

# Compliance Notification

## Diners International and JCB Agreements with Discover

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### Discover – Diners Club Acquisition

On July 1, 2008, Discover Financial Services acquired Diners Club International and over the next several months, Discover intends to integrate the Discover Network and Diners Club International Network.

Effective April 2009, The Diners Club International BIN ranges will be identified so you can prepare to direct Diners Club International transactions to Discover Network for authorization, clearing, reporting, sales data, and funding.

Effective October 2009, All merchants must ensure compliance with transaction routing to avoid transaction failures.

More information will be provided regarding the upcoming changes for April and October 2009 as they become available.

#### ATTENTION!

The following are for development preparation only. Diners Club International BIN Ranges will not be active on Discover Network until the effective date of October 2009.

300000 - 305999

309500 - 309599

360000 - 369999

380000 - 399999

Note: Card numbers issued in the BIN Ranges listed above may be either 14 or 16 digits in length.

### JCB – Discover Reciprocity Agreement

In December 2006, JCB and Discover announced a strategic alliance whereby JCB cards will be enabled on the Discover Network in the United States and U.S. Territories. This means if you currently accept Discover, but not JCB, you will now be required to accept JCB cards and vice versa. Additionally, if you are processing in USD currency, no opt-out is available.

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## What do I need to do?

Understand Discover's agreements with Diners and JCB and implement appropriate acceptance practices at your business.

## For more information please contact Customer Service

**Date: November 12, 2008**