

# Contactless Payments Allow Customers to Tap and Pay More Securely

You can count on Discover® 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 Network is seeing significant contactless growth



↑ 40%

Number of contactless transactions has grown 40% from 2023 to 2024 globally.<sup>1</sup>



↑ 45%

Sales from contactless transactions have grown 45% from 2023 to 2024 globally.<sup>1</sup>



## Contactless offering for issuers

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

1. Internal DFS data.

2. Discover Financial Services Earning Summary, 2024.

3. Based on data provided to Discover by merchants, acquiring institutions and other third parties as of December 31, 2024.

4. Total cards include open cards on Discover Network, DCI and network alliances. Based on information provided by network participants, and RBR Data Services published as of 2024.

5. Internal Discover Transaction Data 2024.

\* 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.



\$622B in spend across our network in 2024<sup>2</sup>



Millions of merchant acceptance points around the world<sup>3</sup>



378M+ cards run on our network<sup>4</sup>



Shaping the future of payments as a member of EMVCo\*



190+ countries and territories<sup>5</sup> welcome our network

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

Contact Your Rep for Additional Info