



News Release

PULSE Introduces New Brand Identity to Support Expanded Payments Solutions

Streamlined Design Reflects Support for All Debit Transactions, Affiliation with Discover

HOUSTON, Jan. 29, 2015 — PULSE, one of the nation’s leading debit/ATM networks, today unveiled a new corporate logo and acceptance mark. The rebranding preserves many elements of PULSE’s original marks while also identifying the network more closely with its parent company, Discover Financial Services (NYSE:DFS). The new logo and acceptance mark are more contemporary and feature the familiar Discover orange.

“PULSE and the debit landscape have both changed considerably in recent years, and it was time for our brand identity to reflect those changes,” said PULSE President Dave Schneider. “At the same time, millions of cardholders know to look for the familiar PULSE logo at the point of sale and on ATMs, so our new look builds upon our existing strong brand equity.”

In recent years, PULSE has expanded beyond PIN debit to support the processing of the full range of cardholder verification methods (CVMs), including PINless Bill Pay, Internet PIN Debit, signature, no-signature and no-CVM transactions in both single- and dual-message environments. PULSE also has worked to advance new technologies such as mobile payments, EMV chip cards and tokenization.

An example of this evolution beyond PIN is PULSE’s recent expansion of PULSE PAY[®] Express, a PINless POS option originally launched in 2013 on a limited basis for debit transactions of \$50 or less with no cash back option and available at only select merchants. In October 2014, PULSE PAY Express was expanded to include full support for all dollar amounts and merchant categories, including e-commerce.

PULSE PAY Express is a key part of the company’s strategy to champion choice and competition and to be the best network option for all debit transactions. It delivers superior net economics for both issuers and merchants. By including support for PINless and no CVM debit transactions, merchants and cardholders also benefit from faster checkout times at the POS.

PULSE participants may begin using the new acceptance mark on cards, signage and other materials immediately.

About PULSE

PULSE, a Discover Financial Services (NYSE: DFS) 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. For more information, visit www.pulsenetwork.com.

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