



Top 10 Reasons

to choose **Discover[®] Network Debit**



#10 Differentiate your card program

Discover® Network Debit offers a new marketing opportunity. Adding a new signature debit brand can help revitalize your debit card program by enabling you to segment marketing efforts. Discover Network Debit allows you the opportunity to:

- Replace “ATM only” cards with “signature enabled”
- Issue cards to “never activated” debit cardholders
- Increase revenue by replacing inactive cards

#9 A proven network solution

Discover Network 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.

#8 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

#7 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

#6 Industry-leading security

Your security, and that of your account holders, is our top priority. Discover Network employs stringent security requirements, including 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:

- Transaction Monitoring
- Card Value Verification (CVV)
- Address Verification Service (AVS)
- Card Identification Data (CID)
- Discover Information Security and Compliance (DISC)
- DebitProtectSM Fraud Detection System

*Not available to NY residents.

#5 Broad and growing acceptance

Discover Network Debit is accepted today at millions of merchant and cash access locations throughout the U.S., Mexico, Central America, Canada and the Caribbean, and offers your account holders broad acceptance that continues to grow every day.

#4 Fast, easy set-up

Discover Network Debit cuts the clutter. Clear, fully disclosed pricing, less complicated billing, and straightforward operating regulations and dispute rules give you more time to keep account holders happy and your financial institution profitable. New participants will enjoy easy and efficient implementation, and current PULSE® participants will be able to set up quickly via their existing connection, whether direct or through a processor.

#3 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.

#2 Help for customers of every size

Discover Network offers accessibility and outreach to financial institutions of all sizes, through superior relationship management provided by PULSE. We provide ongoing communications and marketing materials to promote your program and help you stay connected, informed and successful.

#1 Discover Network Debit—the smart choice

Discover Network Debit represents an opportunity to develop 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 enhanced 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 Network Debit, visit DiscoverNetwork.com/debit or call 1-877-433-3248.