

## As consumer demand for contact-free ways to pay continues to grow, we're helping issuers stay ahead of the curve.

You can count on Discover® Global Network to help ensure your card programs meet rising expectations for safer and more convenient ways to pay.



### Unparalleled service and responsiveness to help you stay top of wallet.

We work with issuers to quickly implement solutions that help them change with the marketplace. For example, we led the effort in the U.S. to eliminate signature to authenticate cardholders, and recently increased dispute thresholds for contactless transactions to better serve the needs of their customers.

### Customers everywhere are embracing the convenience and safety of contactless payments.

Discover Global Network  
contactless sales volume increased

↑ **260%+**

YOY from 2020 to 2021 globally.

Discover Global Network  
contactless transactions increased

↑ **208%+**

YOY from 2020 to 2021 globally.<sup>4</sup>

### Contactless Offering for Issuers

#### Innovative technology is at the core of Discover Global Network.

- **D-PAS**, our contactless EMV solution, enables the frictionless and secure payment experiences that consumers demand.
- **DDX** is our token platform that enables secure digital payments. It digitizes cards into devices like smartphones and allows issuers to connect to multiple digital wallets with one integration.

#### The insights and infrastructure needed to create truly unique experiences.

- With **D-PAS Connect**, our latest EMV solution, issuers can glean smarter insights into cardholder behavior, offer more flexible card customization, and increase consumer and merchant loyalty.
- D-PAS Connect allows the same chip to be used for seamless payment experiences and non-payment experiences alike.

<sup>1</sup>Based on DGN analysis of "The Nilson Report September 2020" - POS terminal shipments worldwide

<sup>2</sup>Based on signed network alliance agreements over the past ten years with major payment networks within respective countries - Panoramic Research study, conducted 2021

<sup>3</sup>Internal DFS data

Choose Discover Global Network  
to make your next card program a  
smashing success.



\$500B+ in  
global spend



95% of terminals will now  
ship globally with Discover  
Contactless EMV capabilities<sup>2</sup>



Fastest-growing  
payments network<sup>3</sup>



Accepted at over 60  
million merchants



Shaping the future of  
payments as a member  
of EMVCo



200 countries  
and territories

Contact your rep for additional info