

# Discover MAP Clients

PMB 1297 April 2023  
Discover MAP Release  
Version 1  
90 Day

January 18, 2023



## Document History

Version	Notes/Changes
Version 1	90 day Publication – Initial publication – 1/18/2023
Version 2	60 day Publication – Publication scheduled – 2/14/2023
Version 3	30 day Publication – Publication scheduled – 3/14/2023

# April 2023 Release

Global Payments Inc. received notification of changes to the operating regulations effective April 2023 by Discover® Network. Global Payments Inc. has reviewed and analyzed the changes and is providing the following additional summary. Our proprietary systems will be updated and certified by the required release dates. These updates may require changes to your authorization and/or settlement systems and your internal business processes and procedures. Regulatory items listed below may not apply to all business types. This document provides information available as of the published date and is subject to change.

Each item includes an impact box. If there is an “x” in the authorization box, there may be an impact to your authorization platform requiring changes on your end or an update could be made for you by Global Payments Inc. or your authorization vendor. If there is an “x” in the settlement box, there may be an impact to your settlement platform requiring changes to your systems or an update may be made on your behalf by Global Payments Inc. or the vendor that completes your settlement. If there is not an “x” in the box, we are providing you this information for review, as there may be potential impact to your business in any item. Please review the changes and note any impact/action required – please work with your national account team to determine the specific impacts to your authorization and settlement processes.

Release Date	Impact	Key
April 14, 2023	Authorization	Impact to authorizations
	Settlement	Impact to settlement
	Interchange	Impact to interchange
	Card Brand Fees	Impact to fees
	Disputes	Impact to chargebacks
	Rules	Impact to rules/standards

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# Technical & Regulatory Rules Changes

Discover®

## Surcharging Allowed Only if Permitted by Requirements of Law

Release Date		Impact
Immediate	Authorization	
	Settlement	
	Interchange	
	Card Brand Fees	
	Disputes	
	Rules	X

### What is the impact?

Merchants need to ensure that surcharging is allowed based on their location.

Discover has clarified that surcharging is allowed only if applicable and where permitted by requirements of law. When assessing a surcharge following card brand requirements, please also ensure that surcharging is permitted by requirements of law. Surcharging laws vary by jurisdiction and may not be allowed.

## Increased Cash at Checkout Limit

Release Date		Impact
April 14, 2023	Authorization	X
	Settlement	X
	Interchange	
	Card Brand Fees	
	Disputes	
	Rules	

### What is the impact?

Impacted merchants need to be aware to the updated cashback at checkout limit.

Discover is increasing the maximum amount of Cash at checkout that a Merchant may disburse to a Cardholder from \$100 to **\$120**. This increase provides Cardholders with additional benefits to support their cash needs, while also aligning with current industry trends. The Merchant may, in their sole discretion, opt to maintain a lower limit for Cash at checkout disbursements.

# Interchange, Pricing, and Fee Changes

Discover®

## Revising Interchange Rates and Fees

Release Date		Impact
April 14, 2023	Authorization	
	Settlement	
	Interchange	X
	Card Brand Fees	
	Disputes	
	Rules	

### What is the impact?

Discover is revising existing interchange rates.

Interchange Rates and fees are revised for Consumer Debit Card Products, Consumer Credit Card Products, and Commercial Prepaid Card Products as follows:

Consumer Debit and Prepaid Card Products and Non-Exempt						
Interchange Program	Debit Card Product		Prepaid Card Products		Non-Exempt	
	Current Rate	New Rate	Current Rate	New Rate	Current Rate	New Rate
PSL - Restaurant	1.14% + \$0.15	<b>1.19% + \$0.10</b>	1.14% + \$0.15	No Change	0.05% + \$0.21	No Change

Commercial Card Products								
Interchange Program	Commercial Debit		Commercial Prepaid		Non-Exempt Commercial Debit/Prepaid		Business Executive Business, & Corporate Card	
	Current Rate	New Rate	Current Rate	New Rate	Current Rate	New Rate	Current Rate	New Rate
Commercial Large Ticket	0.90% + \$20.00	No Change	0.90% + \$20.00	<b>1.45% + \$35.00</b>	0.05% + \$0.21	No Change	0.90% + \$20.00	No Change

Consumer Credit Card Products								
Interchange Program	Core		Rewards		Premium		Premium Plus	
	Current Rate	New Rate	Current Rate	New Rate	Current Rate	New Rate	Current Rate	New Rate
PSL-Smrkt Warehouse Clubs	1.40% + \$0.05	No Change	1.62% + \$0.10	No Change	1.60% + \$0.10	<b>1.65% + \$0.10</b>	1.90% + \$0.10	<b>2.10% + \$0.10</b>
PSL-Petroleum	1.55% + \$0.05	<b>1.80% + \$0.05</b>	1.80% + \$0.05	No Change	1.80% + \$0.05	No Change	1.80% + \$0.05	No Change
PSL-Retail	1.57% + \$0.10	No Change	1.72% + \$0.10	No Change	1.74% + \$0.10	No Change	2.17% + \$0.10	<b>2.25% + \$0.10</b>
PSL-Restaurant	1.56% + \$0.10	No Change	1.95% + \$0.10	<b>1.90% + \$0.10</b>	2.30% + \$0.10	No Change	2.40% + \$0.10	<b>2.45% + \$0.10</b>
PSL-Card Not Present	1.91% + \$0.10	No Change	2.03% + \$0.10	No Change	2.05% + \$0.10	No Change	2.50% + \$0.10	<b>2.55% + \$0.10</b>
PSL-E-Comm	1.91% + \$0.10	No Change	2.03% + \$0.10	No Change	2.05% + \$0.10	No Change	2.50% + \$0.10	<b>2.55% + \$0.10</b>
PSL-E-Comm Secured	1.80% + \$0.10	No Change	1.90% + \$0.10	No Change	1.95% + \$0.10	No Change	2.35% + \$0.10	<b>2.40% + \$0.10</b>
Key Entry	1.91% + \$0.10	No Change	2.03% + \$0.10	No Change	2.05% + \$0.10	No Change	2.50% + \$0.10	<b>2.55% + \$0.10</b>

## Revising Program Integrity Fee

Release Date		Impact
April 14, 2023	Authorization	
	Settlement	
	Interchange	
	Card Brand Fees	X
	Disputes	
	Rules	

### What is the impact?

Merchants will need to be aware of the increase to the fee.

The Program Integrity Fee is revised. The Program Integrity Fee compensates for additional risk and processing costs related to U.S. Consumer and Commercial Base Submission Pricing Program Card Sales.

Description	Current Rate	New Rate
Discover Program Integrity Fee	\$0.05	<b>\$0.10</b>