



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.

Web site

www.discovernetwork.com

Headquarters

Riverwoods, Illinois

Leadership

Diane Offereins, Executive Vice 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

Products

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

Credit

Core
Rewards
Premium
Business
Private Label
Private Label Plus

Prepaid

Campus
General Purpose
Gift
Incentive
Mall
Payroll

Debit

Personal
Business

Product Enhancements

- Cash Over
- Discover Zip
- Health Discount Plan
- Perks eShopSM
- Perks Everyday[®]
- Recurring Payments
- Spend Analyzer

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.

**Reciprocal Card
Acceptance Agreements**

China UnionPay and JCB

**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

**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

Media Relations

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