



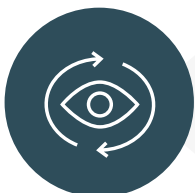
Capitalize on Business Opportunities and Strengthen Customer Experiences with D-PAS Connect

With the introduction of D-PAS Connect, Discover® Global Network is bringing an enhanced level of security and utility to chip cards and payments devices. In addition to supporting credit, debit and prepaid transactions for contact, contactless, mobile and in-app payments, D-PAS Connect enables more personalized, convenient and secure purchase experiences—all from a single device.

The D-PAS Connect Difference



Ability to customize any card, anytime by enabling or disabling capabilities after issuance without needing to reissue the portfolio



Offers potentially greater consumer information that enables merchants to develop customized solutions



Helps increase consumer and merchant loyalty by delivering more personalized, convenient and secure payment experiences

Answers for General Questions

How is D-PAS Connect different from D-PAS?

As the latest evolution of D-PAS that conforms to current EMVCo specifications, D-PAS Connect uses data storage to deliver next-level business functionality. For example, a D-PAS Connect card can be used as a payment card, a loyalty or membership card, an access key, a transit card and more.

Will D-PAS Connect work with D-PAS? Will D-PAS Connect cards work at merchants that accept D-PAS?

Yes. And yes. D-PAS Connect is backward compatible so merchants can accept both D-PAS and D-PAS Connect cards. But unless both the card and terminal are certified for D-PAS Connect, the new functionality in D-PAS Connect will not be available. Also, be aware that the D-PAS Connect Specification does not support Contactless Magnetic Stripe Mode or Discover® Zip.



Answers for General Questions (cont.)

Where and when will D-PAS Connect be available?

D-PAS Connect specifications and program documentation are available now for Issuers, Merchants, Acquirers and Integrated Payment Partners (IPPs).

Are we required to support D-PAS Connect?

No, but it is in your best interest and that of your customers to support D-PAS Connect. Please note: Discover Global Network plans to stop new (card and terminal) Type Approval certifications for D-PAS in the future.

Where can I learn more about D-PAS Connect?

There are numerous resources you can access to learn more about D-PAS Connect—including:

- [D-PAS Connect Video](#)
- [D-PAS Connect Webpage](#)
- [D-PAS Connect Brochure](#)

Answers for Partner Questions



Merchants and IPPs

We're already certified for D-PAS. What is involved with upgrading to D-PAS Connect?

Merchants and IPPs interested in upgrading to D-PAS Connect need to complete the following steps.

1. Confirm that your Processors, Acquirers, IPPs, and/or Gateways can process D-PAS Connect transactions
2. Procure terminals that have D-PAS Connect kernels
3. Build or procure the terminal application to support D-PAS Connect feature
4. Conduct end-to-end terminal certification
5. Deploy application to terminals



Acquirers

We're already certified for D-PAS. What is involved with upgrading to D-PAS Connect?

Acquirers interested in upgrading to D-PAS Connect need to complete the following steps.

1. Update your host systems to Release 18.2 or later to enable D-PAS Connect
2. Conduct end-to-end certification using D-PAS Connect certified terminals



Issuers

We already support D-PAS. What do we need to do to support D-PAS Connect?

Issuers interested in supporting D-PAS Connect need to complete the following steps.

1. Update your host systems to Release 18.2 or later to enable D-PAS Connect
2. Buy chips that support D-PAS Connect
3. Conduct card personalization validation (CPV)*
4. Reissue plastics either proactively or through natural renewal

To find out more about D-PAS Connect, contact your **Discover Global Network Representative** today.

** Please note: CPV may involve analysis for determining support for new fields, changing risk parameters, setting up authentication fields to read extra data, writing additional and comprehensive authentication rules, and selecting what features to activate to support specific business and cardmember offerings.*