



News Release

PULSE Introduces Comprehensive Consulting Service for Financial Institutions

30 Years of Experience Leads to PULSE InSightsSM; Advisors to Present at PayThink

HOUSTON, Oct. 20, 2014 — PULSE, one of the nation’s leading debit/ATM networks, has launched PULSE InSights, a consulting service to help financial institutions analyze and improve performance in key areas of their retail banking business in an increasingly competitive marketplace.

PULSE InSights will provide strategic guidance and support to help banks and credit unions increase revenue, expand cross-selling programs and strengthen customer relations in a cost-effective manner.

“Our 30-plus years of helping financial institutions succeed in debit gives PULSE a unique perspective and experience in delivering comprehensive solutions that positively impact their bottom line,” said Annette Harris, director of Marketing at PULSE and practice lead for PULSE InSights. “PULSE InSights is a logical next step in serving as an advocate for the interests of our financial institutions and their cardholders.”

PULSE InSights focuses on five areas:

- **Card Portfolio Performance:** Provides portfolio insights and best practices after analyzing a financial institution’s mix of products and examining cardholder behaviors.
- **Marketing Services:** Delivers end-to-end support in developing and executing data-driven marketing campaigns.
- **Retail Branch Maximization:** Identifies and addresses the financial institution’s key issues that affect efficiency, customer experience and overall profitability.
- **Customer Experience:** Examines factors such as channels, technology, operations and personnel that impact the cardholder experience.
- **Contact Center Optimization:** Evaluates the efficiency and effectiveness of the financial institution’s contact center and uses industry benchmarks to identify opportunities.

“At Old Second, we always look for ways to enhance our customer relationships,” said Keith Gottschalk, executive vice president and chief operating officer of Illinois-based Old Second National Bank. “PULSE’s advisors helped us assess our debit rewards program and find



additional ways to align it with the needs and wants of our customers while increasing the programs value to our bank.”

InSights Presented at PayThink

Harris will present, along with Gil Mermelstein of West Monroe Partners, the techniques financial institutions can use to analyze and harness data from their debit portfolios at the PayThink conference on October 21. PayThink is an industry forum on ATM, debit and prepaid solutions held in Phoenix.

About PULSE

PULSE, a Discover Financial Services (NYSE: DFS) company, is a leading debit/ATM network, serving approximately 6,000 financial institutions across the United States. This includes more than 4,000 issuers with which PULSE has direct relationships and 2,000 additional issuers through agreements PULSE has with other debit networks. PULSE links cardholders with ATMs and POS terminals at retail locations nationwide. Through its global ATM network, PULSE provides worldwide cash access for Diners Club and Discover cardholders through 1.4 million ATM locations. The company also is a source of electronic payments research and is committed to providing its participants with education on emerging products, services and trends in the payments industry. For more information, visit www.pulsenetwork.com. For more information on PULSE InSights, visit www.pulsenetwork.com/insights.

#

Media contact:

Patty Sendelbach, APR
PULSE
(832) 214-0395
patty.sendelbach@pulsenetwork.com