



DISCOVER NETWORK FACT SHEET

Fast Facts

- Operated by Discover Financial Services
- Discover Network cards are accepted at more than 4 million merchant locations throughout the U.S., Canada, Mexico, Central America and the Caribbean
- More than 50 million Discover Network cardholders
- Supports issuers with a complete suite of payment products including credit, debit, and prepaid cards.
- Based in Riverwoods, Illinois

Overview

Discover Network, a business unit of Discover Financial Services, is a comprehensive and secure payments network. Discover Network markets and supports a full range of credit, debit, and prepaid cards, including the Discover Card. Discover Network 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 Network cards are increasingly becoming a leading payments 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 Network sets itself apart by delivering meaningful and differentiated solutions.

Web site

www.discovernetwork.com

Products

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

Credit Cards

Basic
Premium
Business

Signature Debit Cards

Discover Debit

Prepaid Cards

General Purpose Gift Cards
Healthcare Benefit Cards
Experiential Cards
Payroll Cards
Incentive/Rebate/Reward Cards
Mall Cards
Campus Cards

Product Features

- Cash Over
- Recurring Payments
- Discover Network ZipSM
- PerksEverydaySM rewards program

Card Issuance

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

- HSBC Bank Nevada, N.A.
- GE Money
- Alliance Data
- First Bank & Trust
- NFinanSe
- West Suburban Bancorp Inc.
- Palm Desert National Bank
- CompuCredit

Reciprocal Card**Acceptance Agreements** China Union Pay (CUP) and JCB

Acquiring/Processing Agreements

- First Data Corp.
 - Global Payment Systems Inc.
 - NOVA Information Systems
 - TSYS Acquiring Solutions
 - RBS Lynk
 - TransFirst
 - First National Merchant Services (FNMS)
 - Fifth Third Bank
 - PNC
 - Newtek Business Services
 - Electronic Payments Inc.
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Discover Network Differentiators

- Extensive Merchant Expertise
 - Hands-On Issuing Knowledge
 - Direct Acquiring Experience
 - Modular Technology
 - Loyalty Expertise
 - Advanced Fraud Prevention
 - Programs/Services
 - Brand Support
 - Collaborative Approach
 - Programs/Practices that Drive Loyalty
 - Flexible Product Offerings
 - Innovative Marketing Strategies & Programs
 - Operational Ease
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Management Team**Harit Talwar**, executive vice president, Discover Network**Gloria Colgan**, senior vice president, network marketing and strategy**Paul Briggs**, senior vice president, merchant operations**Gerry Wagner**, vice president, acceptance and client relations**Joe Hurley**, vice president, network strategic development**Rob Tourt**, vice president, network services**Joby Orlwosky**, vice president, network marketing and strategy, merchant acceptance**Beth Horowitz**, vice president, product management**Matt Johanson**, vice president, acquirer relations

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