Discover On Us Pricing Program









"Who's eligible"?

- New merchants or new credit card acceptors.
- Merchants that have never accepted Discover as a form of payment.
- Merchants that have been inactive with Discover for more than 6 months.

"What's the offer?"

• 0% discount + \$0 transaction fee on all Discover transactions for 12 months.

"What's the timeframe?"

Merchants can enroll from now until June 30, 2014.





Sales Resources

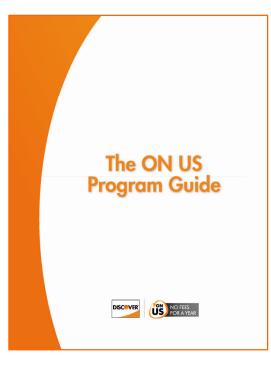


Available resources on discoveronus.com/acquirer

- FAQ
- Program Guide
- Overcoming Objections
- Terminal Test Instructions











Merchant Welcome Kit



Discover welcome kits will be sent within 10 days of enrollment

- Welcome Brochure
- Employee Training
- POS Tent Cards
- Discover Pens
- Discover Lanyards
- Discover Signage









Cardholder Lifecycle Marketing Campaigns

- Discover will produce and manage a Lifecycle Marketing Program to engage merchants during their year of free acceptance
- Merchant Lifecycle Marketing Program may include direct mail, statement inserts, site visits and communication to drive transactions
 - Month 2: Target merchants enrolled that have not activated
 - Months 3-4: Re-engage merchants with low or no usage. Recognize and thank merchants with high activity.
 - Months 9-12: Ensure merchants remain active with Discover after promotion ends

 Additionally, Discover will promote newly accepting merchants to our Cardmembers to drive volume in your merchant locations

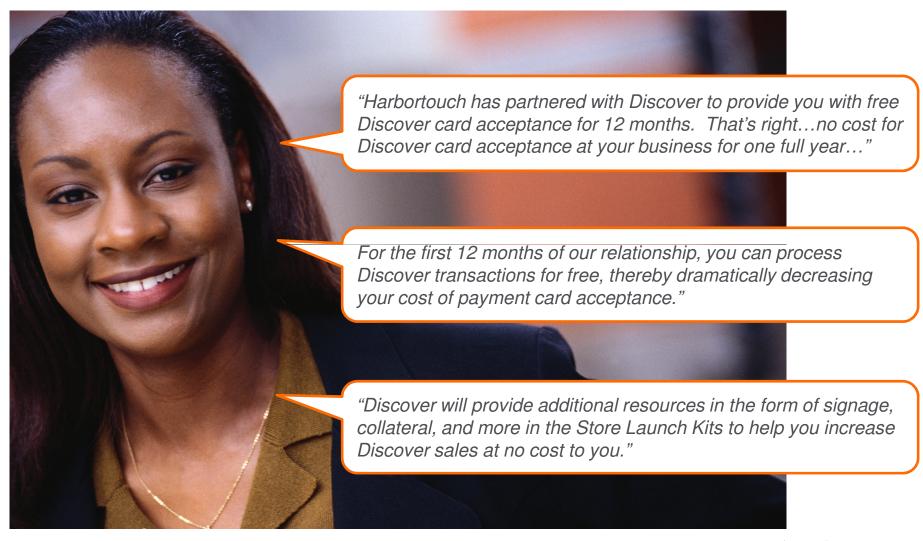








Position "Discover On Us" to Sign New Merchants







Common Merchant Questions & Answers

"What will my rate be after the first 12 months?"

Question #1

""How long am I under contract with Discover?"

Question #2

"Your rates will be comparable to Visa/MC with the same per transaction fee I'm offering for other card types."

Answer #1

"You are not under contract with Discover, only Harbortouch. To receive the free Discover processing for 12 months, however, you must stay with Harbortouch during this period...."

"This seems too good to be true. What am I missing?"

Question #3

"This is a great offer and there's no catch. Discover wants to ensure their card holders can use their cards at more places. This introductory offer helps promote that goal."

Answer #2





