



## DISCOVER NETWORK FACT SHEET

**Profile** Discover Network, a business unit of Discover Financial Services, is a comprehensive and secure payments network. Discover markets and supports a full range of credit, debit, and prepaid products. Discover also provides customer-centric tools and programs designed to help issuers, acquirers and merchants drive loyalty, increase transaction volume and run their business more effectively with streamlined efficiencies.

Connecting to millions of merchants throughout the U.S., Canada, Mexico, Central America and the Caribbean, Discover cards are increasingly becoming a leading payment choice for purchases made around the world.

Leveraging its legacy of industry leading fraud prevention, customer service, and innovative partner marketing practices, as well as its hands-on merchant, issuing, and acquiring knowledge, Discover sets itself apart by delivering meaningful and differentiated solutions.

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**Web site** [www.discovernetwork.com](http://www.discovernetwork.com)

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**Headquarters** Riverwoods, Illinois

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**Leadership** Diane Offereins, Executive Vice President, President – Payment Services  
Paul Briggs, Senior Vice President, Network Operations  
Gloria Colgan, Senior Vice President, Marketing  
Beth Horowitz, Vice President, Strategic Relationships & National Accounts  
Matt Johanson, Vice President, Acceptance  
Kevin O'Donnell, Vice President, Credit Issuance

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**Products** Discover offers a number of credit, debit and prepaid products including:

<b>Credit</b>	<b>Prepaid</b>
Core	Campus
Rewards	General Purpose
Premium	Gift
Business	Incentive
Private Label	Mall
Private Label Plus	Payroll
<b>Debit</b>	
Personal	
Business	

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**Product Enhancements**

- Cash Over
- Discover Zip
- Health Discount Plan
- Perks eShop<sup>SM</sup>
- Perks Everyday<sup>®</sup>
- Recurring Payments
- Spend Analyzer

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**Card Issuance**

Discover has agreements with a number of financial institutions to issue credit and prepaid card programs including:

- Alliance Data
- Amalgamated Bank of Chicago
- BB&T Financial FSB
- CompuCredit Corp.
- First Bank & Trust
- First Bank of Delaware
- GE Money
- HSBC Finance Corp.
- MetaBank
- Palm Desert National Bank
- Wilmington Trust Corp.

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**Reciprocal Card  
Acceptance Agreements**

China UnionPay and JCB

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**Acquiring/Processing  
Agreements**

Discover has agreements with more than 100 of merchant acquirers including:

- Banc of America Merchant Services
- Chase Paymentech
- Elavon
- Fifth Third Processing Solutions
- First Data
- First National Merchant Solutions
- Global Payments
- Heartland Payment Systems
- RBS Worldpay
- Wells Fargo Merchant Services

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**Discover  
Differentiators**

- Extensive Merchant Expertise
- Hands-On Issuing Knowledge
- Direct Acquiring Experience
- Modular Technology
- Loyalty Expertise
- Advanced Fraud Prevention
- Brand Support
- Collaborative Approach
- Flexible Product Offerings
- Innovative Marketing Strategies & Programs
- Operational Ease

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**Media Relations**

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