



First Attempt. Two Weeks. Fully Certified

How Payhuddle's qualified E2E certification service helped a licensed Mexican digital payments processor achieve Discover D-PAS E2E terminal certification for dual interface in its first submission.

A licensed digital payments processor in Mexico needed to obtain Discover D-PAS E2E terminal certification to expand its card acceptance capabilities and serve its merchants across international networks. The certification covered both contact and contactless interfaces and required precise coordination with the Discover network throughout. As a qualified D-PAS E2E certification services provider, Payhuddle managed the entire process, from planning through submission, and delivered certification on the first attempt within two weeks.

Background

The customer is a licensed payment processor in Mexico that offers digital financial products, including prepaid cards, digital accounts, and payment acceptance infrastructure, to individuals and businesses nationwide. Operating in one of Latin America's most regulated and fastest-growing fintech markets, they are building acceptance infrastructure that needs to work seamlessly across both domestic and international card networks.

Discover D-PAS E2E certification was a necessary step in expanding their terminal's acceptance capabilities. Without it, their merchants could not reliably accept Discover network cards through the terminal's dual-interface capability. The prerequisites for certification were already in place. What they needed was a qualified certification partner who had navigated this exact path before and could move without missteps.

They chose Payhuddle.

Why D-PAS E2E certification is not a straightforward process

D-PAS E2E certification sits above standard EMV L3 certification in complexity. It requires working directly with the Discover network on a defined schedule, managing terminal-specific configurations that go beyond what standard certification scripts cover, and handling edge cases arising from interactions among the terminal's hardware and firmware, and the network's specific requirements.



Why D-PAS E2E certification is not a straightforward process

For this customer, the specific challenges were threefold:

1. **Dual-interface scope:** The certification had to cover both contact and contactless transaction flows, each with its own configuration dependencies and test requirements. A failure in either stream would require resubmission for the full certification.
2. **Terminal-specific configuration mapping:** The customer's terminal had configuration dependencies that needed to be identified, documented, and resolved before engaging the network. Misaligned configurations are among the most common causes of failed first submissions and delayed resubmission windows.
3. **Network coordination and scheduling:** D-PAS E2E certification proceeds on the Discover network's schedule. Staying on that schedule requires proactive communication, rapid response when issues arise, and someone on the vendor side who already has an established working relationship with the network team.

A misstep at any of these stages means a failed submission, a wait for the next available certification window, and a delayed go-to-market. For a processor building out their acceptance infrastructure, that delay has a direct cost: merchants waiting on capability that should already be live.

Why Payhuddle

Payhuddle is one of a small number of vendors globally that are qualified D-PAS E2E certification services providers. This is not the same as offering certification consulting or test tooling alongside the certification process. As a qualified provider, Payhuddle manages the end-to-end certification engagement directly with the Discover network, from initial planning through final submission, on behalf of the customer.

That distinction matters in practice. The customer did not need to manage network communication, interpret network feedback, or independently navigate certification edge cases. Payhuddle carried that work entirely



Beyond qualification, two things made Payhuddle the right choice:

1. Prior experience with D-PAS E2E across different terminal configurations and markets meant the team already knew where complexity was likely to emerge before the engagement began, and how to resolve it before it became a blocker.
2. An established working relationship with the Discover network team meant communication moved at pace. There were no delays in establishing context or building relationships during the certification window itself.

Payhuddle's approach

Payhuddle began with a certification plan built specifically around the customer's terminal configuration and the full merchant acquirer flow. This was not a generic checklist. The plan mapped every terminal-specific dependency up front, so that configuration issues were resolved before the network engagement began rather than discovered during it.

From there, Payhuddle managed all coordination with the Discover network directly. The customer was kept informed at every point where a decision or input was needed, not just at key milestones. This meant there were no surprise requests mid-process, no periods of unexplained silence, and no moments where the customer had to chase for a status update.

Contact and contactless flows were worked through simultaneously rather than sequentially, which kept the overall timeline tight and ensured the dual-interface certification could be completed within the defined two-week SLA.

The outcome

The customer achieved Discover D-PAS E2E terminal certification on their first submission. Both contact and contactless interfaces were certified within the two-week SLA, on schedule and without resubmission.

The practical result: their terminal can now process Discover network transactions across both interface types, giving their merchants acceptance capability that was previously unavailable to them. For a processor expanding their acceptance infrastructure in a competitive market, that capability came online on the timeline they needed it, not weeks later after a failed first attempt and a rescheduled window.



The customer did not have to manage the certification process themselves. They defined their requirements, engaged Payhuddle, and received a certified terminal.

Why it worked

Qualification removed the hardest part of the process.

As a qualified D-PAS E2E certification services provider, Payhuddle managed the Discover network relationship in its entirety. The customer never had to navigate network communication, interpret feedback from the network team, or handle the operational overhead of managing a certification engagement with an external network. That work sat with Payhuddle from start to finish.

Upfront configuration mapping prevented mid-process failures.

The most common reason D-PAS E2E certifications fail on first submission is terminal configuration issues that weren't identified before the network engagement began. By mapping every terminal-specific dependency at the planning stage before a single test case was run with the network, the team ensured that configuration problems were resolved in advance rather than discovered under time pressure.

Upfront configuration mapping prevented mid-process failures.

Discover D-PAS E2E certification has nuances that only become apparent once you have run through the process multiple times across different terminal types and markets. Payhuddle's team brought that accumulated experience into the engagement from day one, so the two-week window was spent executing a known process rather than discovering what the process required.

About Payhuddle

Payhuddle is a payments solutions organization specializing in test tools, simulators, live test analyzers, certification consulting, and qualified certification services for the global payments ecosystem. As an accredited provider for multiple network certification programs, including Discover D-PAS E2E, Payhuddle manages end-to-end certification engagements for payment processors, issuers, and acquirers worldwide. Learn more at payhuddle.com.