

Put your cardholders in the fast lane and build lasting loyalty

Discover® Network ZipSM offers advanced technology to speed your cardholders through the checkout lane and keep them loyal to you—giving you a competitive edge.



Introducing the wave of the future

Zip is an innovative payment solution that enables fast, secure transactions via radio frequency technology. Consumers simply touch a Zip-enabled point-of-sale (POS) reader with their Zip payment device (card, mobile phone, etc.) to transmit their account information. Now, your cardholders can pay for most everyday purchases without a signature—they simply Zip to pay.* By capturing transactions previously made with cash, issuers benefit from significant increases in volume.

More than new technology—a new loyalty driver

With Zip, you can give your cardholders greater speed, convenience and security than they have ever experienced. You also send a clear message that you are committed to delivering forward-thinking solutions that make their busy lives easier. That translates into lasting appreciation for you and your brand.

*Refer to Discover Network Operating Regulations for more details.

Contactless Marks are owned by EMVco, LLC

For Issuers

Discover Network Zip is an innovative payment solution that offers issuers:



- Fast, convenient transactions for cardholders
- Increases in transaction volume
- A tool to enhance cardholder loyalty
- Solutions to enhance existing offerings
- Flexible options to extend product lines
- An innovative product to reach new consumers

DISCOVER[®]
NETWORK

Off-the-shelf or customized to meet your needs

Add the speed and security of Discover® Network ZipSM technology to your existing credit, debit or prepaid programs to enhance your current offerings. Extend your product line with a customized, innovative payment solution to reach new consumers. Zip technology can also be embedded into other devices such as mobile phones and key chain fobs, offering the same capabilities as contactless cards.

Safety and security are standard

More than a fast, convenient way to pay, Zip transactions are safe and secure. Our advanced encryption technology utilizes a built-in secret key that creates a unique card verification value that exclusively defines each transaction, further protecting cardholders. If skimming does occur, the account will not be compromised. Also, because payment devices never leave your cardholders' hands, opportunities for information misuse and fraud are greatly reduced.

Merchant growth equals volume growth

Currently, thousands of merchant locations accept contactless payments, with acceptance growing rapidly among retailers where speed and convenience are critical. Research shows that consumers generally spend more per transaction when they don't use cash.* Zip offers the opportunity for merchants to increase their overall volume. Growth in volume for merchants means growth in revenue for issuers.

The future—and opportunity—have arrived

More than a genuine advance in technology and convenience for the payments industry, Zip represents a competitive advantage to help forward-thinking issuers increase transaction volume and enhance cardholder loyalty.

Next Steps:

1. Contact your Discover Network Relationship Manager for Discover Network Zip Card issuing requirements.
2. Your Relationship Manager will meet with you to explain program opportunities, provide a Discover Network Zip Getting Started Guide, and discuss available marketing materials.
3. Establish your marketing strategy and projected timeline for your Zip program's pilot and/or rollout.



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