

Increase revenue by putting your merchants' customers in the fast lane

Discover® Network ZipSM offers advanced technology to help speed customers through the checkout lane, increasing your merchants' volume—and your revenue.



Introducing a newer, faster way for consumers to pay

Zip is an innovative payment solution you can add to your suite of product offerings. It enables fast, secure card transactions via radio frequency technology. Customers simply touch a Zip-enabled reader with their Zip payment device (card, mobile phone, etc.) to transmit their account information. Cardholders may not have to sign for purchases under \$25, which can help speed them through your merchants' checkout lanes.*

More than new technology—a new loyalty driver

With Zip, your merchants give their customers greater speed, convenience and security at checkout. They also send a clear message that they are committed to offering innovative payment solutions that make their customers' busy lives easier. That translates into lasting appreciation and loyalty for your merchants.

Discover Network Zip is an innovative payment solution that offers:



- Fast, convenient, secure transactions
- Customer loyalty
- Opportunity for increased volume and revenue
- Additional security features
- A foundation for “next generation” functionality, such as loyalty programs and rewards redemption

*Refer to Discover Network Operating Regulations for more details.

Contactless Marks are owned by EMVco, LLC

For Acquirers

DISCOVER[®]
NETWORK

A new tool for growth

Discover® Network ZipSM equips you and your merchants with a new tool for success with the potential to increase overall volume. Research shows that consumers generally spend more per transaction when they use a form of payment other than cash.* Increased volume and higher tickets mean more volume and revenue for you.

Safety and security are standard

More than a fast and easy way to pay, Zip transactions use enhanced security features to help ensure they are safe and secure. To help minimize your exposure to fraudulent activity, Zip uses security features unique to contactless payments. A random authorization value is generated with each transaction which further protects cardholder data.

Payment technology for today—and tomorrow

Once set up for Zip acceptance, your merchants are well positioned to accept future payment devices, including contactless cards, key chain fobs, mobile phones and PDAs. Setting up your merchants for Zip acceptance is easy as long as they have POS equipment that is compatible with the contactless reader. POS equipment that is not compatible will require an update, providing you an opportunity to upgrade your merchants' equipment.

Next Steps:

1. **Contact your Discover Network Relationship Manager to request a Discover Network Zip Getting Started Guide.**
2. **Identify merchant categories that are best suited for Zip payments and work with Discover Network to promote your merchants' adoption of contactless payments.**
3. **Your Relationship Manager will set up a meeting with your Zip team to explain how we can help you successfully launch Zip with your merchants.**



*Smart Card Alliance: *The What, Who & Why of Contactless Payments*, November 2006