

A Fresh Face In Debit Cards. **Yours.**

Discover® Debit offers financial institutions a compelling alternative in signature debit.

With superior economics, simplified rules and fee transparency, a comprehensive fraud mitigation program and branding flexibility, Discover Debit is a direct route to greater profitability.

The key advantage? The Discover Debit program offers financial institutions an uncomplicated approach to signature debit. The program is supported by an experienced team designed to work behind the scenes to ensure a seamless implementation and reissue process.

The Advantages are Clear

Beyond building the power of your brand, Discover Debit combines features to challenge the status quo in signature debit programs.

SUPERIOR ECONOMICS

Discover Debit boosts your bottom line through highly competitive interchange, lower network fees and greater reporting transparency. In fact, the program could represent a significant increase in net income over competitor economics.

SECURITY

Discover Debit uses our comprehensive fraud mitigation service, DebitProtect® which provides early warning fraud detection based on neural network technology. Optional custom rules and blocking enable you to see and score transactions, delivering more control of your fraud-mitigation strategy. We also offer the full range of EMV solutions and support to help plan your migration.

SIMPLICITY

We streamlined the billing format to allow you to clearly see costs and fees. Our operating regulations are simple. And all activity is tracked in the Debit Dashboard®, an online analytics tool that allows you to easily monitor and optimize your program.

FLEXIBILITY

Our flexible approach enables us to build a program that suits your needs and offers the features cardholders want. And with no mandates, you remain in the driver's seat, empowered to make the choices that are best for you and your bottom line.

Discover Debit offers benefits that appeal to your cardholders including lowest purchase price guarantee and zero liability. Our Buzz Points™ loyalty program provides a platform to drive revenue, create opportunities to build relationships with both cardholders and merchants, and offers insight into buying trends.

With your brand front and center, the Discover Debit card is designed to give you all the credit.



An Experienced Team, Paving the Way

Signature debit programs require expertise and fresh thinking to overcome tight margins, evolving regulations and rapidly changing technology.

The experienced Discover team works with you to help develop targeted, value-added solutions and product benefits that meet your specific needs. Each Discover Debit issuer is assigned a dedicated representative to help devise a marketing program and serve as an extension of your marketing team.

Our technical expertise and knowledge can save time and money in development and implementation. And in terms of support for a launch or re-launch, we know what approach will drive results.

"We often thought, 'As much as we are getting a partner who can drive payments for us through the system, what we're really getting is somebody who can deliver intellectual capital,' – and that was very important to us in a partner relationship."

Rick Claypoole

Director of Product Management
and Marketing

Cadence Bank, a Discover Debit Client



Your Own Signature Debit Program. Designed For You, By You.

Ready to start fresh – and break away from programs that cost too much, have too many rules and overshadow your brand? Take a look at Discover Debit, a bold alternative in signature debit.

Designed for flexibility, security, reliability and profitability.

And that brand in the spotlight? Yours.

Contacts:

American Bankers Association
Christopher McClinton
Vice President
Corporation for American Banking
1120 Connecticut Avenue, NW
Washington, DC 20036
PH: (202) 663-5088
E-mail: cmclinton@aba.com
Website: aba.com/endorsed

PULSE, a Discover company
Mark Froemke
Vice President, Sales
1301 McKinney, Suite 2500
Houston, TX 77010
PH: (605) 336-3409
Fax: (605) 336-3809
Mobile: (605) 940-9554
E-mail: markfroemke@discover.com



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Discover Debit is endorsed by the
American Bankers Association