



PULSE® Fact Sheet

PULSE, a Discover Financial Services company, is one of the nation's leading debit/ATM networks. Financial institutions, merchants, processors and ATM deployers across the United States and around the world depend on PULSE's comprehensive suite of products and services and its commitment to providing exceptional client service, flexibility, security and superior economics. PULSE also is a resource for debit education, research and knowledge drawn from more than three decades of industry experience.

The PULSE network serves thousands of banks, credit unions and savings institutions across the country and links cardholders with ATMs in North America and the Caribbean, as well as point-of-sale (POS) terminals at retail locations nationwide. In 2009, PULSE became the global cash access provider for Diners Club International, which Discover acquired in 2008. Today, PULSE provides cash access for Discover and Diners Club cardholders through 1.9 million ATM locations in 125 countries around the world.

The PULSE Advantage

- ▶ We are committed to the success of our participants
- ▶ We offer a full spectrum of debit solutions
- ▶ We are flexible and focused on options, not mandates
- ▶ We deliver superior client service

Key Products & Services

- ▶ PULSE PAY® — Links debit cardholders with POS terminals at retail locations nationwide
- ▶ PULSE PAY® Express — PINless debit option at the POS with full signature support for all dollar amounts and merchant categories
- ▶ Discover® Debit — Signature debit alternative that enables financial institutions to offer consumer or business debit cards featuring lower network expenses, fully disclosed pricing and enhanced fraud prevention features
- ▶ PULSE ATM — Gives debit cardholders access to their money at more than 415,000 U.S. ATMs
- ▶ PULSE Debit Solutions® — Offers participating financial institutions a high-quality product for supporting Discover Debit, debit MasterCard® and Visa® check card products
- ▶ DebitProtect® — Helps financial institutions identify potential debit card fraud and manage fraud risk. Premier authorization blocking service effectively blocks suspicious transactions in real time.
- ▶ PULSE Internet PIN Debit — Enables cardholders to use PIN debit when shopping online
- ▶ PULSE Debit Dashboard® — Enables financial institution participants to use their transaction data to identify trends, analyze metrics and benchmark against industry peers

PULSE Media Contacts

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