

Top 10 Reasons

to choose Discover® Debit

#10 A proven network solution

Discover® Debit offers you and your account holders an uncomplicated approach to signature debit—the same approach that has made Discover Network a trusted payments resource for more than 20 years.

#9 The benefits consumers want most

Empower your account holders with convenient access to their funds along with security features that give them peace of mind:

- Identity Theft Defense*
- Zero Liability
- Lowest Purchase Price Guarantee
- Card and Document Registration Services
- Travel Assurance Services

#8 Features to help small businesses grow

Provide your small business customers with convenient cash access plus the security and added tools they want to help them keep their businesses strong:

- Human Resources Consultant
- Attorney on Call
- Identity Theft Defense*
- Travel Assurance Services
- Lowest Purchase Price Guarantee
- Card and Document Registration Services

#7 Industry-leading security

Your security and that of your account holders is our top priority. Discover Network has the industry's most stringent requirement, 100% authorization on all transactions—no “floor limits.” We also offer the following fraud-prevention and data-security tools that help you minimize losses from fraudulent activities:

- 100% Authorization Requirement
- Transaction Monitoring
- Card Value Verification (CVV)
- Address Verification Service (AVS)
- Card Identification Data (CID)
- Discover Information Security and Compliance (DISC)

#6 Broad and growing acceptance

Discover Debit is accepted at over 4 million merchants and cash access locations throughout North America, and offers your account holders broad acceptance that continues to grow every day.

*Not available to NY residents.

#5 No confusion

Discover Debit cuts the clutter with clear, fully disclosed pricing, less complicated billing and straightforward operating regulations and dispute rules—giving you more time to keep account holders happy and your financial institution profitable.

#4 Always reliable service

With 99.9% uptime and fully redundant processing on multiple platforms, both you and your account holders can rest assured in the availability of our network.

#3 Help for customers of every size

Discover Network offers accessibility and outreach to financial institutions of all sizes. Through superior relationship management, ongoing communications and marketing materials to promote your program, we'll help you stay connected, informed and successful.

#2 Fast, easy set-up

For current PULSE® participants, your existing connection, whether direct or through a processor, will accommodate a quick set-up for your new Discover Debit program. And new participants will find implementation of Discover Debit easy and efficient.

#1 Discover Debit—the smart choice

Discover Debit can deliver a more profitable signature debit program for your financial institution. Consider the benefits:

- Gain a competitive advantage with our uncomplicated approach to signature debit
- Improve your bottom line with lower network expenses and superior revenue opportunities
- Provide the security and convenience your account holders want
- Build stronger, lasting relationships
- Enjoy easy operations that make implementation and program support efficient and worry-free

To learn more about Discover Debit, visit Discovernetwork.com or call 1-877-433-3248.

