

Contactless Payments Allow customers to tap and pay more securely

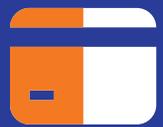
You can count on Discover® Global Network to help ensure your card programs meet rising expectations for safer and more convenient ways to pay.



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 increased dispute thresholds for contactless transactions to better serve the needs of their customers.

Discover® Global Network is seeing significant contactless growth



of contactless transactions have grown

+53% YOY



\$ of contactless sales have grown

+67% YOY

from 2022 to 2023 globally.¹

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 and non-payment experiences alike.

¹Internal DFS data.

²Based on signed network alliance agreements over the past five years with major payment networks within respective countries - Panoramic Research study, conducted 2024 ³Based on data provided to Discover by merchants, acquiring institutions and other third parties as of December 31, 2023.

* EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

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

Contact your rep for additional info



\$589B+ in spending across our network in 2023



Fastest growing global payments network by number of network alliances²



Accepted at more than 70 million global merchant locations worldwide³



Shaping the future of payments as a member of EMVCo*



200+ countries and territories²