



Discover® Secure Remote Commerce Frequently Asked Questions

Find answers to your most common questions about Discover® Secure Remote Commerce (SRC). Don't see your question here? Please reach out to your Relationship Manager or contact us at SRCinquiries@discover.com.

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General Questions

What is Discover® Secure Remote Commerce?

It is the Discover® Global Network implementation of EMVCo's industry-wide EMV® [Secure Remote Commerce](#) Specifications that enable consumers to shop online with a simple, convenient and more secure checkout experience compared to other digital wallets offerings.

Is Discover Secure Remote Commerce Secure?

With advanced technology and sophisticated security, Discover Secure Remote Commerce helps reliably recognize customers at checkout. Behavioral analytics and smart authentication help determine legitimate consumers and identify bad actors in real time with minimal friction. Additionally, consumers are required to provide verification in the event suspicious activity is detected or if they wish to update their personal information. Click to Pay offers acceptance from all four of the primary card networks: Discover, Visa, Mastercard, AMEX.

What payment methods are supported by Discover Secure Remote Commerce?

Discover® Card is the first issuer supported within Discover Secure Remote Commerce. Support for Discover® Debit and private label credit card issuers (PLCC) will be enabled subsequently. Discover Global Network will also begin onboarding DCI Issuers and Network Alliance partners. If you are an Issuer interested in enabling Click to Pay for your cardholders, please reach out to your DGN relationship manager to begin the discussion.

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Is Discover® Secure Remote Commerce only for online payments?

Yes, at this time Discover® Secure Remote Commerce is exclusively an online payments technology designed to simplify the online guest checkout experience and better protect cardholder payment information. However, the SRC specifications support future evolution of the application and channels.

Why should my shoppers use this new online checkout method?

Secure Remote Commerce delivers a more frictionless online checkout experience across all participating merchants by removing the need for passwords and limiting the manual entry of personal information. Discover Secure Remote Commerce also keeps consumer information safer with advanced layers of security.

Are SRC and Click to Pay the same thing?

Yes. Secure Remote Commerce (SRC) is the industry specification and technology that enables a common consumer checkout in eCommerce environments and Click to Pay is the consumer facing name for the consumer checkout experience.

Merchant-Specific Questions

What is the benefit of implementing Discover® Secure Remote Commerce?

Discover Secure Remote Commerce can help lower cart abandonment and reduce fraud. It also provides a more consistent and streamlined online checkout experience across all participating merchants.

Is there a cost for Discover Secure Remote Commerce?

There is no additional charge to your consumers when they checkout using SRC. Discover® Cardholder terms and conditions will apply to all purchases. There may be minimal development costs to enable and implement SRC. However, each network's SRC solution is based upon EMVCo's interoperable specifications which simplify implementation through a one-time coding effort and single integration through an SRCI (SRC Initiator).

What makes Secure Remote Commerce a unique online payment solution?

The advanced technology of Secure Remote Commerce helps remove hurdles traditionally associated with online checkout such as remembering passwords, creating accounts at each merchant's website, and manually entering card credentials, by storing the cardmembers payment and personal information such as billing/shipping address within the Click to Pay wallet experience. SRC's Click to Pay Wallet streamlines the purchasing process for customers across all participating merchants. Click to Pay offers acceptance from all major networks including Discover, Visa, Mastercard, AMEX. Consumers who have experienced the convenience of this method, look for the Click to Pay icon when checking out online.

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How do my shoppers use Discover Secure Remote Commerce?

Shoppers visiting your website will notice the Discover acceptance mark next to the Click to Pay icon  on the checkout page. Clicking that icon will initiate the SRC checkout experience. Click to Pay streamlines the purchasing process by allowing the consumer to select payment card from those enrolled, verifying the customer from a recognized device and authenticating the transaction via a one-time passcode. Click to Pay eliminates the need for manual entry of payment information and delivers a simple, secure and convenient checkout experience.

How do I get started with Discover Secure Remote Commerce?

Currently, the Discover SRC system is connected to the Mastercard and Visa SRCIs. Therefore, merchants should reach out to their Mastercard or Visa representative to connect to their SRCIs to enable Discover. If you are interested in becoming an SRCI to control the UX/UI in your own hosted checkout (along with many other benefits) please contact your Discover representative or email SRCinquiries@Discover.com.

Where can a merchant access and download the appropriate Discover acceptance mark(s) to be used in a Click to Pay checkout experience?

Consumers have adopted Click to Pay technology and actively look for merchant who are enabled. By prominently displaying the Click to Pay icon with all major networks enabled, you allow consumers to quickly choose their preferred payment method.

The appropriate acceptance mark files can be downloaded from:

[FREE Discover Digital Signage](#) (Digital Use section)

Approved Acceptance Marks:

Discover Acceptance Mark / Primary



RGB .eps

RGB .jpg

RGB .png

Discover Acceptance Mark / Secondary



RGB .eps

RGB .jpg

RGB .png

Please note: The rectangle mark still serves as the primary acceptance mark, but the square mark (secondary) was also developed for cases where digital space is limited. While the primary rectangle mark should always be use as a default, use of the square mark is brand compliant as well.

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How to ensure network acceptance marks are properly displayed in Click to Pay experience:

If acceptance marks are not all represented, (potentially missing Discover mark) Image A, please reference the button sizing dimensions as shown in the table below to ensure proper signage Image B.



Potential current button (Image A)



Properly displayed signage (Image B)

**** If enabled to accept ALL networks, it's important to display ALL acceptance marks. ****

- Adjust the button size to fit the measurements shown in the table below to accommodate necessary acceptance marks.

Note: Based on button type, width measurements should be set precisely within the parameters mentioned, whereas height measurements are approximate.

Button Type	Width (px)	Height (px)
SMALL	175 <= width < 201	34
MEDIUM	267 <= width < 307	47
LARGE	530 <= width < 612	94

- To determine the current button size measurements:
 - Navigate to the checkout page
 - Right click on the Click to Pay checkout button
 - Select 'inspect'
 - Within the 'Elements tab', place your cursor on the code within the highlighted area. Size measurements will populate on the Click to Pay Button on the checkout page

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Issuer-Specific Questions

What is the benefit of implementing Discover® Secure Remote Commerce?

As an issuer, there are a number of benefits to certifying your card products for SRC, including increased transaction volume and revenue and improved security. By implementing SRC, your cardholders have the ability to enroll in Click to Pay and use at an accepting merchant- ultimately providing a simple, secure and convenient checkout experience. As Click to Pay becomes more commonly accepted in eCommerce sites, cardholders will expect the ability to make payments using Click to Pay. From a security perspective, SRC allows for the ability to perform real time cardholder authentication to help reduce fraud and false declines. Implementing Discover SRC provides a foundation of future eCommerce use cases, improving your ability to leverage emerging technologies and shorten time to market.

What makes Secure Remote Commerce a unique online payment solution?

Discover Secure Remote Commerce is a cloud-based wallet that cardholders access during checkout at merchants' websites. Issuers that enrolled in Discover Secure Remote Commerce will ensure their cards are available for cardholders to use seamlessly without the use of passwords at local and global merchants where Discover Secure Remote Commerce is enabled. The advanced technology of Secure Remote Commerce helps remove hurdles traditionally associated with online checkout, streamlining the purchasing process by verifying the customer and eliminating the need for manual entry of payment information.

How do my shoppers use Discover Secure Remote Commerce?

Cardholders enabled on Discover Secure Remote Commerce can use Click to Pay when they see a Discover acceptance mark next to the Click to Pay icon on merchant's checkout page. Clicking that icon will initiate the SRC checkout experience.



How do I get started with Discover Secure Remote Commerce?

Please contact your Discover Global Network account representative to request information on [Secure Remote Commerce](#) Issuer onboarding.

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