Discover's favourable interchange fees, enabling you to optimise costs and maximize profitability. Benefit from robust payment technology backed by Discover's unwavering commitment to reliability, ensuring a smooth and secure transaction experience for both you and your customer

Key features

Ease of integration: Thredd

- Existing Thredd customers can quickly be integrated into the Discover Global Network as an issuer-processor.

- Real-time data transfer via the External Host Interface (EHI): All transaction data processed by Thredd is transferred to Discover's externally hosted systems in real-time.

- Smart Client: Provides powerful and flexible search functions and filters to help you find specific transactions.

- View Chargebacks: Discover processes chargeback requests and sends Thredd a daily file containing chargeback records and fees. Threddprocesses the file and generates chargeback transaction records that are viewed in the Transaction XML Reports.

Dashboard

- Simple UI for making API calls and getting responses

How it works

Available Card Products

Below is a list of card products available on Discover Networks:

- Diners Club International - A charge card brand owned by Discover that is accepted in over 200 countries.

- Discover it® Miles - A travel rewards credit card with no foreign transaction fees. (Not available in Phase 1)

- Discover it® Cash Back - A cash back credit card with rotating quarterly bonus categories. (Not available in Phase 1)

- Discover Debit - A debit card that can be used on the Discover Global Network. (Not available in Phase 1)

- Discover also partners with other card networks like UnionPay, JCB, Elo, and BC Card to expand global acceptance. (Not available in Phase 1)

Note: Please check with your Thredd account manager and Discover Network representative for product suitability for your card programme on the Thredd Platform
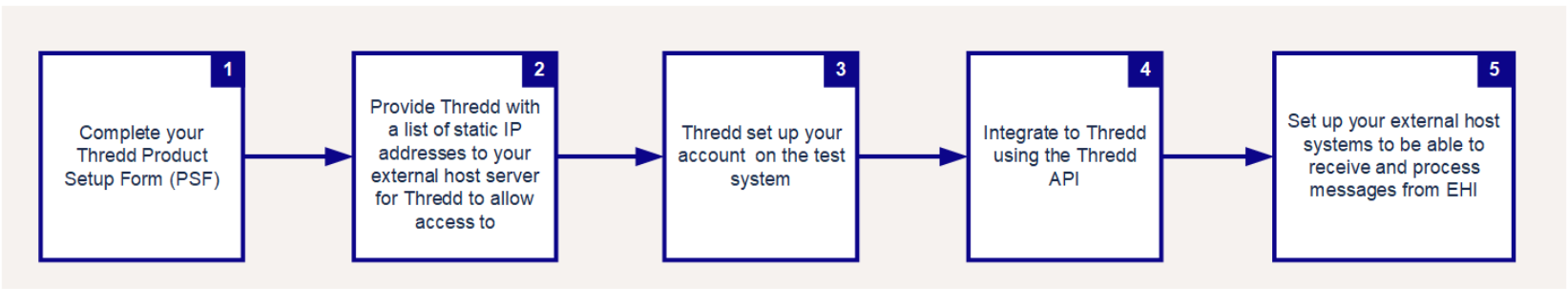
Country Support

Note: Please check with your Discover Network representative for country availability and restrictions.

Below are details of countries where Discover cards are used:

- Countries with the highest Discover card acceptance rates include the United States, Belize, Argentina, Brazil, Chile, Peru, Austria, Switzerland, Israel, India, and South Korea

- Countries with more limited Discover card acceptance include Canada, most of Central America, France, the UK, Russia, and much of Asia and Africa

Setup At-a-Glance

1	2	3	4	5
Complete your Thredd Product Setup Form (PSF)	Provide Thredd with a list of static IP addresses to your external host server for Thredd to allow access to	Thredd set up your account on the test system	Integrate to Thredd using the Thredd API	Set up your external host systems to be able to receive and process messages from EHI

FAQs

Availability and suitability

Q. Is Discover available to all Thredd Customers?

You must be an existing Thredd customer, integrated to the Thredd Platform. Your Issuer (BIN Sponsor) must be registered with Discover.

Q. Is Discover suitable for all Thredd Customers?

For phase 1, we support virtual cards only. Please contact your account manager to discuss your requirements and suitability for phase 1 release.

Requirements

Q. Are there any pre-requisites/specific requirements that need to be met?

[You will need to sign a separate contract with both Thredd and Discover and complete the required documentation].

You must obtain a separate Issuer Identification Code (IIC) for each settlement currency you support.

You must have a bank account in that settlement currency, opened within 2 months of IIC registration.

Q. What is an Issuer Identification Code?

The Issuer Identification Number (IIN) or Issuer Identification Code (IIC) on Discover cards is the first 6-8 digits of the card number, which identify the card issuing institution. The IIN/IIC ranges supported on the Discover Global Network in North America include:

- 6011
- 622126-622925
- 644-649
- 65

Discover partners with various regional payment networks globally, such as UnionPay, JCB, RuPay, and others. The IIN/IIC ranges for these co-branded Discover cards can also include:

- 3000-3059
- 3088-3094
- 3095-3102
- 3112-3120
- 3158-3159
- 3337-3349
- 3528-3589

Q. What's the difference between an IIC and a BIN?

The Issuer Identification Code (IIC) or Issuer Identification Number (IIN) is a more specific term that refers to the first 6-8 digits identifying the card-issuing institution, while the Bank Identification Number (BIN) is a broader term that encompasses the first 4-8 digits identifying the bank or financial institution behind the card. Both serve critical functions in the payment ecosystem, but the IIC/IIN is the more precise and standardized identifier of the card issuer.

Integration

Q. Will we need to do an additional integration to support Discover?

You can use your existing EHI integration. We normalise data received from Discover (in the same way as for other card networks, such as Visa and Mastercard) and provide you with a unified message format for all networks. This means that you do not need to implement a separate

integration for each additional network you want to connect to. There are new data elements and field values which your systems may need to able to receive and process (depending on your EHI Mode). For Program managers using Full Service Processing (mode 3), Thredd performs transaction matching and balance adjustments.

For more information, see Transaction Processing on Discover Networks.

Q. Are there any EHI mode considerations?

There are no restrictions.

Q. What is the default authorisation timeout period on Discover networks?

The default authorisation timeout period is 2 seconds (from Discover sending an authorisation message to receiving Thredd's response.

Contact Us

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