

## 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* is a no-cost loyalty program for merchants. *Cash Over* has been shown to increase transactions by as much as **23 percent**,\* which is roughly three to four times the lift seen by typical merchant loyalty programs.\*\*

### How does *Cash Over* benefit my customers?

*Cash Over* offers your customers the convenience of one-stop shopping with the ability to get cash when they make a purchase—all without additional fees. What's more, *Cash Over* helps simplify their bookkeeping by providing one payment method to take care of all their credit and cash needs. Seventy percent of users stated convenience as the top reason they liked *Cash Over*.†

### Will I be charged for offering this service?

No. *Cash Over* is a fee-free service for both you and your customers. There are no additional fees or discounts charged on the cash portion of the transactions.

### What types of merchants can participate in the *Cash Over* program?

Most merchants are eligible to participate in the *Cash Over* program. For more details, check with your Discover Network Relationship Manager.

### Will I be provided any marketing assistance?

Yes. Discover Network has a comprehensive package of marketing and training materials, including:

- Program tips and educational materials
- Point-of-sale signage
- Promotional materials
- Joint marketing opportunities

### How can I help avoid fraud and maintain security?

*Cash Over* has built-in security features like a low \$100 cap, signature requirement and in-store transaction requirements. However, merchants can further mitigate risks by:

- Lowering the maximum *Cash Over* amount
- Capturing data electronically at POS
- Viewing consumers' payment methods and signature
- Applying PIN debit cash back policies to *Cash Over* transactions

### Do I need to purchase any special equipment?

Most existing POS devices are capable of processing *Cash Over* transactions. Check with your processor or software vendor for more information.

### How do I get started with *Cash Over*?

Getting started is simple:

1. Contact your Discover Network Relationship Manager to register.
2. Complete the required merchant processor formatting, based on current technical specifications and merchant operating regulations.
3. Enable your POS terminals to prompt customers for *Cash Over* on all Discover Network Cards.

### What if I have additional questions?

Please contact your Discover Network Relationship Manager or e-mail [cashover@discover.com](mailto:cashover@discover.com).

\*Discover Network study of a participating merchant's loyal customers.

\*\*Based on data from chockstone.com; leading loyalty programs.

†C&R research conducted on behalf of Discover Network.