



DISCOVER NETWORK FACT SHEET

Fast Facts

- Operated by Discover Financial Services
- Discover Network cards are accepted at millions of merchant locations throughout the U.S., Canada, Mexico, Central America and the Caribbean
- Millions of 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 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 Network sets itself apart by delivering meaningful and differentiated solutions.

Web site

www.discovernetwork.com

Products

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

Credit Cards

- Basic
- Rewards
- Premium
- Business
- Co-branded
- Variable acceptance (private label and semi-open)

Prepaid Cards

- Gift
- Incentive/Rebate
- Experiential
- Payroll
- General Spend
- Campus

Debit Cards

- Personal
- Business

Product Enhancements

- Perks eShop
- Cash Access
- Cash Over
- Discover Network Zip
- Perks Everyday
- Recurring Payments

Card Issuance

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

- Alliance Data
- CompuCredit Corp.
- First Bank & Trust
- First Bank of Delaware
- GE Money
- HSBC Finance Corp.
- MidAmerica Bank
- Money Network Financial, LLC
- nFinanSe
- Palm Desert National Bank
- West Suburban Bancorp Inc.
- Wilmington Trust Corp.

**Reciprocal Card
Acceptance Agreements**

China Union Pay (CUP) and JCB

**Acquiring/Processing
Agreements**

- Bank of America Merchant Services
- Chase Paymentech
- Electronic Payments Inc.
- Fifth Third Bank
- First Data Corp.
- First National Merchant Services (FNMS)
- Global Payment Systems Inc.
- Humbolt Merchant Services
- Newtek Business Services
- NOVA Information Systems
- PNC
- RBS Lynk
- TransFirst
- TSYS Acquiring Solutions
- Wells Fargo Merchant Services

**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

Management Team

Diane Offereins, Executive Vice President, Payment Services

Paul Briggs, Senior Vice President, Network Operations

Gloria Colgan, Senior Vice President, Marketing and Financial Institutions Group

Beth Horowitz, Vice President, Product and Pricing

Matt Johanson, Vice President, Acquirer Relations

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