

Card Services

Debit Solutions



April 9, 2019

FYI 19087

Pulse Spring 2019 Network Mandates

- 311: Informational; No Action Required
- 611: Need to Know; Action May Be Required
- 911: Urgent; Action May Be Required

Debit Card & ATM Programs
Credit Gateway Programs

Summary

Updates to support Pulse and Discover Debit Spring 2019 mandates will be implemented on April 14, 2019.

The networks that route your debit and ATM card transactions regularly publish mandates with which all participating institutions must comply. While your institution is ultimately responsible for its own compliance with network regulations, Card Services—as your business partner—works to meet many network rules and requirement changes on your behalf.

On April 14, 2019 Fiserv will implement updates to comply with the Pulse Network fall 2018 and spring 2019 Mandates for Discover Debit as well as Pulse debit and ATM programs.

Return Authorization Transactions - Discover Debit

For Discover Debit issuers, Fiserv will support return authorization transactions with processing code 20 00 00, or account-specific transactions with the processing code 20 00 XX as detailed below, for 010x-level messages in addition to the that is already received in existing 022x-level settled transactions.

- 20 00 10 – Merchandise return to SAV
- 20 00 20 – Merchandise return to DDA
- 20 00 30 – Merchandise return to CRD

Processing codes appear in EPOC ISO DE03. Funds should not be made available due to receiving this transaction message, as it is informational only.

Protect Buy 2.0

New data is available for Discover Debit issuers regarding ProtectBuy 2.0 (3D Secure) authorization data used for card-not-present e-commerce transactions with a Processing Code of 00 00 00 and message classes of 010x/0110/022x. The following table provides data that will be optionally available in the online message, EPOC ISO DE 125.92.

If you wish to receive this data, please contact your client executive. Certification would be required.

Table 5-2 Tagged data for ProtectBuy 3D Secure 2.0

Description	Position	Attributes	Value
3D Secure Authentication Identifier	1-5	ans 5	*3D*\

Description	Position	Attributes	Value
Data Length Indicator	6-7	n 2	Variable based on data present
Cardholder Authentication Identifier Tag	8-9	a 2	CA
Sub-tag Length indicator	10-11	n 2	Variable based on data present
Authentication Type	12-13	a 2	<ul style="list-style-type: none"> 02 = ProtectBuy
CAVV Key Indicator	14-15		<ul style="list-style-type: none"> 01 = CAVV Key Set 1 (Prod) 02 = CAVV Key Set 2 (Certification/Test)
CAVV Value	16-19	a 4	Variable based on data present
Unpredictable Number	20-23	n 4	Variable based on data present
Authentication Tracking Number	24-39	n 16	Variable based on data present
Version and Authentication Action	40-41	n 2	Variable based on data present
IP Address	42-49	n 8	Variable based on data present
Second Factor Authentication Value	50- 51	n 2	<ul style="list-style-type: none"> 00 = 3DS 1.0.2. or prior, all authentication methods 01 = 3DS 2.0 challenge flow using static passcode 02 = 3DS 2.0 challenge flow using One Time Passcode (OTP) via SMS method 03 = 3DS 2.0 challenge flow using OTP via key fob or card reader method 04 = 3DS 2.0 challenge flow using OTP via App method 05 = 3DS 2.0 challenge flow using OTP using any other method 06 = 3DS 2.0 challenge flow using Knowledge Based Authentication (KBA) method 07 = 3DS 2.0 challenge flow using Out of Band (OOB) authentication with biometric method 08 = 3DS 2.0 challenge flow using OOB authentication with APP login method 09 = 3DS 2.0 challenge flow using OOB authentication with any other method 10 = 3DS 2.0 challenge flow using any other authentication method 11-79 = Reserved for later use (EMVCo) 80-96 = Reserved for later use (DGN) 97 = 3DS 2.0 frictionless flow, risk-based authentication (RBA) review only 98 = 3DS 2.0 attempts server responding 99 = 3DS 2.0 frictionless flow, Risk Based Authentication (RBA)

Name Changes for PULSE PAY and PULSE PAY Express

PULSE is adding new naming conventions for PULSE PAY and PULSE PAY Express in the body of daily PULSE Institution Fee Settlement reports. These reports remain available in CVi within the PULSPRNz report.

If you have any questions, please contact Client Services.