

Frequently Asked Questions

What is the Discover® Network Recurring Payments program?

The *Recurring Payments* program provides your cardholders with an easy way to pay their recurring bills. Cardholders simply set up an agreement with participating merchants to automatically bill their Discover Network Card Account at predetermined intervals for recurring or installment charges. The billed amount can be the same each period or fluctuate each payment.

What are the benefits of Recurring Payments?

Recurring Payments not only saves your cardholders time and money each month, but also increases card usage and builds loyalty for you.

How are Recurring Payments transactions identified?

Recurring Payments transactions are properly identified in the Authorization files in Field 3 and in Field 7 of the Settlement File Prep 4 or 5. Recurring Payments values include:

What marketing assistance is available?

Discover Network offers marketing support and training materials to help you leverage the program to drive card use and increase volume, including:

- Program tips and educational materials
- Promotional content and ideas
- Joint marketing opportunities with participating merchants

What if I have additional questions?

Find out more about *Recurring Payments* by speaking with your Discover Network Relationship Manager or by calling 1-866-847-2344.

Process Code	Name	Description
13	Address Verification with a Goods or Service Authorization for Recurring Billing	Provide street address and ZIP Code (see Field 63 for format) for a continually recurring charge (e.g., monthly, bimonthly) for goods or services
14	Recurring Billing – Goods or Service	A continually recurring charge (e.g., monthly, bimonthly) for goods or services
15	Installment Payment – Goods or Service	Paying for goods or services with installment payments (e.g., monthly) for a defined period of time
16	Subscription	Paying for subscription on a regular basis (e.g., yearly)

For Issuers

