

Only Discover® Network offers the convenience of credit and cash—all at the point of sale

The Discover® Network *Cash Over* program adds a much-needed utility to your credit card: the ability to get cash at the point of sale. 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 on your credit card? By providing your cardholders more convenience and utility on one credit card, *Cash Over* helps drive volume and create loyal relationships with your cardholders.

A unique offering from Discover Network

The *Cash Over* program offers a convenient way for your cardholders to access cash through their credit card—driving your card to the top of the wallet. That means higher volumes and more profits from increased usage while building strong customer preference and loyalty for your card.

Drive volume and revenue

In today's highly competitive environment, new programs that focus on convenience help you attract and retain cardholders. The Discover Network *Cash Over* program provides an easy way for you to drive increased volume on more profitable credit transactions. By providing your cardholders with a convenient way to access cash at their favorite merchants, *Cash Over* helps increase card usage by incorporating no-fee cash access into their daily routines.

*Digital Transactions, August 2006

The Discover Network *Cash Over* program:

- **Increases volume**
- **Drives cardholder preference and loyalty**
- **Differentiates you with a value-add program to attract and retain cardholders**

Deepen customer loyalty

The Discover Network *Cash Over* program offers more value from a single card with the ability to get cash at the point of sale. This added convenience strengthens preference and loyalty for your card, while saving cardholders time with one-stop shopping convenience. The *Cash Over* program drives your cardholders to reach for your Discover Network Card to pay for their purchases while putting cash in their pockets.



Cash Over**Attract new cardholders**

Discover Network *Cash Over* provides a unique way for you to differentiate yourself from other issuers. With *Cash Over*, you can attract new cardholders with no-fee cash access and simplified management of their personal finances. What's more, Discover Network offers you content, tools and templates to help kick-start your marketing efforts to maximize the program benefits.

Getting started is simple

1. Speak with your Discover Network Relationship Manager
2. Order marketing materials from us, including statement inserts, tent signs, in-branch posters and advertising templates to help promote *Cash Over* to your cardholders
3. Enjoy the benefits of *Cash Over*, available only to Discover Network Issuers

Unparalleled support translates to more profits

Discover Network offers a superior level of support to help you take full advantage of the *Cash Over* program, including:

- **Program tips and educational materials**
- **Unparalleled customer service and ongoing support**
- **Promotional content and ideas**
- **Joint marketing opportunities with participating retailers**

Put convenience to work for you today!

For more information on the Discover Network *Cash Over* program, contact your Discover Network Representative, or call **1-800-347-2000**. You can also visit us online at **Discovernetwork.com**.

