

Discover **On Us** Pricing Program



On Us Pricing Program Overview

“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.

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

5% Cashback Bonus*

Now through June 30, earn 5% Cashback Bonus** when you use the Discover® More® card for up to \$1,500 in purchases at:

- Movies
- Restaurants

Here are just a few of the places in your neighborhood where you can earn 5% Cashback Bonus by using a Discover card.

Store Name Here Description of Store Address: Would Go Here	Store Name Here Description of Store Address: Would Go Here	Store Name Here Description of Store Address: Would Go Here
Store Name Here Description of Store Address: Would Go Here	Store Name Here Description of Store Address: Would Go Here	Store Name Here Description of Store Address: Would Go Here
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Store Name Here Description of Store Address: Would Go Here	Store Name Here Description of Store Address: Would Go Here	Store Name Here Description of Store Address: Would Go Here

Sample A. Sample
1234 Anystreet
Apt. 1A
Anytown US
[Barcode]

PO Box 50420
Salt Lake City, UT 84130-0420

FEES: STD
U.S. POSTAGE
PAID
DFS

Use the Discover® More® card to get 5% Cashback Bonus* at movies and restaurants through June 2012.

It pays to DISCOVER

*Earn 5% Cashback Bonus on purchases made on restaurants and movies from 4/1/12 to 6/30/12 on which you sign up, whichever is later through 6/30/12, subject to a cap of \$1,500 in purchases. Excludes purchases on the card or purchases made on all-merchandise, utility, collection and fuel card locations. Amounts do not include purchases on those merchants that do not accept Discover, when used online, and other merchants that do not accept Discover. Some purchases may be ineligible. See Discover.com for details. **Eligible purchases must be made with your Discover More® card. Cashback Bonus Program Terms and Conditions for full details. ©2012 Discover Bank, Member FDIC. 06/25/12 V172

Hello Customers. GOODBYE FEES.

You're already enrolled—start accepting Discover® with NO FEES for a full year!

"The very first two or three months we were accepting Discover® there was at least a 2% increase in our sales."

Discover Merchant
Mimi R. Tappert-Mart
Los Angeles, CA

DISCOVER | ON US NO FEES FOR A YEAR



Position “Discover On Us” to Sign New Merchants



“Harbortouch has partnered with Discover to provide you with free Discover card acceptance for 12 months. That’s right...no cost for Discover card acceptance at your business for one full year...”

“For the first 12 months of our relationship, you can process Discover transactions for free, thereby dramatically decreasing your cost of payment card acceptance.”

“Discover will provide additional resources in the form of signage, collateral, and more in the Store Launch Kits to help you increase Discover sales at no cost to you.”



Common Merchant Questions & Answers

“What will my rate be after the first 12 months?”

Question #1

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

Answer #1

“How long am I under contract with Discover?”

Question #2

“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....”

Answer #2

“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 #3

