

Frequently Asked Questions

What is the Discover® Network *Cash Over* program?

Cash Over is a program that provides cardholders with a way to access cash at the point of sale (POS) using their Discover Network Credit Card. Discover Network is the first and only payments network to offer this tremendous convenience to cardholders.

What are the advantages of *Cash Over* for my business?

Cash Over can help you build loyalty, drive volume, increase profitability and shift spending from debit to credit by adding utility and convenience to your card. Research shows that 57 percent* of debit card users claim that the ability to get cash at the point of sale will result in more usage of their card. Why not offer the same benefit to your credit customers on credit cards?

How does *Cash Over* benefit my cardholders?

Seventy percent of Discover Network Cardholders stated convenience as the top reason for *Cash Over* usage.* *Cash Over* offers your cardholders the convenience of one-stop shopping with the ability to get cash when they are making a purchase. While this feature is only available on debit cards from other networks, Discover Network offers this feature on both debit and credit cards. *Cash Over* also helps cardholders simplify their bookkeeping by providing one payment method to take care of all their credit and cash needs.

How do my cardholders find out which merchants participate in *Cash Over*?

Cash Over is currently available at nearly 9,000 merchant locations nationwide and expanding rapidly. Cardholders can visit DiscoverNetwork.com/CashOver to find out which merchants participate in *Cash Over*. Create a link from your Web site to ours and make it even more seamless for your cardholders.

Are there any additional fees for offering *Cash Over*?

No—there are no additional fees for you to offer *Cash Over* to your cardholders. The *Cash Over* transaction is treated like a normal purchase transaction and is included in the same process and fee structure.

Will I be provided any marketing assistance?

Yes. Discover Network has a comprehensive package of marketing and training materials to help you leverage the program to drive card usage and increase volume, including:

- Program tips and educational materials
- Promotional content and ideas
- Joint marketing opportunities with participating retailers

Why do issuers need to accept data files?

Issuers need to accept data files from settlement in order to populate cardholder statements with *Cash Over* amounts and for balancing needs.

How do I get started with *Cash Over*?

Getting started is simple:

1. Contact your Discover Network Relationship Manager for additional information.
2. Integrate *Cash Over* into your acquisition, usage and monthly communication campaigns.
3. Enjoy the benefits of *Cash Over*, available only from Discover Network.

What if I have additional questions?

Please contact your Discover Network Relationship Manager or e-mail cashover@discover.com.

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For Issuers

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