



# PULSE® DEBIT DASHBOARD USER GUIDE

Version

2.0

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## INTRODUCTION

### 35 years of singular focus has made us a clear leader in the field

The third largest ATM/debit network in the U.S., PULSE is a subsidiary of Discover Financial Services (NYSE: DFS), a direct banking and payment services company with one of the most recognized brands in U.S. financial services. We serve thousands of financial institutions by enabling their debit cardholders to make purchases throughout the U.S., access cash across North America and pay bills online, all using their debit card. We also provide Discover and Diners Club cardholders access to our global ATM network of 2.1 million locations.

### Participants have access to a complete range of payments services.


We offer personal service you won't find anywhere else. We continue to innovate with an expanding array of electronic payment solutions, all backed by our DebitProtect fraud detection system.

### We strive to be a guiding force in the debit industry.

We're always there to help our participants better discern issues and opportunities related to electronic payments. And we are committed to providing education on emerging products, services and industry trends.

#### QUESTIONS?

If you have any questions that have not been addressed in this User Guide, please call us at:

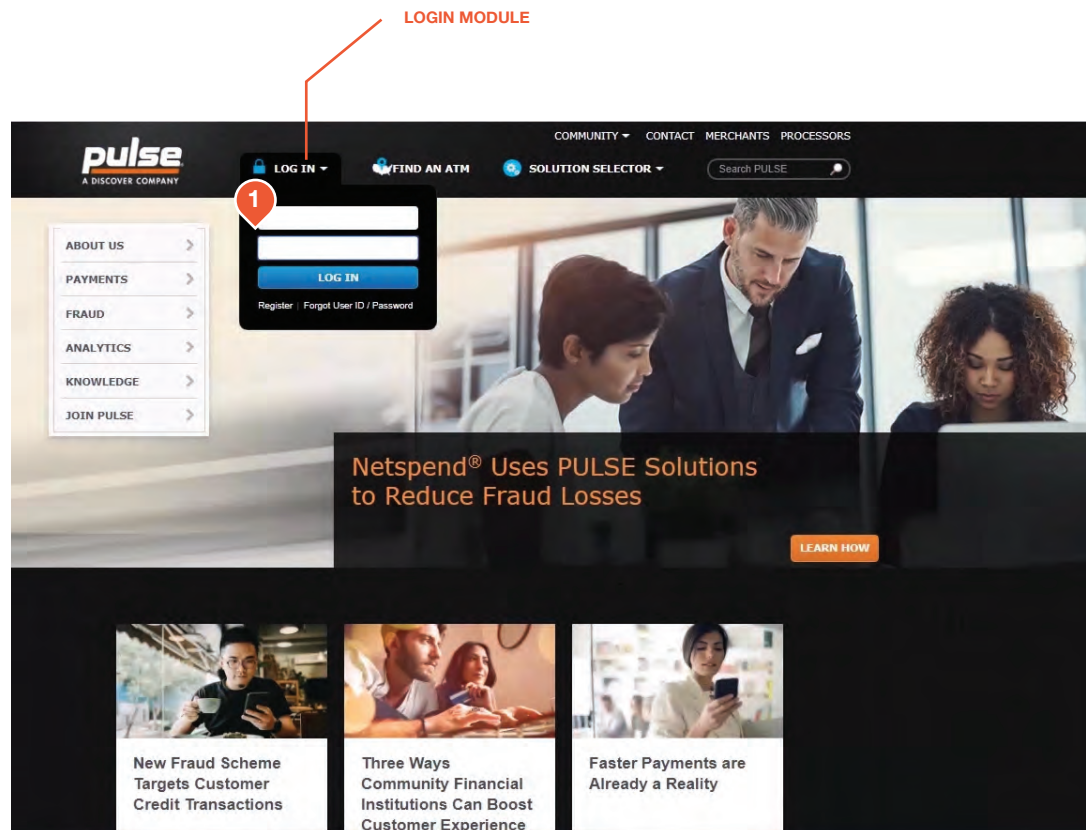
 **800.543.3695**  
Monday through Friday  
7:00 a.m. – 8:00 p.m. CT

[www.pulsenetwork.com](http://www.pulsenetwork.com)

# PULSE DEBIT DASHBOARD LOGIN

## 1. Login Module

Locate the **login fields** at the top of the page. Enter your User Name and Password. Then click the **Login button**.



### Login Fields





# ACCOUNT OVERVIEW

The **PULSE Debit Dashboard** provides a comprehensive view of your available debit and ATM products illustrated through charts, graphs and tables. The Account Overview page shows modules for each of the products in your account.

## 1. Left Navigation

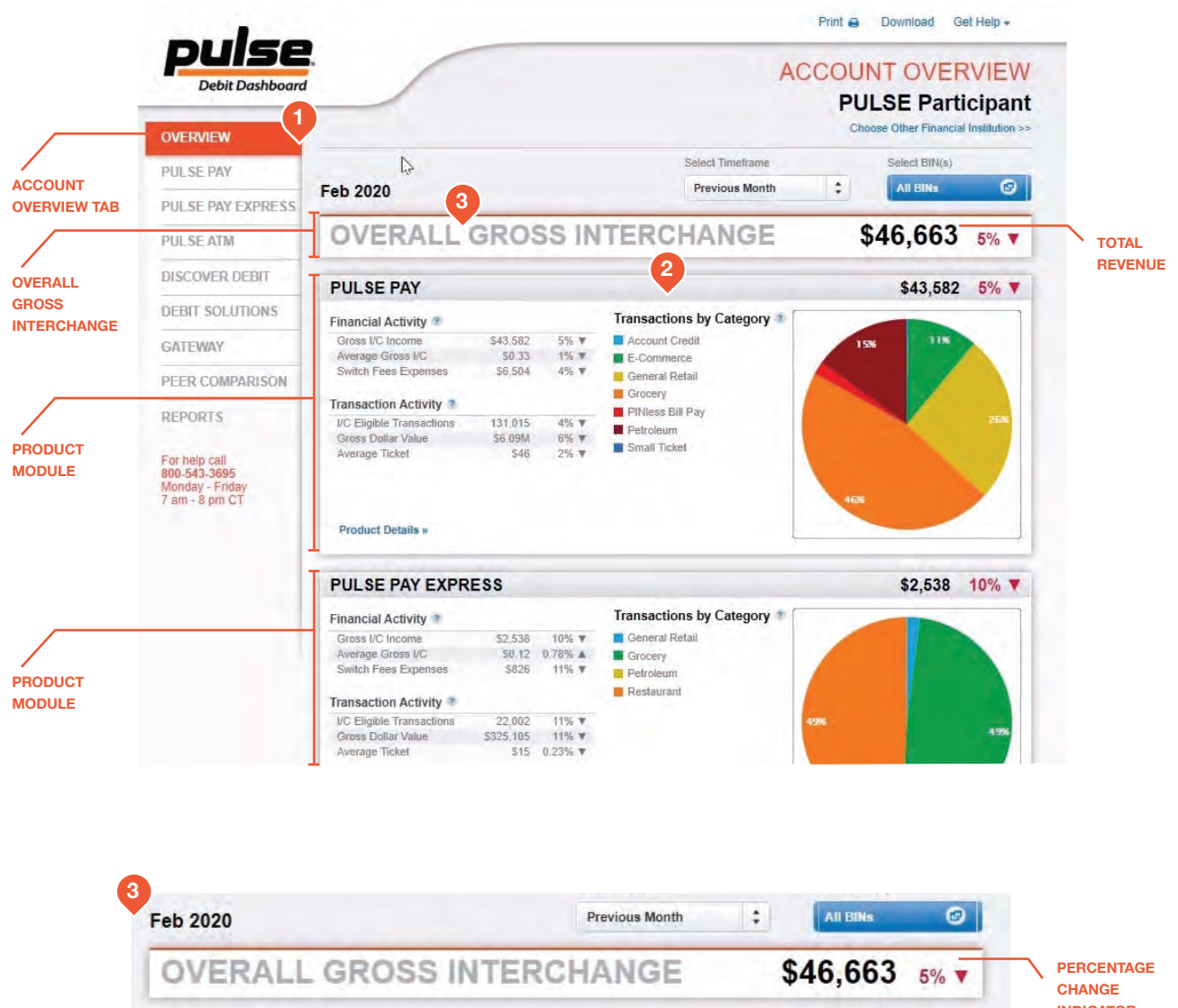
Within the main navigation, you will find the **Account Overview tab** at the top followed by your available PULSE products, Gateway and Peer Comparison.

## 2. Product Modules

Each product module will highlight a summary of your debit transaction information accompanied by an easy-to-interpret chart to illustrate that data.

## 3. Overall Gross Interchange

The Overall Gross Interchange bar sits on top of the page showing your gross revenue from all your available PULSE products. To the right is the percentage change indicator, which will show the selected time period vs. the prior time period. *For example, if you select March 2020, the percentage change will reflect March 2020 vs. February 2020.*



# DASHBOARD UTILITIES

## Utility Links

In the upper-right section of the header are the following utility links: Print | Download | Get Help

### 1. Print

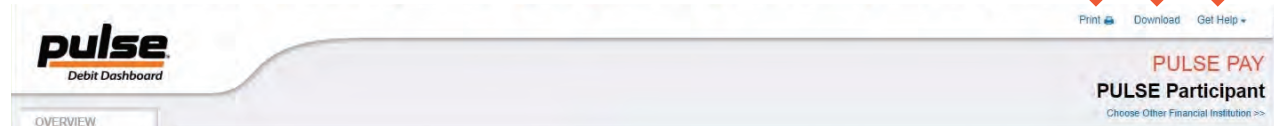
Selecting this link displays a screen that will print the current page content without navigation and functional controls.

### 2. Download

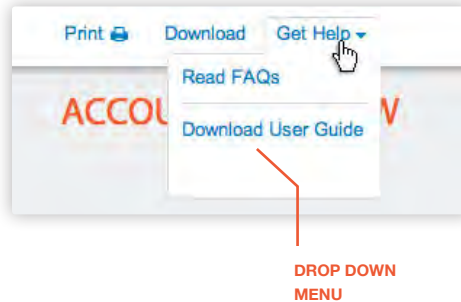
Selecting this link displays a drop-down menu to download either the current page or the entire PULSE Debit Dashboard report as a .CVS or Excel file.

### 3. Get Help

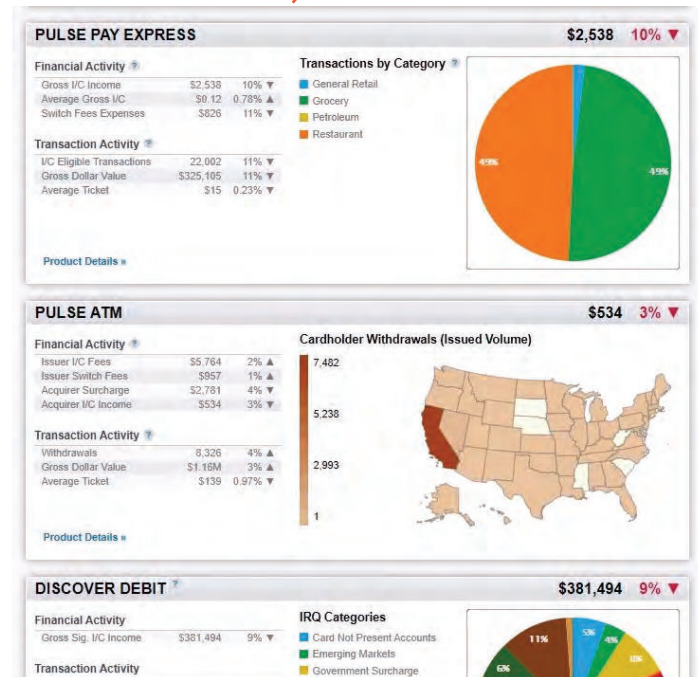
Selecting this link displays a drop-down menu to either view a link to FAQs or download a PDF version of the PULSE Debit Dashboard User Guide.



Get Help drop down menu



PRINT PAGE VIEW



## FILTERS

You can view and compare reports by BIN and Timeframe.

### 1. Timeframe Selector

This drop-down will let you choose a range of time to compare/review trend data. Once a timeframe is selected, the data throughout the site will recalculate to reflect that timeframe until you select another one.

### 2. BIN Selector

The “**All BINS**” button when clicked will display an overlay containing selectable BINs. Check or uncheck the boxes to display data for individual BINs or groups of BINs. Click “**Apply**” to reload the page data.

Feb 2020

Select Timeframe **1** Current Month

Select BIN(s) **2** All BINS

**OVERALL GROSS INTERCHANGE** **\$3,301** 30% ▼

Timeframe drop down menu

Select Timeframe **1**

Current Month

Current Month

Previous Month

Last 3 Months

Last 6 Months

Last 12 Months

2019

2018

2017

2016

Select BINS Overlay

**SELECT BINS**

Select All BINS | Clear All BINS

☒ 400658 ☒ 433856

Apply Cancel

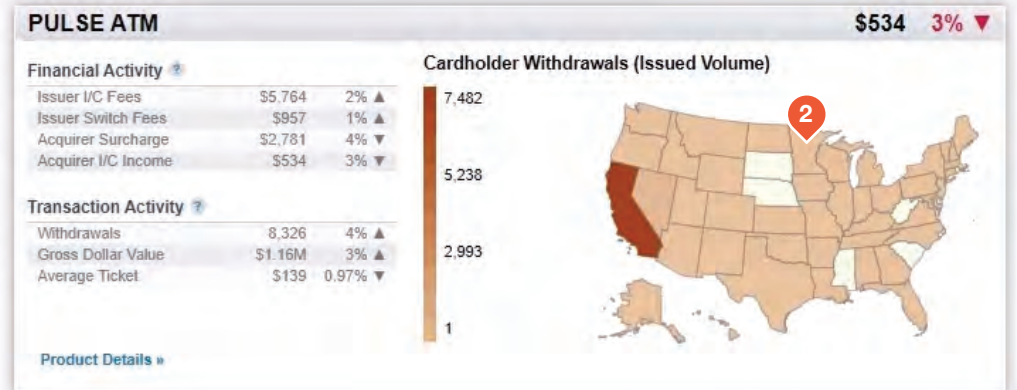
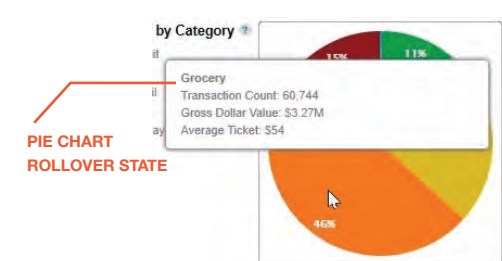
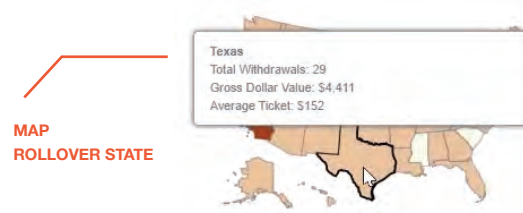
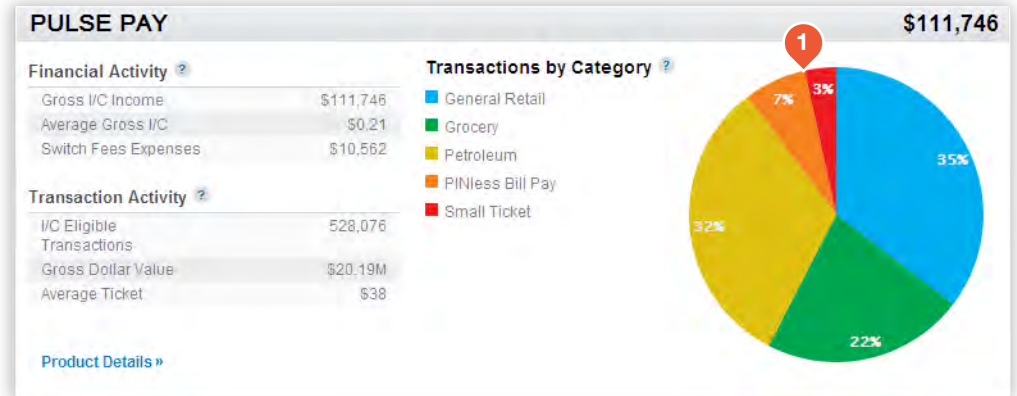
# INTERACTIVE CHARTS & MAPS

## 1. Pie Charts

All charts are interactive throughout the dashboard. You can mouse over each chart to reveal more details like: **transaction volume, gross dollar value and average ticket.**

## 2. Maps

The Domestic ATM “Heat” map displays the number of **ATM withdrawals by state** and is also interactive. Mouse over the map to see more details.



# PRODUCT PAGES

## PULSE PAY Product View

Available product types include: **PULSE PAY**, **PULSE ATM**, **Debit Solutions**, and **Gateway**.

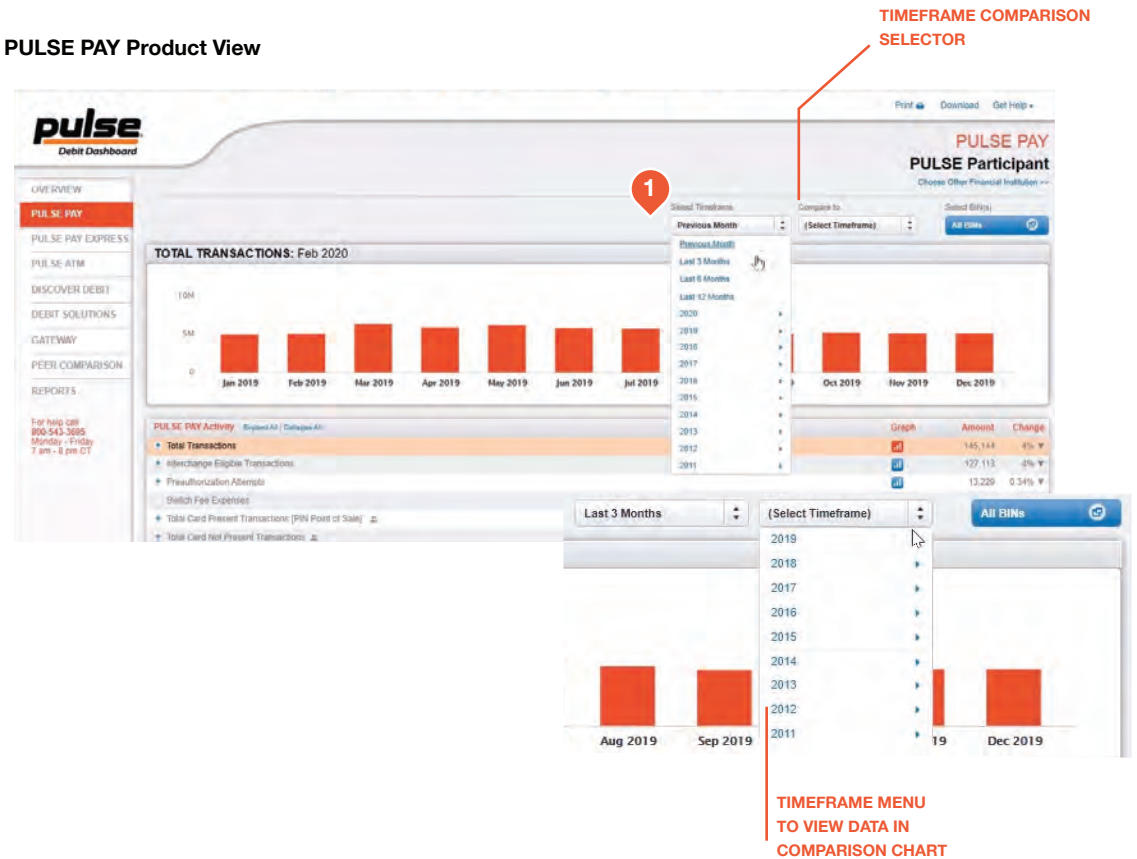
Each product detail page features a chart that correlates to the data below it.

The table beneath the chart displays:

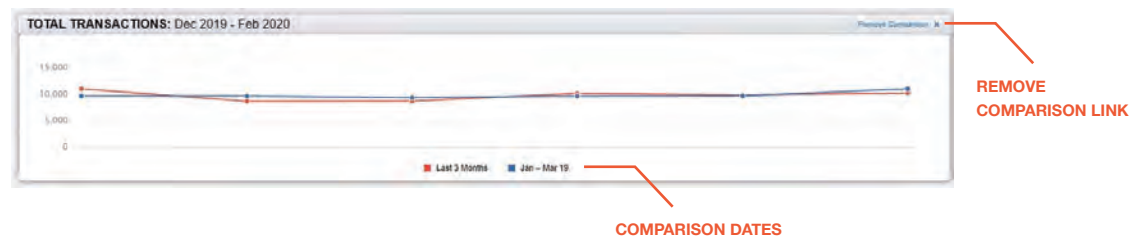
- Graph option
- Amount
- Percentage change from the previous time period

### 1. Compare Tool & Comparison Chart

This tool allows you to compare two periods of time. The resulting data will be illustrated in a chart. Click **"Remove Comparison"** link to revert back to data on your selected timeframe.



## Comparison Chart View





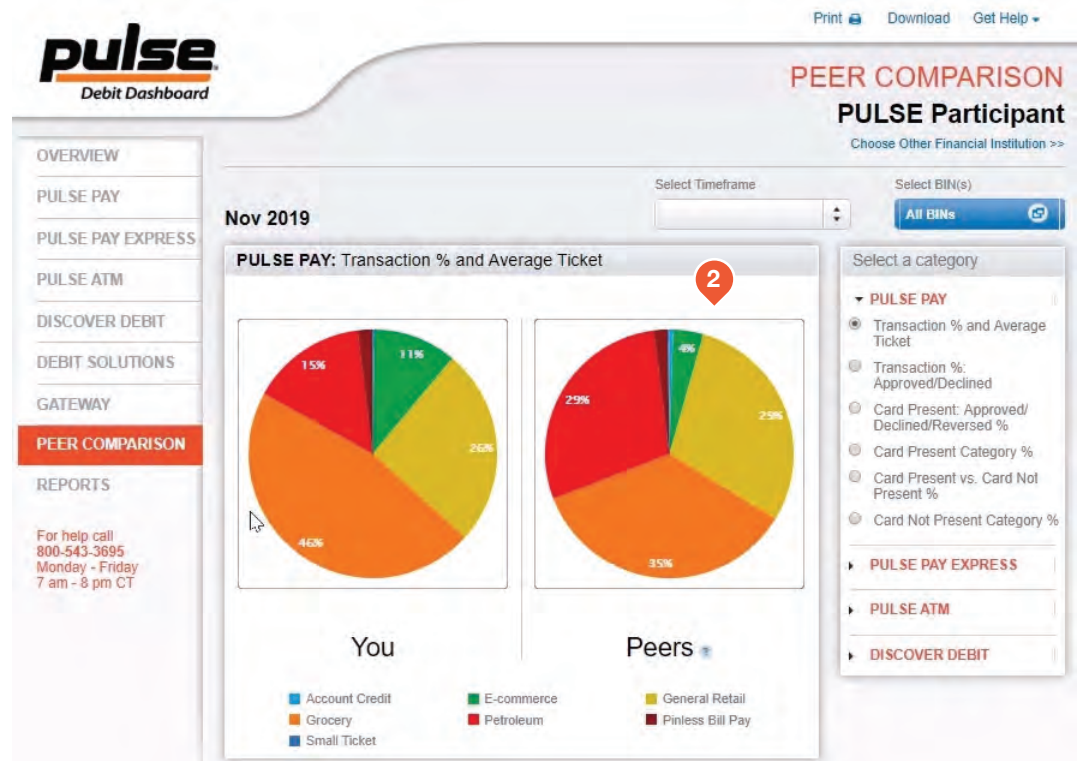
## PRODUCT PAGES

### PULSE PAY Product View

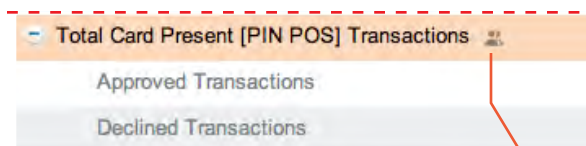
#### 2. View Peer Comparisons

You can compare your data against your peer groups for selected line items that are indicated by the peer comparison icon.

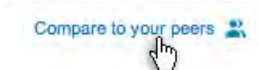
When those line items are selected, the chart will display a **“Compare to your peers”** link on the upper-right hand corner that will direct you to the peer comparison page.



#### Peer Comparison Indicator



#### Peer Comparison Link

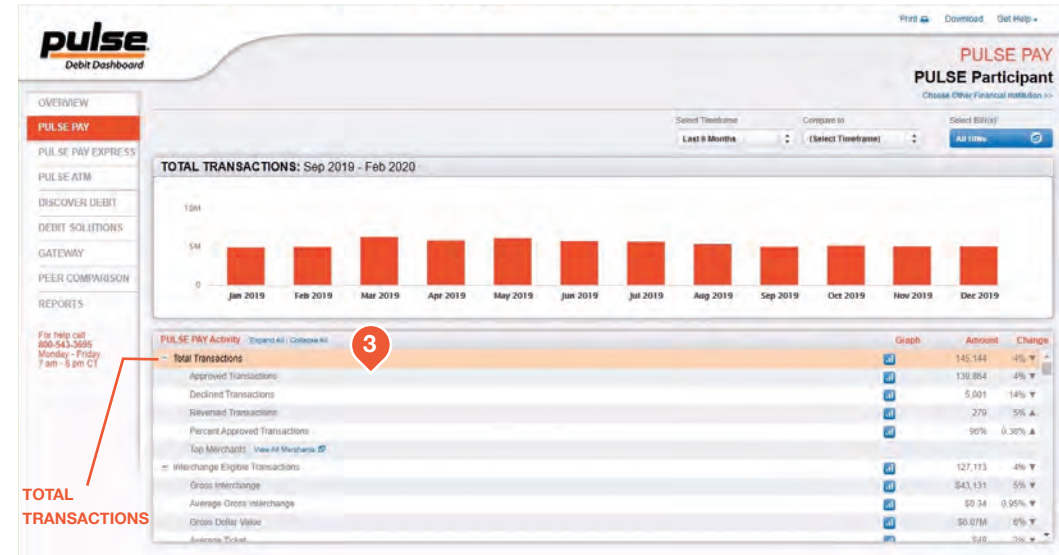


# PRODUCT PAGES

## PULSE PAY Product View

### 3. View Top Merchants

First, open the PULSE PAY product page and locate **Total Transactions** in your line data. Click it to expand more information and click the **“View All Merchants”** link beside **“Top Merchants”** to open an overlay displaying total transactions for all merchants.



TOTAL TRANSACTIONS

### View All Merchants Overlay

**TOTAL CARD NOT PRESENT TRANSACTIONS: All Merchants**

Merchant Name	Approved Transactions	Gross Dollar Value	Average Ticket
AMEREN	15	\$2,013	\$134
AT&T	14	\$2,060	\$121
SPRINT PCS	13	\$1,736	\$124
NON-NAMED MERCHANT	13	\$1,295	\$96
LACLEDE GAS COMPANY	12	\$1,078	\$90
CREDIT ONE BANK, N.A.	12	\$5,844	\$487
ECHOSTAR	8	\$417	\$30
CENTURYTEL	7	\$387	\$55
T-MOBILE	5	\$1,216	\$243
GEICO	5	\$819	\$164
VESTA	4	\$452	\$113
SAFE AUTO	2	\$236	\$79
UNIVERSITY CENTRAL MISSOURI	1	\$463	\$463
AAA	0	\$0	\$0

The NON-MERCHANT referenced in the Merchant Name column references all merchants that are not registered with PULSE.

[Print](#) [Download](#) [Close](#)

Average Ticket

Switch Fee Expenses

+ PINless Bill Pay

Top Merchants [View All Merchants](#)

VIEW ALL MERCHANTS LINK

# PEER COMPARISON

## PULSE PAY Peer Comparison View

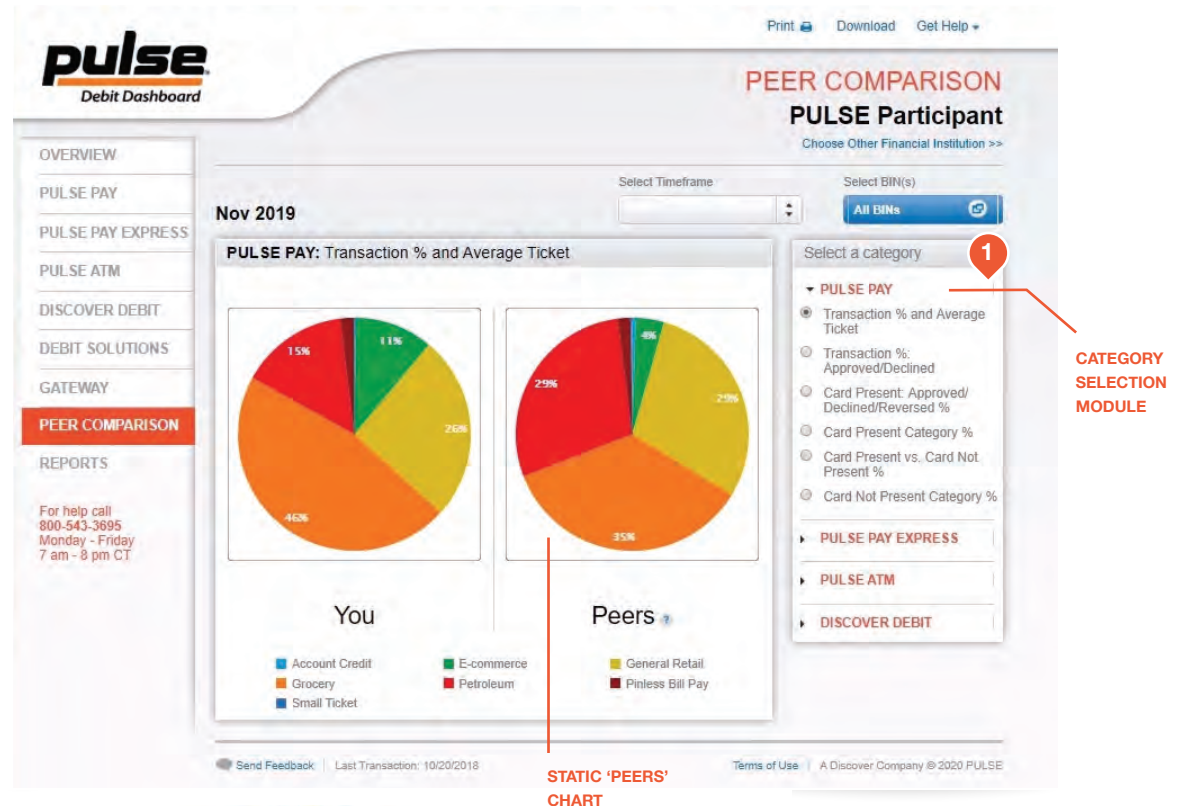
### Product Types

This tab allows you to compare data with your peers/institutions. In this case, “peer” is defined as the same asset size range and same FI type (i.e. bank, S&L, credit union).

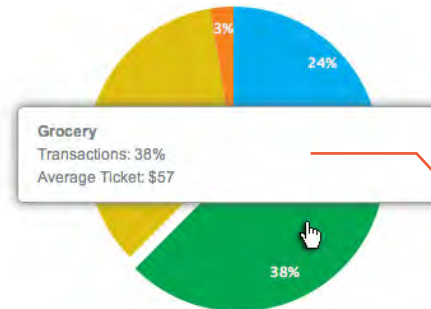
### 1. View a Peer Comparison

Select a category on the right to generate a side-by-side chart. You can also choose a peer comparison from the **PULSE PAY** and **PULSE ATM** product pages. Just look for the peer icon next to any line item and from the corresponding chart, click the “Compare to your peers” link. **Note:** The “You” pie chart is interactive, while the “Peers” chart is static.

Refer to page 10 to select a ‘Peer Comparison’ from the PULSE PAY and PULSE ATM products.



STATIC 'PEERS' CHART



PIE CHART ROLLOVER STATE



## Customer Service

### Q. I need help with the PULSE Debit Dashboard. Who can I contact?

**A.** For assistance with the PULSE Debit Dashboard, you can speak directly with a customer service representative at 800-543-3695, 7:00 a.m. - 8:00 p.m. CT, Monday through Friday.

### Q. How do I add the PULSE Debit Dashboard as a product?

**A.** Please follow the directions on [www.pulsenetwork.com](http://www.pulsenetwork.com) under the PULSE Debit Dashboard link or you can speak directly with a customer service representative at 800-543-3695, 7:00 a.m. - 8:00 p.m. CT, Monday through Friday.

### Q. I forgot my password. How can I change it?

**A.** You will need to call our password reset center at 800-543-3695, 7:00 a.m. - 8:00 p.m. CT, Monday through Friday or email [pulseglobalsupport@discover.com](mailto:pulseglobalsupport@discover.com).

### Q. Can anyone sign up for the PULSE Debit Dashboard?

**A.** Anyone can request access to the PULSE Debit Dashboard, but your institution will need to approve your access rights. Our customer service team will acquire the approval necessary on your behalf. Visit [www.pulsenetwork.com](http://www.pulsenetwork.com) and click on the PULSE Debit Dashboard link to learn more.

### Q. What is the website address/URL to access the PULSE Debit Dashboard?

**A.** Go to [www.pulsenetwork.com](http://www.pulsenetwork.com) and click the PULSE Debit Dashboard link under the Quick Links menu.

### Q. How can I email customer service with a question?

**A.** You can contact us via email at [pulseglobalsupport@discover.com](mailto:pulseglobalsupport@discover.com).

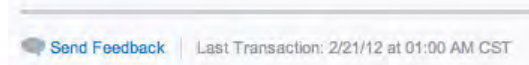
### Q. I never requested access to the PULSE Debit Dashboard but I have access today. Why is this?

**A.** You are a Participant Super User and will determine the access rights for all other users at your institution.

## Visual/Navigational

### Q. When was the data last refreshed?

**A.** This date is displayed at the bottom of all pages. The refresh date represents the last transaction that is accounted for in the displayed data.



### Q. How do I update my company name and location information that appears in the PULSE Debit Dashboard?

**A.** Please contact your account representative for any changes to your company information.

### Q. What formats are available for download?

**A.** An Excel XLSX format is now available in the Reports tab.

### Q. How can I download data into excel?

**A.** When downloading your data please click on the Reports tab on the left, fill out the reporting template and run the report based on your selection

### Q. How do I print the screen?

**A.** You can find the print link in the upper right-hand corner across all PULSE Debit Dashboard pages.

### Q. In the BIN Chooser, what does ACQATM mean?

**A.** ACQATM represents all the BINS that came through as acquiring ATM volume.

### Q. What are the percentages representing the up and down arrows?

**A.** The percentage is the percentage change between the time frame you have selected and the previous time frame. It is not the variance. It is the percent change in the numbers.  $[(A-B)/A] = C\%$

### Q. Can I customize or change my peer group?

**A.** Not at this time. We will let you know if this feature becomes available in a future software update.

## Billing

### Q. Will I be billed for this product?

**A.** Yes. You will be billed \$50 a month. You will receive the first three months free of charge. Your first billing cycle will be run for the fourth month of service. If you are beginning in January, you will be bill

## Trouble Shooting

### Q. Why can't I see all my PULSE products on the screen?

**A.** You will need to speak directly with a customer service representative at 800-543-3695 7:00 a.m. – 8:00 p.m. CT, Monday through Friday to address this issue.