

Keep customers' recurring payments coming even when credit card information changes.

With Discover® Network *Account Updater*, you automatically get Discover Network Cardholder Account information updates for your recurring payment customers, so your payments—and their service—remain uninterrupted.

Keep recurring payments coming in—without interruption.

Cardholders' account information can change for a variety of reasons: expiration date changes, card renumbering, and reissues due to loss or theft. Discover Network *Account Updater* automatically updates your recurring payment customers' Discover Network Card account information. That means you will continue receiving their recurring payments, uninterrupted, even if their Discover Network Card information changes. There is no need to contact customers for their new account information and you experience no cash-flow disruptions.

Keep your customers current—and happy.

With Discover Network *Account Updater*, your customers experience fewer hassles, such as service interruptions. You also minimize the chance that your customers will cancel their service with you, because switching their old card account information to their new information is seamless, requiring no customer action.

Here is how Discover Network *Account Updater* works:

When cardholders' account information changes, Discover Network receives the new, updated information from its issuers. We **automatically** forward you the replacement information via a secure monthly e-mail. **Neither you nor your customers need to contact us.**

Simply replace your customers' outdated card information with their new information. By keeping your recurring payments files current, you avoid missed payments—and customer hassles.

For more information about Discover Network *Account Updater*, contact your Discover Network Relationship Manager or Account Executive. Or, visit DiscoverNetwork.com/Updater

Discover Network *Account Updater*
helps your business maintain sales by:

- Eliminating recurring payment disruptions
- Minimizing recurring payment attrition
- Ensuring positive customer experiences



Frequently Asked Questions about Discover® Network *Account Updater*

Are there any requirements to get Discover Network *Account Updater*?

Yes, your business must meet the following requirements:

- Be enrolled in Discover Network's Recurring Payments program
- Follow Discover Network's Recurring Payments rules and guidelines
- Become enrolled in Discover Network *Account Updater*

How do I enroll in Discover Network *Account Updater*?

Complete an enrollment form and agree to Discover Network *Account Updater* terms and conditions. Download the enrollment form and pertinent information at **DiscoverNetwork.com/Updater** or contact your Discover Network Relationship Manager or Account Executive to receive a copy. Please fax your completed enrollment form to 614-283-4777.

How will Discover Network know which updates to send to me?

Discover Network matches cardholder account information updates to your recurring payment authorization history. Once we have identified the accounts that need updating, you receive the replacement card information in a secure monthly e-mail from Discover Network.

Must I take any additional data security precautions?

Yes—you must take stringent security precautions with card account data to protect cardholders' privacy. You must comply with all applicable laws and regulations pertaining to collecting, providing and using information connected with Discover Network *Account Updater*. In addition, you must delete the Discover Network *Account Updater* files once you have processed them.

Can I receive the Discover Network *Account Updater* file from my processor?

Yes, however, your processor is required to pass applicable Recurring Payments ISO codes within the Authorization Request.

Is there a fee for Discover Network *Account Updater*?

Yes, there is a service fee. For pricing, please contact your Discover Network Relationship Manager or Account Executive.

How will I receive the Discover Network *Account Updater* file?

The person you designate to receive the file will receive an e-mail each month with an encrypted Discover Network *Account Updater* file.

What will be the format of the file I receive?

The file will be an encrypted ASCII text file format. It will require decryption prior to processing. Check the Discover Network *Account Updater* Technical Specifications for details.

Which Discover Network Issuers currently send card account information updates?

Discover Bank, who issues Discover Card programs, currently participates in the Discover Network *Account Updater* program.

How often will I receive a Discover Network *Account Updater* File?

Discover Network will send the file monthly.

Are there any technical specifications for Discover Network *Account Updater*?

Yes, please contact your Relationship Manager or Account Executive for more details.

What if I have still have questions or want to sign up for Discover Network *Account Updater*?

Contact your Discover Network Relationship Manager or Account Executive. Or, visit **DiscoverNetwork.com/Updater**