



## DISCOVER Supporting DOMESTIC NETWORKS



DISCOVER GLOBAL NETWORK

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**Fortune 500 Company**

**29**  
YEARS

**Financial Services Experience**  
*Direct Banking & Payment Services*



**Online Banking –**  
\$14Bn Loans  
\$29Bn Deposits  
98% DFS Pre tax profit



**57M Cardholders**  
1 in 4 U.S. households have  
a Discover® Card

**19**  
YEARS

**Ranked #1**  
**in Customer Loyalty –**  
19 years in a row



**3<sup>rd</sup> Largest Global Network**  
Operating in **185 countries**  
with **+35M POS & +1.6M ATMs**

\$321Bn volume  
2% DFS Pre tax Profit  
9% average annual growth

## Our Vision

*To be the most rewarding relationship consumers and businesses have with a financial services company.*

# Network Alliances - Our Approach

## Entrenched Global Model:

American mega-brands dominate the market

## Discover Approach:

Alliances of key regional players are changing the payment industry

- Your market
- Your brand
- Your customer
- Your rules
- Your network
- Your pricing
- Shared Technology

Offering a *flexible* partnership choice for local schemes to provide - International acceptance, scale and new technology.



## License Discover D-PAS EMV® technology as a white-label service



- ✓ Free to modify and customize specifications
- ✓ Co-brand proprietary network cards with dual EMV applications with any scheme for international use
- ✓ Utilize EMV technology and AID with Discover BIN ranges outside the domestic network
- ✓ Roll out D-PAS to domestic terminals at same time as own domestic AID
- ✓ Support and assistance with operating regulations for EMV and creating the scheme's rules and regulations

- Banks provide Mobile Banking applications to their consumers. P2P payments are easy
- P2M is more difficult to implement to fit into the Merchants payments infrastructure.
- Replicating a card transaction is the easiest solution:

Access contactless D-PAS kernel on POS terminals and use DFS BIN range for tokenization purposes

White label access to the Discover Mobile Phone Payment application

Local acquirers route DFS BIN range transactions to local network

Inbound Discover contactless transactions route as normal transactions

Leverage Tokenization DDX platform that supports HCE and Secure Element token services allowing access to various digital wallets



**Discover Mobile Payment App downloaded 9,868,559 times.**

56% iPhone / Ipad, 44% Android

# Global Card Value Proposition



DISCOVER GLOBAL NETWORK

## Offering a *flexible* partnership choice for local schemes



No competing International brand – Logo choice on the front of the card



Ownership of local scheme: retain brand, network, product choice, rules, pricing, volume and revenue



No on-us scheme fees, better economics



Simple, straightforward pricing and billing



Simple, straightforward international operational scheme rules



Acceptance on 3<sup>rd</sup> largest global acceptance network – 35M+ Merchants, 1.6M ATMs



Exclusive marketing programs direct from Discover merchants and Alliance partners



Sharing and Knowledge and Best Practices. Collaboration in devising new products and technology enhancements



Access to Tokenisation, EMV, Contactless and Mobile technologies, Fraud and Risk Management tools



Global Industry representation – EMVCo owner, Smart Card alliance, NFC Forum

danke  
obrigado  
谢谢 **grazie**  
Благодарам  
mahalo  
Xièxiè धन्यवाद  
shukran köszönöm  
**thank you** děkuji  
obrigada  
감사합니다 **merci**  
gracias ευχαριστώ  
tak  
n yuep  
dziękuję  
terima kasih  
n yuep  
ありがとうございます  
കുറു ചെറു കുറു  
धन्यवाद