



Monthly Operations Communication

January 2025

Merchants & Merchant Processors



**New
Updates**



**Data
Tables**



**Recent
Updates**



Updates

Release Updates: 24.2 and 25.1

Release 24.2 Update

The changes to the Release 24.2 listed below are effective on January 17, 2025, unless otherwise specified.

- I. **Introduced Payment Services Complaints Program** – Effective July 2024, a new process has been established for handling Complaints by Network Participants. This update describes how Complaints are handled and outlines requirements.
- II. **Updated Defined Term(s) Related to Anti-Bribery** – Effective upon publication on January 17, 2025, the defined terms related to anti-bribery are updated, added, and/or removed to ensure alignment with the Program Documents and the Foreign Extortion Prevention Act (FEPA).
- III. **Corrected Erroneously Removed Language Updating System Capabilities** – Effective upon publication on October 15, 2021, updates were made to align with current system capabilities. Beginning with Release 23.1, published on October 14, 2022, these updates were erroneously removed. This Release Update corrects the omission.

Release 25.1 Update

The changes to Release 25.1 listed below are effective on April 11, 2025, unless otherwise specified.

- IV. **Updated Multiform Cryptogram Codes** – Effective with Release 25.1 on April 11, 2025, Cryptograms capacity is updated to identify which cryptograms are present and to increase protection against fraudulent transactions, correctly validating cryptograms sent within the authorization message.
- V. **Updated Card Identification Data (CID) Number Validation Format** – Effective with Release 25.1 on April 11, 2025, this update will align the expiration date format to match system actions and documentation to reflect expected behavior when performing a Card Identification Data (CID) number validation.
- VI. **Advance Notice: Updated Language for P2P Transactions** – Discover is providing Advance Notice that effective on October 17, 2025, language will be updated to provide clarity on the network's support of both single and dual processing for Account Funding Transaction (AFT) and Account Credit Transactions (ACT) for prepaid and debit.

[Merchant Release Update 24.2 and 25.1](#)

Release 25.1

Merchant and Merchant Processor Certification Manual

This Certification Manual assists Merchants and Merchant Processors with Certification or re-Certification from Discover® of their processing platforms and related components. Certification is required prior to implementation and Card Acceptance, as well as required with the Discover biannual Release of the Program Documents, or internal code changes experienced by the Merchant and Merchant Processor.

[Merchant and Merchant Processor Certification Manual R25.1](#)



Data Tables

Data Tables are published on the Account Center under the Operating Regulations & Technical Specifications section and updated in accordance with existing timeframes.

Clients are responsible for reviewing the data tables and ensuring changes are made by the effective date.

IIN Range Table

The eIIN file with these changes will be sent to clients on February 13, 2025.

Start	End	Card Product	Network Stand-In Eligibility	ATM	Network	Country of Issuance	ALP Enabled	Token Range	Effective Date mm/dd/yyyy
36722600	36722699	Consumer Debit	Not Eligible	Yes	DCI	GBR	No	No	02/13/2025
36722700	36722799	Consumer Debit	Not Eligible	Yes	DCI	GBR	No	No	02/13/2025
65314000	65314099	Consumer Credit - Premium Plus	Not Eligible	Yes	DCI	IND	No	No	02/13/2025
65801805	65801805	Consumer Credit - Core	Not Eligible	Yes	DCI	PER	No	No	02/13/2025
65802100	65802143	Consumer Credit - Core	Not Eligible	No	DCI	PER	No	Yes	02/13/2025
65872300	65872399	Commercial Prepaid - Non-Reloadable	Not Eligible	No	DCI	HKG	No	No	02/13/2025
65872400	65872499	Commercial Prepaid - Non-Reloadable	Not Eligible	No	DCI	HKG	No	No	02/13/2025
65879800	65879800	Consumer Credit - Core	Not Eligible	Yes	DCI	TUR	No	No	02/13/2025



Recent Updates

Following is a summary of recent updates published since the last monthly communication.

- None published.