



Tap on Mobile Device Payments

Merchants can turn a mobile device into a Contactless D-PAS terminal with no extra hardware when using tap on mobile technology. Once a Discover® Global Network qualified application is set up on the device, all merchants have to do is tap the consumer's card or phone on their mobile device and the transaction is complete. It's easy to get started with our technical requirements and utilize the latest technology to accept cards on the Discover Global Network.

By 2023, nearly
1 in 4
POS transactions will
be completed with an
mPOS device¹

mPOS At-a-Glance

mPOS makes it easier to complete transactions by allowing merchants to accept payments anywhere using wireless devices like a smartphone or tablet—with no terminal required.

mPOS Advantages

Using mPOS to complete purchases makes it possible to:

- ✔ **Improve the customer experience** by cutting checkout times and allowing shoppers to pay wherever they are.
- ✔ **Cut operating expenses** with the low cost of hardware and software.
- ✔ **Integrate with new technologies** that enable the latest innovations, such as auto-generating e-receipts and tracking inventory.
- ✔ **Start processing quickly** through a simple download and no additional hardware.

A Partnership That Offers More

As your partner, Discover Global Network is here to ensure your merchants maximize mPOS benefits by providing:



Specs Enablement

Our D-PAS specifications are available to add Tap acceptance to mPOS solutions.



Near-Seamless Certification

We make it simple to certify your mPOS solution with a streamlined certification process to speed your time to market. If any assistance is needed, our Discover Global Network team is ready to help you get up and running.

Including Discover® Global Network Is Smart Business

As the fastest-growing global payments network², Discover Global Network comprises 18 network alliance partners with more than 189 million+ cardholders around the world. That's why certifying mPOS devices for Discover Global Network acceptance is an effective way to help strengthen sales by allowing customers to:

- Insert or tap their cards, mobile devices or wearables
- Use Apple Cash³ for purchases



189M+

Cardholders Around
the Globe⁴



200+

Countries/Territories



\$400B+

In Global Transaction
Volume

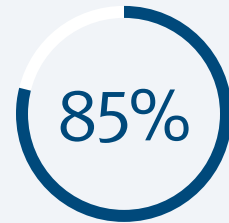


48M+

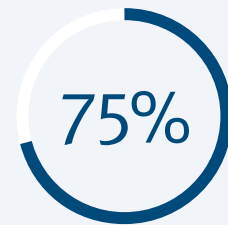
Merchant Locations

Combating lines are top priority for merchants and a pain point for consumers -

A global study commissioned by Discover Global Network suggests mPOS and Contactless payments show promising results.



of consumers strongly agree contactless payments would have an impact on alleviation of lines⁵



of merchants that have deployed mPOS strongly agree they are experiencing reduced checkout lines⁵

To find out more, contact your **Discover Global Network Representative** or email us at dpasinfo@discover.com today.

¹mPOS Tracker. PYMNTS.com, January 2019.

²Based on signed network alliance agreements over the past 10 years with major payment networks within respective countries, Panoramic Research study, conducted 2018.

³Apple Cash accepted when Discover Contactless U.S. Common Debit AID is enabled.

⁴Discover Global Network participant reporting and RBR-Global Cards Data and Forecasts to 2023, October 2018

⁵451 Research, Global Merchant & Consumer Study: In Store Payment Trends, commissioned by DFS Services LLC and completed in March 2020.