D-PAS Connect: Enable Secure, Personalized and Convenient Commerce Experiences

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EMV® chip technology is now the global standard for secure credit and debit chip card transactions—with the number of EMV payment cards in circulation increasing by roughly one billion from 2016 to 2017.[1]

Today, businesses of all sizes rely on D-Payment Application Specification (D-PAS) to process contact, contactless and mobile transactions. D-PAS is used globally by Discover® Card and Discover Bank, as well as by third-party debit cards issued through PULSE®, Diners Club International® franchises and Network Alliance Partners.

7.1 billion
EMV chip cards in use worldwide by end of 2017[1]

As chip technology and data storage capabilities grow, Discover is delivering a more advanced EMV solution that enables value-added business solutions that extend beyond payments.

D-PAS Connect: Opening the Door to Innovative Business Possibilities
With the introduction of D-PAS Connect, Discover is bringing an enhanced level of security and utility to chip cards and payment devices. In addition to supporting credit, debit and prepaid transactions for contact, contactless, mobile and in-app payments, D-PAS Connect offers a range of valuable benefits to users.

D-PAS CONNECT
THE LATEST EVOLUTION OF D-PAS

| Near-frictionless credit, debit and prepaid chip card transactions | More advanced security across all payment platforms | Next-level business functionality | Data storage functionality to enable value-added solutions |

Providing Critical Advantages Across the Payments Ecosystem

D-PAS Connect Helps	How D-PAS Connect Helps
Issuers	• Better risk management • Improved post-issuance control • Insight into cardholder behavior
Merchants	• Flexibility to offer loyalty programs • Potential increase in sales and engagement • Streamlined receipting leading to faster checkouts
Acquirers	• Improved payment security • Ability to create custom solutions for merchants
Solution Providers	• Opportunity to strengthen competitive advantage by facilitating the development of custom solutions for merchants
Cardholders	• A more personalized, more convenient and more secure experience—*all from one device*

Strengthening Current D-PAS Features and Introducing Enhanced Functionality

New Features

- ⊘ On-Chip Data Storage and Extended Transaction Logging
- ⊘ Torn Transaction Recovery
- ⊘ Payment Account Reference (PAR)
- ⊘ Form Factor Indicator

Enhancements

- ⊘ On-Plastic Consumer Device Cardholder Verification Method (CDCVM)
- ⊘ Enhanced Personalization Profiles
- ⊘ Cryptography Improvements
- ⊘ Strengthened Post-Issuance Card Management Capabilities

Supporting Differentiated Business Solutions That Transcend Payments

New Capabilities Made Possible by D-PAS Connect

Enhanced Transit Solutions
- Pay-in-advance and stored-value products
- Aggregated pay-as-you-go and bundled single-ride fares
- Proof of payment and fare inspection

Loyalty Programs
- Issuer loyalty points programs and spend programs
- Merchant-managed programs and punch programs
- Third-party coupon programs
- Multiple programs consolidated into one

Reloadable Prepaid Programs
- Wristbands for event entry
- Prepaid credit for purchases at events
- Access to specific venues

E-Receipts
- Faster checkout—automatic receipting eliminates need for cardholder input and improves user experience

Hotel Keys
- Entry to assigned room
- Access to room safe and mini-bar
- Access to building elevators, as well as on-premises gym, pool or spa

Campus Cards
- Campus ID cards
- Access to dorm building and room
- Links to, and tracks usage of, library resources
- Laundry services payment

Gym Cards
- Membership-based access credentials
- Exercise tracking plans

Civic Services
- Access to public mass transit
- Public parking payments
- Library cards
- Access to government benefits
- Payments for city-provided services

Technology's Ever-Expanding Importance

1 billion+

After accepting open-loop contactless transactions on buses in 2012 and on subways and rail networks in 2014, Transport for London reached one billion contactless transactions across its transportation network[2]

95%

When asked about loyalty programs, 95% of consumer responders want to engage with their program through a mix of emerging and growing technology[3]

66%
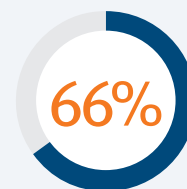
According to a recent National League of Cities Report, 66% of cities are investing in smart technologies—such as smart meters, intelligent traffic signals and wifi kiosks[4]

To find out more or begin the D-PAS Connect certification process, contact your **Discover® Global Network Representative** or Acquirer today.

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