

Tap into new revenue streams, increase volume and build loyalty with the Discover® Network *Business Card* product

The Discover Network **Business Card** product provides you with a powerful way to tap into new revenue streams from the profitable small business market—helping to increase volume and build loyalty while growing your cardholder base. No other business card offers you such a unique combination of resources, expertise and product features.

The smart way to grow your business

Only Discover Network *Business Card* provides you with exclusive, on-demand access to hard-to-find data and market insights, directly from a dedicated small business forum. To ensure these insights turn into actionable plans, Discover Network offers you an unparalleled level of expert consulting. Combining market intelligence with custom programs, our team can help you design a highly targeted solution that meet the special needs of the business segment. No other network offers you this unique combination of business market intelligence with expert consultancy services.

Our flexible, targeted business card helps set you apart from the crowd, while attracting and retaining business customers. With Discover Network, you benefit from programs that offer more customization options and provide business owners with a new payment choice.

Grow revenue, extend your reach

The Discover Network *Business Card* helps you increase your reach and drive new revenue by tapping the underserved, yet profitable, small business market segment. By providing cardholders with the flexibility and control they need to manage their everyday expenses, the Discover Network *Business Card* encourages loyalty and long-term revenue growth.

The Discover Network *Business Card* offers:

- New revenue streams from the underserved small business segment
- Increased credit transaction volume
- Improved cardholder loyalty
- Market insights to attract and retain cardholders

The *Business Card* Market Opportunity

U.S.-based Small Businesses	25 million plus*
Business Credit Transaction Volume (2006)	\$168 billion**
Volume Growth by 2009	\$320 billion**
Average Annual Account Volume	10,000**
Small Business Credit Spend Annual Growth Rate (2005–2006)	26%*
Current Small Business Card Market Penetration (2006, all issuers)	< 6%*

* *The Small Business Credit Card Challenge*; Mercator Advisory Group, August 2006
 ** *Small Business Payment Cards in the United States*; TowerGroup, October 2006



Flexible features to build program success

The Discover Network *Business Card* offers you a host of optional, flexible features designed to help provide maximum marketability for any program, including:

- Purchase protection
- *Perks Everyday*™ rewards program (turnkey or fully customizable)
- Enhanced travel data
- Employee cards with customizable limits and reporting options
- Auto Rental Insurance (CDW)
- Purchase assurance

More great benefits to help you drive results

Only Discover Network provides such a unique combination of offerings to help you benefit more from your business card program:

- Access to hard-to-find data and market insights directly from our dedicated small business forum
- Joint marketing support to help you maximize opportunities with your targeted prospects
- Fast, simple and dedicated implementation support with a flexible network infrastructure to cater to your unique needs
- Best-in-class fraud prevention and data security
- Superior service and ongoing support from Discover Network
- Unique promotional opportunities with targeted merchants
- Cardholder features that include:
 - Flexible reporting
 - 24/7 online account management tools
 - Value-added ancillary services that simplify administration for business managers

Tap into the revenue stream generated by business spending.

- Business cardholders are expected to charge 40% more than consumer cardholders*
- The average business cardholder purchases is \$169*—twice that of an average consumer transaction

*American Banker, May 2004

Getting started is simple

1. Speak to your Discover Network Relationship Manager.
2. Get set up with Discover Network *Business Card* account numbers.
3. Consider ordering marketing materials from us including statement inserts, tent signs, in-branch posters and Web site banner ads.
4. Enjoy additional revenue from the small business segment.

Tap into small businesses today to generate more revenue tomorrow!

Learn how the Discover Network *Business Card* product can meet your unique needs by contacting your Discover Network Relationship Manager, or calling **1-866-847-2344**. You can also visit **Discovernetwork.com**