

**Date:** February 12, 2020  
**To:** Discover MAP Clients  
**Subject:** Spring 2020 Discover MAP Compliance Release Changes  
**Product:** Discover MAP  
**Action:** Informational

This Product Marketing Bulletin contains a summary of updates from the card brands regarding changes in the Spring 2020 Compliance Release. It is Heartland's goal to proactively alert you of the upcoming changes in a timely manner. The evaluation process is ongoing and additional bulletins will be published as changes are identified. Changes are effective April 17, 2020 unless otherwise noted. Functionality to cover items in this release will be included in the upcoming Heartland POS specifications release.

### Spring 2020 Discover MAP Compliance Release Changes

#### *Authorization Requests*

- Merchants must send authorization requests on credits/returns

#### *Disputes on Credit/Return Authorizations*

- Timeframe for an issuer to initiate a dispute for Reason Code RN2 – Credit Not Processed - has decreased from 15 to 10 calendar days
- Disputes cannot be initiated by an issuer when the issuer has declined the credit/return
- Disputes can be initiated by an issuer on credit/returns if an authorization was not obtained

#### *Discover Assessment Fee Changes*

- Increased the assessment fee from 0.13% to **0.14%**

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### Additional Fee Changes

- Introducing a new Program Integrity Fee
  - \$0.05 per U.S. Mid Submission Level Program and U.S. Base Submission Level Program Card Sales
- Removing the Merchant Excessive Disputes fee

### Micro Ticket Interchange Program

- Introducing new program and fee for consumer card sales less than or equal to \$5. Eligible MCCs and rates the below:

MCCs	Rate Statement Descriptor Name	New Rate
4111 - Commuter Passenger Transport	PSL – Micro Ticket Debit	<b>1.80% + \$0.00</b>
4112 - Passenger Railways	PSL – Micro Ticket Prepaid	<b>1.80% + \$0.00</b>
4131 - Tour Buses	PSL – Micro Ticket Core	<b>1.95% + \$0.00</b>
4784 - Toll and Bridges Fees	PSL – Micro Ticket Rewards	<b>1.95% + \$0.00</b>
5499 - Convenience Stores	PSL – Micro Ticket Premium	<b>1.97% + \$0.00</b>
5812 - Restaurants	PSL – Micro Ticket Premium Plus	<b>2.05% + \$0.05</b>
5814 - Fast Food Restaurants		
5944 - Newsstands	PSL – Micro Ticket DB Non-Exempt	<b>0.05% + \$0.21</b>
7211 - Laundry		
7216 - Dry Cleaners	PSL – Micro Ticket PP Non-Exempt	<b>0.05% + \$0.21</b>
7338 - Quick Copy, Restoration, & Blueprinting Services		
7523 - Parking Lots and Garages		
7542 - Car Washes		
7832 - Motion Picture Theaters		
7841 - Video Tape Rentals		

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### Consumer Debit and Prepaid Card Product Changes

- Consumer Debit and Prepaid card products will be updated as follows:

Interchange Program	Debit Card Products		Prepaid Card Products		Non-Exempt	
	Existing Rate	New Rate	Existing Rate	New Rate	Existing Rate	New Rate
PSL – Supermarket Warehouse Clubs	1.10% + \$0.16	N/A	1.10% + \$0.16	<b>1.12% + \$0.16</b>	0.05% + \$0.21	N/A
PSL - Retail	1.10% + \$0.16	N/A	1.10% + \$0.16	<b>1.12% + \$0.16</b>	0.05% + \$0.21	N/A
PSL - Restaurant	1.10% + \$0.16	<b>1.14% + \$0.15</b>	1.10% + \$0.16	<b>1.14% + \$0.15</b>	0.05% + \$0.21	N/A
PSL - Card Not Present	1.75% + \$0.20	N/A	1.75% + \$0.20	<b>1.76% + \$0.20</b>	0.05% + \$0.21	N/A
PSL - E-Commerce	1.75% + \$0.20	N/A	1.75% + \$0.20	<b>1.76% + \$0.20</b>	0.05% + \$0.21	N/A
Key Entry	1.75% + \$0.20	N/A	1.75% + \$0.20	<b>1.76% + \$0.20</b>	0.05% + \$0.21	N/A

### Commercial Card Product Changes

- Commercial card products will be updated as follows:

Acquirer Interchange Program	Commercial Debit		Commercial Prepaid		Non-Exempt Commercial Debit and Prepaid		Business, Executive Business, and Corporate Card Products	
	Existing Rate	New Rate	Existing Rate	New Rate	Existing Rate	New Rate	Existing Rate	New Rate
Commercial Electronic	2.30% + \$0.10	<b>2.35% + \$0.10</b>	2.30% + \$0.10	<b>2.35% + \$0.10</b>	.05% + \$0.21	N/A	2.30% + \$0.10	<b>2.35% + \$0.10</b>

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### Consumer Credit Card Product Changes

- Consumer Credit card products will be updated as follows:

Interchange Program								
	Core		Rewards		Premium		Premium Plus	
	Existing Rate	New Rate	Existing Rate	New Rate	Existing Rate	New Rate	Existing Rate	New Rate
PSL – Supermarket Warehouse Clubs	1.40% + \$0.05	N/A	1.60% + \$0.10	<b>1.62% + \$0.10</b>	1.60% + \$0.10	N/A	1.90% + \$0.10	N/A
PSL - Emerging Markets	1.45% + \$0.05	N/A	1.45% + \$0.05	<b>1.50% + \$0.05</b>	1.45% + \$0.05	<b>1.50% + \$0.05</b>	2.30% + \$0.10	N/A
PSL - Express Services	1.95% + \$0.00	N/A	1.95% + \$0.00	N/A	1.95% + \$0.00	<b>1.97% + \$0.00</b>	2.05% + \$0.05	N/A
PSL - Retail	1.56% + \$0.10	<b>1.57% + \$0.10</b>	1.71% + \$0.10	<b>1.72% + \$0.10</b>	1.71% + \$0.10	<b>1.74% + \$0.10</b>	2.15% + \$0.10	<b>2.17% + \$0.10</b>
PSL - Hotels/Car Rentals	1.58% + \$0.10	N/A	1.90% + \$0.10	<b>1.92% + \$0.10</b>	2.30% + \$0.10	N/A	2.40% + \$0.10	<b>2.57% + \$0.10</b>
PSL - Passenger Transport	1.75% + \$0.10	N/A	1.90% + \$0.10	<b>1.92% + \$0.10</b>	2.30% + \$0.10	N/A	2.40% + \$0.10	N/A
PSL - Card Not Present	1.89% + \$0.10	N/A	2.00% + \$0.10	<b>2.02% + \$0.10</b>	2.00% + \$0.10	<b>2.02% + \$0.10</b>	2.40% + \$0.10	<b>2.45% + \$0.10</b>
PSL - E-Commerce	1.89% + \$0.10	N/A	2.00% + \$0.10	<b>2.02% + \$0.10</b>	2.00% + \$0.10	<b>2.02% + \$0.10</b>	2.40% + \$0.10	<b>2.45% + \$0.10</b>
PSL - E-Commerce Secured	1.89% + \$0.10	<b>1.80% + \$0.10</b>	2.00% + \$0.10	<b>1.90% + \$0.10</b>	2.00% + \$0.10	<b>1.95% + \$0.10</b>	2.40% + \$0.10	<b>2.35% + \$0.10</b>
Key Entry	1.89% + \$0.10	N/A	2.00% + \$0.10	<b>2.02% + \$0.10</b>	2.00% + \$0.10	<b>2.02% + \$0.10</b>	2.40% + \$0.10	<b>2.45% + \$0.10</b>

Please contact Heartland with any questions.

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