



**ADD DISCOVER[®]
ON DISCOVER**

**Help your
merchants join in.**

Add Discover On Discover is a new groundbreaking program that allows merchants to accept Discover at no cost to them for a full year.

Add Discover On Discover is offered to merchants through 12/31/11.

You can utilize **Add Discover On Discover** as a closing tool for new merchants and solidifying relationships with existing merchants who don't actively accept Discover.

Merchant qualification is required—no Discover card transactions processed in the last six months. (Follow the simple steps on the back.) Once they are enrolled, merchants should post Discover signage in their places of business, and actively promote the use of Discover cards** among their customers.

Throughout the life of the program, Discover will provide dedicated sales and marketing support and distribute marketing materials in order to increase merchant participation and drive Discover volume.

Benefits and requirements

Add Discover On Discover is beneficial for both your customers and your company. Once a merchant is enrolled in the program and Discover is added as a payment option, the Discover discount rate for transactions is at no cost for 12 months.*

- You can offer this program at no cost.
- Throughout the promotional year, TransFirst is responsible for ensuring that our participating merchants maintain compliance with the program requirements, including displaying Discover signage and actively promoting Discover.
- Once the promotional year is over, merchants will default to standard pricing, which is set to be the same for all Discover, Visa® and MasterCard® transactions.

Determining eligibility

Add Discover On Discover will be offered to merchants who are not actively accepting Discover cards** (no transactions in the past six months). Here are items to look for and questions to ask when determining eligibility:

- See if merchants are displaying Discover signage. If so, they likely already accept it. If not, they may be good candidates for the program.
- Ask merchants if they accept Discover. If they answer no, tell them they **may** be eligible for the program and explain the requirements.
- Verify eligibility before enrolling merchants. Review their past months' statements to verify that they haven't run any Discover card transactions.

Discover will validate whether each proposed merchant is eligible to participate in the program.



Add Discover® On Discover:

Understanding our new no-cost acceptance program.

Merchant enrollment process

When the merchant is eligible for **Add Discover On Discover**, the following steps **must be** completed:

- 1. Relationship Manager determines eligibility**
Refer to front side.
- 2. Discover confirms merchant participation**
- 3. Merchant is transaction-ready**
Merchants must complete a test or live transaction when enrolling. A test transaction is preferred.
- 4. Discover verifies eligibility**
Discover will use test/live transaction data to confirm merchant participation.
- 5. Discover sends welcome letter & signage**

When their enrollment is approved, merchants will receive a welcome letter and an array of Discover signage. The letter will confirm their enrollment date, and the signage should be posted in their places of business.



- 6. Statement savings**
Merchant sees their monthly statement and watches their savings grow.
- 7. Follow-up marketing**
Follow-up marketing efforts will be conducted by TransFirst and Discover to increase merchant acceptance of Discover cards.**

* There will be no cost for processing, but fees and assessments will be charged

** "Discover cards" refers to Discover, Diners Club International®, BCCard, China UnionPay, JCB, and DinaCard.

There will be no cancellation fees. Program and offer are subject to change.

Ineligible merchants

If a merchant attempts to enroll, but does not meet Discover's eligibility requirements, Discover will deem them ineligible and they will not be accepted into the program. TransFirst is responsible for notifying merchants of their ineligibility. TransFirst will have this confirmation from Discover in approximately one week.

By participating in **Add Discover On Discover**, TransFirst agrees to inform, support, and be the point of contact for any merchants ruled ineligible. You can minimize the number of ineligible merchant applicants:

- Simply ask merchants whether they accept Discover
- Verify their response by viewing their statements.

Taking these steps will reduce the number of ineligible merchants and help ensure satisfaction.

BY ACCEPTING  YOUR MERCHANTS CAN ALSO ACCEPT THESE BRANDS:

