

## Build customer loyalty with Discover® Network *Recurring Payments*

Discover® Network *Recurring Payments* is a loyalty-building program that helps deepen relationships between businesses and their customers. By offering *Recurring Payments*, businesses can provide their customers a convenient and worry-free bill payment option.

### Increase customer loyalty

More and more customers are choosing the convenience of automatic payments over traditional bill paying methods. In fact, two-thirds of households now pay some bills automatically.\* Businesses benefit from this through increased customer loyalty. An industry study showed customer relationships last 12% longer with a recurring payments program.† With Discover Network *Recurring Payments*, businesses can capitalize on these trends and develop long-term, mutually beneficial relationships with their customers.

### Simplify the payment process

With *Recurring Payments*, customers pay their recurring expenses using their Discover Network Card. Since there are no checks, late payments or collections to worry about, processing these payments takes less time and effort. Therefore, in addition to building loyalty, *Recurring Payments* helps businesses operate more efficiently.

### Improve cash flow

Since customers' bills are paid automatically using their Discover Network Card, there are fewer checks to process and fewer customer accounts in collections leading to improved profitability and cash flow.

### Merchant benefits of *Recurring Payments*

- Increase customer loyalty and retention
- Improve cash flow and predictable transaction volume
- Simplify payment processing
- Lower billing and collection expenses
- Reduce complications from checks or late payments
- Provide opportunities to partner with issuers on marketing programs

\*Cards and Payments, December 2005

†Cybersource, October 2006

### Promote *Recurring Payments* with free marketing support.

Discover Network offers free marketing support to help businesses promote awareness of recurring payments:

- Marketing templates
- Promotional statement language
- Program tips and training support
- Telemarketing phone scripts
- Unparalleled customer service support

### Types of *Recurring Payments* that work for a wide range of businesses and industries.

**Recurring**—cable TV, cell phone, health club, utilities, rental fees, education, etc.

**Subscription**—magazine, Web site memberships, etc.

**Installment**—orthodontics, large-ticket home electronics, etc.

**Automatic funding**—tollway passes, subway passes, etc.

**Card-on-file**—copayments with health-care provider, etc.

Enroll in the Discover Network *Recurring Payments* program today. Simply call **1-800-347-2000** or visit **Discovernetwork.com**.

