

Put your customers in the fast lane and strengthen loyalty

Discover® Network ZipSM offers advanced technology to help speed your customers through the checkout lane and keep them coming back.



Introducing a newer, faster way for consumers to pay

Zip is an innovative payment solution that enables fast, secure 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. Customers may not have to sign for purchases under \$25, which can help speed them through the checkout lane.*

More than new technology—a new loyalty driver

With *Zip*, you can give your customers greater speed, convenience and security at checkout. You can also send a clear message that you are committed to offering innovative payment solutions that make their busy lives easier. That translates into lasting appreciation for you and your business.

Discover Network *Zip* is an innovative payment solution that offers merchants:



- Fast, convenient, secure transactions
- Customer loyalty drivers
- Opportunity for increased volume
- 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 Merchants

DISCOVER[®]
NETWORK

A new tool for growth

Discover® Network *Zip*SM equips you with a new tool for success that can potentially increase your overall volume. Research shows consumers generally spend more per transaction when they use a form of payment other than cash.*

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*, you are positioned to accept future payment devices including contactless cards, key chain fobs, mobile phones and PDAs.

Next Steps:

1. **Contact your Discover Network Relationship Manager to request a Discover Network *Zip* Getting Started Guide.**
2. **Establish a *Zip* team to manage your *Zip* program's implementation and marketing.**
3. **Your Relationship Manager will set up a meeting with your *Zip* team to explain next steps.**



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