

## Only Discover® Network helps you drive revenue by offering the convenience of credit and cash access at the point of sale

Exclusively from Discover Network, the *Cash Over* program provides your customers with another reason to shop at your stores—the convenience of getting cash at the point of sale when they make a purchase with credit. The added utility and convenience of *Cash Over* have shown to increase customer transactions by 23% and average ticket by 7% (not including the cash amount).\* That is roughly three to four times the lift seen by typical merchant loyalty programs!† The success of *Cash Over* as a loyalty tool was recognized by *Cards & Payments* magazine as one of the Best New Products in 2007.

### Increase revenue

In today's highly competitive environment, new programs that focus on convenience for your customers help drive store traffic and customer loyalty—all of which translates to additional revenue for you. The Discover® Network *Cash Over* program provides an easy way for you to increase sales without incurring any additional fees for you or your customers. Shown to increase transactions and number of repeat visits while driving higher average ticket sales,\* *Cash Over* is a distinctive payment program to help grow your business and add unique value to the customer experience.

### Strengthen customer loyalty

The Discover Network *Cash Over* program offers unique value to your customers by saving them time and money, which keeps them coming back. A recent Discover Network analysis showed that *Cash Over* resulted in a significant increase in repeat visits.\* By providing one-stop shopping that offers no-fee cash access at the point of sale, you build store preference and loyalty.

\*Discover Network study

†Based on data from leading loyalty programs

### Discover Network *Cash Over* program:

- Increases traffic and transaction volume
- Provides additional revenue from higher average ticket price
- Improves customer loyalty
- Attracts new customers through a value-added program

### Attract new customers

The *Cash Over* program provides a unique way for you to differentiate yourself from other merchants. With *Cash Over*, you attract new customers seeking the convenience of no-fee cash access during everyday shopping. What's more, *Cash Over* customers are shown to spend more frequently—adding to your bottom line.



For Merchants

## Cash Over

### Getting started is simple

1. Contact your Discover® Network Relationship Manager to register.
2. Complete the required merchant processor formatting.
3. Enable your point-of-sale terminals to prompt customers for *Cash Over* on all Discover Network Cards.

### Put *Cash Over* to work for you today!

For more information, contact your Discover Network Relationship Manager or e-mail [cashover@discoverfinancial.com](mailto:cashover@discoverfinancial.com).

Unparalleled marketing support translates to more profits

Discover Network helps you leverage your *Cash Over* program to increase volume and drive repeat business, providing:

- Program tips and educational materials
- Unparalleled customer service and ongoing support
- Point-of-purchase signage
- Joint marketing opportunities

