

PULSE® Debit Dashboard User Guide

Version 2.0 | June 2025

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Introduction

Over 40 years of specialized focus on debit has made PULSE[®] a clear leader in the industry.

PULSE is a leader in debit payments, global cash access, and account transfers, and we deliver exceptional value, choice, and convenience to clients across the payments ecosystem. We enable reliable and secure digital money movement for debit card programs through our PULSE Network, the Discover[®] Debit program, an advanced fraud-detection platform, and partner-support services.

Our commitment to continuous improvement, innovation, and prioritizing the unique business needs of our clients empowers payment solutions that meet the evolving demands of consumers.

For more information, visit content.pulsenetwork.com

PULSE[®] Debit Dashboard Login

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1. Login Module

Using your web browser, go to Pulsenetwork.com. Locate the **Log In / Register** button at the top of the page and select it. On the next screen, enter your User Name and Password. Then click the **Log In Button**.

2. Select Application

Once logged into Pulsenetwork.com, you will be taken to the Account Homepage. On the homepage, locate the **My Applications** section and select **PULSE Debit Dashboard**. This will take you to the Account Overview page for your institution's dashboard.

If you do not see PULSE Debit Dashboard in your available applications, please select **Register for Additional Applications** at the bottom of this section to request access.



Account Overview

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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 easyto-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 2025, the percentage change will reflect March 2025 vs. February 2025.





Dashboard Utilities

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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.



Print 🖨

Download

Get Help



Filters

You can view and compare reports by BIN and Timeframe.

1. Timeframe Selector

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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.



| 1 Select Timeframe | | | |
|-----------------------|----------------|----|--|
| Timeframe Dropdown | Previous Month | \$ | |
| Menu | Previous Month | | |
| | Last 3 Months | | |
| | Last 6 Months | | |
| | Year To Date | | |
| | 2025 | • | |
| | 2024 | • | |
| | 2023 | • | |
| | 2022 | • | |

Select BINS Overlay

| 407128 | 421763 | 421764 | 433717 | 435272 | |
|--------|--------|--------|--------|--------|--|
| 435275 | 435278 | 435283 | 435286 | 435603 | |
| 435619 | 435620 | 435683 | 435686 | 436802 | |
| 436803 | 440893 | 463272 | 463275 | 463278 | |
| 463283 | 463286 | 463572 | 463575 | 463578 | |
| 463583 | 463586 | 464872 | 464875 | 464878 | |
| 464883 | 464886 | 474472 | 474475 | 474478 | |
| 474483 | 474486 | 484572 | 484575 | 484578 | |
| 484583 | 484586 | 491660 | 494340 | 500342 | |
| 503565 | 504679 | 505600 | 505601 | 505602 | |

Apply Button

Interactive Charts & Maps

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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.



Pie Chart Rollover State



Map Rollover State



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Product Overview & Reporting

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:

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- 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.

PULSE PAY Product View



Timeframe Comparison Selector



Timeframe Menu To View Data In Comparison Chart

Remove Comparison Link



Comparison Dates

Product Overview & Reporting

2. View Peer Comparisons

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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.

PULSE PAY Product View Print 🖨 Download Get Help 🗸 <u>pulse</u> PEER COMPARISON PULSE Participant Choose Other Financial Institution >> OVERVIEW Select Timeframe Select BIN(s) PULSE PAY • ÷ All BINs Nov 2024 CNP PINLESS PULSE PAY & CNP PINLESS: Transaction % and Average Ticket Select a category PULSE PAY EXPRESS PULSE PAY & CNP PINLESS PULSE ATM Transaction % and Average Ticket DISCOVER DEBIT O Transaction %: Approved/Declined DEBIT SOLUTIONS O Card Present: Approved/ Declined/Reversed % GATEWAY O Card Present Category % PEER COMPARISON O Card Present vs. Card Not Present % REPORTS O Card Not Present Category % WHAT'S NEW PULSE PAY EXPRESS For help call 800-543-3695 PULSE ATM You Peers 🤊 Monday - Friday 7 am - 8 pm CT DISCOVER DEBIT Account Credit E-commerce General Retail Petroleum Pinless Bill Pay Grocery Small Ticket Terms of Use | © 2025 PULSE Send Feedback Last Transaction: 02/21/2025



Product Overview & Reporting

3. View Top Merchants

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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.

PULSE PAY Product View



View All Merchants Overlay

| Merchant Name | Interchange Eligible Transactions | Gross Dollar Value | Average Ticket |
|------------------|--------------------------------------|-----------------------|-------------------|
| Pantry, The | 5 | \$104 | \$21 |
| Auto Zone | 28 | \$1,537 | \$55 |
| Limited | 31 | \$1,101 | \$36 |
| HH Gregg | 1 | \$171 | \$171 |
| Dillard's | 1 | \$82 | \$82 |
| Family Dollar | 341 | \$6,750 | \$20 |
| Amerada Hess | 2 | \$60 | \$30 |
| Lowes Foods | 1 | \$39 | \$39 |
| 7-11 | 2 | \$26 | \$13 |
| Winn-Dixie | 1 | \$10 | \$10 |
| Charming Shoppes | 2 | \$107 | \$53 |
| Michael's | 1 | \$16 | \$16 |
| SuperValu | 2 | \$82 | \$41 |
| Sunoco | 36 | \$618 | \$17 |

Peer Comparison

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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 Fl 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.



Pie Chart Rollover State



FAQ

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 or email pulseglobalsupport@discover.com.

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

A. Please follow the directions on 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.

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 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 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.
- 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.

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 start being billed for your access on your April statement.

Troubleshooting

- 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.



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

FAQ

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.

Send Feedback Last Transaction: 02/21/2025

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. Excel XLS and CSV formats are 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.

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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

