



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

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 businesses more effectively, with streamlined efficiencies.

The payments businesses consist of Discover Network, with millions of merchant and cash access locations; PULSE, one of the nation's leading ATM/debit networks; and Diners Club International, a global payments network with acceptance in 185 countries and territories.

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

Credit

- + Core
- + Rewards
- + Premium
- + Business
- + Private Label
- + Co-Branded
- + Semi-Open

Prepaid

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

Debit Cards

- + Personal Debit
 - + Business Debit
-

Product Enhancements

Perks eShopSM
Cash Access
Cash Over

Discover Network ZipSM
Perks EverydaySM
Recurring Payments

Reciprocal Acceptance Agreements

China Union Pay

JCB



Card Issuance

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

Alliance Data	HSBC Finance Corp.
Columbus Bank & Trust Company	MidAmerica Bank
CompuCredit Corp.	Money Network Financial, LLC
Exante Bank	nFinanSe
First Bank & Trust (Brookings, S.D.)	Palm Desert National Bank
First Bank of Delaware	Swift Prepaid Solutions Inc.
GE Money (for Wal-Mart and SAM's CLUB-branded credit cards)	West Suburban Bancorp Inc.
Heartland Bank	Wilmington Trust Corp. HSBC Bank Nevada, N.A.

Acquiring/Processing Agreements

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

Discover Network Differentiators

Extensive Merchant Expertise	Brand Support
Hands-On Issuing Knowledge	Collaborative Approach
Direct Acquiring Experience	Programs/Practices that Drive Loyalty
Modular Technology	Flexible Product Offerings
Loyalty Expertise	Innovative Marketing Strategies and Programs
Advanced Fraud Prevention Programs/Services	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
 Kevin O'Donnell, Vice President, Strategic Relationships and National Accounts
 Suzanne Smits, Vice President, Network Services

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