

EMVCo, LLC
901 Metro Center Blvd.
Foster City, CA 94404
United States of America



Date: 13 June 2018

Discover Financial Services
2500 Lake Cook Rd.,
Riverwoods, IL, 60015
United States

Re: *EMVCo Letter of Registration– BIN Controller Identifier*
Registration Number: **BCID 01418**
Approval Date: **13 June 2018**

Organisation Name: Discover Financial Services
BIN Controller Identifier: 6001
Organisation Type: ISO Block Holder, ISO Issuer

As long as the BIN Controller Identifier is issued by EMVCo to BIN Controller and the registration has not expired, BIN Controller may state to third parties that the BIN Controller Identifier is “registered” with EMVCo for BIN Controller for purposes of Payment Account Reference governance. BIN Controller will not suggest or imply to any third party that EMVCo has evaluated, approved, certified or otherwise endorsed BIN Controller or its Payment Account Reference governance.

Issuance of a BIN Controller Identifier alone is not sufficient for a BIN Controller to implement Payment Account Reference. The BIN Controller should to work with Card Issuers and potentially Payment Networks to ascertain additional program and participation requirements.

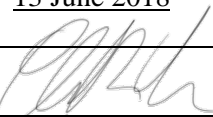
Dear BIN Controller Registration Contact,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for BIN Controller Identifier assignment for the above referenced service. In connection with your EMVCo BIN Controller Identifier Registration Request dated April 11, 2018, we have reviewed the self-attestation that your Organisation meets the criteria associated with being a BIN Controller for purposes of Payment Account Reference governance in accordance with "EMV Payment Tokenisation Specification – Technical Framework 1.0", as amended by "EMVCo Specification Bulletin No. 167".

EMVCo hereby (a) approves your EMVCo BIN Controller Registration request, based on the self-attestation that your Organisation meets the qualifying criteria for a BIN Controller, and (b) issues to your Organisation the BIN Controller Identifier specified above.

This Letter of Registration is subject to the terms of the EMVCo BIN Controller Identifier Registration Agreement between EMVCo and your Organisation.

This Letter of Registration is valid while the registration number is posted on the EMVCo website.

<u>Registration Number:</u>	BCID 01418
<u>Assigned BIN Controller Identifier:</u>	6001
<u>Date:</u>	13 June 2018
<u>By:</u>	
<u>Name:</u>	Clinton Allen
<u>Title:</u>	Chair, EMVCo's Payment Tokenisation Working Group (TWG)