

Date: February 13, 2018
To: All Clients
Subject: Discover EMV Fraud Liability Shift for UnionPay
Product: Discover and Pulse
Action: Informational

Discover EMV Fraud Liability Shift for UnionPay

Discover Network and PULSE announced that UnionPay has updated their EMV fraud liability shift policy to include UnionPay card transactions processed via Discover Network and PULSE.

Effective October 18, 2019, the EMV liability shift will include transactions where a UnionPay contact chip payment device was issued and a counterfeit card using UnionPay BIN ranges was used to conduct the transaction at a POS, except at an Automated Fuel Dispenser.

Effective October 16, 2020, the EMV liability shift will include transactions where a UnionPay contact chip payment device was issued and a counterfeit card using UnionPay BIN ranges was used to conduct the transaction at an Automated Fuel Dispenser.

Please contact Heartland with any questions.

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