



# Ensure Your Merchants Avoid Acceptance Gaps in Today's EMV® Environment

Today, chip-enabled (EMV®) cards are the global industry standard for processing transactions at point of sale (POS). In fact, as of June 2017, 71% of U.S. consumers surveyed say they have an EMV chip on either a debit, credit or prepaid payment card.<sup>1</sup>

With the payments landscape continuing to evolve, merchants increasingly view dealers as trusted advisors who can help ensure they provide customers a satisfying, uninterrupted checkout experience by accepting all card brands and payment types.



## Three Reasons Why Adding Discover® Is Smart Business

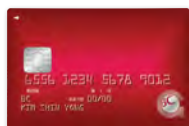


Helping your merchants avoid acceptance gaps is as simple as ensuring the equipment you install supports Discover products and cards running on the Discover Global Network. By accepting these cards—including Discover, JCB and UnionPay—you and your merchants can take advantage of three key benefits.

### 1. Expand Your Reach Worldwide



Accepting Discover Card and Diners Club International® means you can accept cards from all Discover Global Network Alliance Partners. This opens the door to 105M+ cardholders around the world.<sup>3</sup>



BC Global Card  
South Korea



RuPay Global Card  
India



elo Global Card  
Brazil



Troy Global Card  
Turkey



JCB Card\*  
Japan



UnionPay Card\*  
China

EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

<sup>1</sup> Mercator Advisory Group, *U.S. Consumers and Credit: Playing the Rewards Game*, December 2017

<sup>2</sup> C+R Research Study of 2,000 Discover Cardholders commissioned by DFS Services LLC and completed in December 2016

<sup>3</sup> The Nilson Report #1109, May 2017 and Discover Global Network Participant Reporting

\* JCB and UnionPay have individual EMV specifications. Discover Global Network is enabled to process such JCB and UnionPay transactions in certain acceptance territories



## 2. Enjoy Greater Sales Opportunities



With D-PAS, merchants can let customers use their preferred method of payment—whether it's contact, contactless or mobile—opening the door to possible increased sales.

### What is D-PAS?

D-Payment Application Specification (D-PAS) is the Discover EMV-compliant smart-card payment solution for both contact and contactless interfaces.

## 3. Receive Valuable Rewards



Earn bonus points through the Discover® Rewards Program that can be redeemed for gift cards and merchandise when you:

- Discuss Discover acceptance with merchants
- Provide signage for display at merchant locations
- Convince merchants to validate terminal connectivity within the first 90 days of registration

[Register](#) and receive unique test cards, free signage and marketing collateral.

## Embrace Evolving Payments Offerings

With chip cards increasing in both acceptance and use around the world, it's more important than ever to stay up to date on the key EMV-compliant products supported by both your ecosystem partners and merchants.



Contact chip cards



Contactless chip cards, devices and mobile payments



### Common Debit AIDs

Allows merchants and acquirers to route a transaction to any payment network available to the card



### Cardholder Verification Methods (CVMs)

Signature, Online and Offline PIN, No CVM and Consumer Device CVM

## Request Free Content

Discover Global Network has created a [free content library](#) that includes valuable training for your merchants and their employees. In addition, in-store EMV-specific signage can be downloaded or ordered at no cost.

### Employee Signage

#### Poster and Magnet



#### POS Cheat Sheet



### In-Store Signage

#### Counter Mat



#### Window Cling



#### Table Tent Card



#### Terminal Stickers



To learn more about EMV, call **1-800-951-0633**, email [IntegratedPayments@discover.com](mailto:IntegratedPayments@discover.com) or visit [DiscoverNetwork.com/emv](https://DiscoverNetwork.com/emv).

To find out more about partnering with Discover, visit [DiscoverNetwork.com/var](https://DiscoverNetwork.com/var).