

Discover® Trademark Use and Marketing Guidelines

For Acquirers and Merchants



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SUMMARY OF DOCUMENT CHANGES

- Updated signage website address for Merchants and Acquirers (section VII).
- Updated guidelines for brands to be displayed in online drop down box (section VII).

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I. INTRODUCTION

Now more than ever, consumers look for the Discover® Acceptance Mark. When you display Discover signage you tell customers—and potential customers—that their cards are welcome. And when you accept Discover you open your doors to Diners Club International®, JCB and China Unionpay cardholders, who look for the Discover Acceptance Mark when they are traveling to the U.S.

With millions of loyal cardholders, who represent billions in spending power, it is vital to consistently display the Discover Acceptance Mark in a prominent location on all Signage and include the Discover Acceptance Mark as a payment option on all Marketing Materials.

The Discover Trademark Use and Marketing Guidelines for Acquirers and Merchants provide requirements for using our program marks on Signage and Marketing Materials, pursuant to the license granted in your Operating Regulations.

II. WHO WE ARE

Discover offers a full range of credit, debit and prepaid products. Our goal is to provide customer-centric tools and programs designed to help issuers, acquirers and merchants drive loyalty, increase transaction volume and run their business more effectively.

III. REVIEW OF MATERIALS

To ensure the accuracy of your Signage and Marketing Materials, you must submit for approval all your newly created or revised Signage and Marketing Materials that use the Discover and/or Diners Club International Acceptance Mark or reference Discover, Diners Club International or other affiliate in any way. Signage and Marketing Materials must be approved prior to their public release.

The AMPs approval system is the online approval Web site and can be found by visiting DiscoverNetwork.com/AMPs

Approval Process

1. Visit DiscoverNetwork.com/AMPs
2. Log in with a user name and password
3. Complete the form and follow the simple checklist to upload your materials

Discover Network will respond to you within ten (10) business days of receiving your submitted Signage and Marketing Materials. For access to AMPs or for a training guide, please send an e-mail to BrandApproval@discover.com

IV. INTEGRITY OF PROGRAM NAMES AND MARKS

The Discover name, acceptance mark, Discover Zip® indicator and the Diners Club International logos must be used appropriately, which includes avoiding their use in any way that may directly or indirectly:

- Impair or discourage acceptance or use of Discover cards, or other products or services
- Impair any aspect of the infrastructure of the Discover network, or the transactions that run on the Discover network

V. USE OF THE DISCOVER® NAME

A. USE OF THE DISCOVER NAME IN COPY

The Discover name should be used in Marketing Materials where displaying the Discover Acceptance Mark is not possible due to space constraints. When using Discover in text:

- Capitalize the "D" in "Discover."
- For all U.S. Signage and Marketing Materials, use the registration mark "®" after the word "Discover" the first time it appears in headline and body copy in each piece of Signage and Marketing Materials. The ® should be superscripted.

CORRECT	INCORRECT
Discover®	<ul style="list-style-type: none">• Discover®• Discover ®• Discover

- Always refer to consumers who are issued cards on the Discover network as "cardholders."
- For phone sales, cardholders should be asked if they want to use their "Discover card."
- Do not refer to Discover as a part of the Card association.

CORRECT	INCORRECT
<ul style="list-style-type: none">• Discover and/or Card association• Discover and Card association	Card association (Discover, Visa and MasterCard)

The following are not allowed:

- Using the word "Discover" as a verb, visually or in text.
- Filling in "Os" or glowing "Os" in any text treatment, including headlines, subheads, body copy or any other text.
- Distorting or stylizing the word "Discover" so as to highlight it within the surrounding text.
- Creating a graphic using the word "Discover" or other variations of the word "Discover."
- Using the tagline "It pays to Discover® wherever you go SM" or any variation, in copy or as part of a communication.

B. USE OF DISCOVER ZIP® IN COPY

When Discover Zip appears in text:

- In Signage and Marketing Materials, communication of acceptance with Zip functionality should be referenced as "Discover® Zip®."
- For all U.S. Signage and Marketing Materials, you must use the registration mark "®" after the word "Discover" and "Zip" the first time it appears in headline and body copy in each piece of Signage and Marketing Materials. The ® should be superscripted.

CORRECT	INCORRECT
Discover® Zip®	<ul style="list-style-type: none">• Discover® Zip®• Discover® Zip ®• Discover® Zip

C. USE OF THE DISCOVER ACCEPTANCE MARK

- Always use the Discover Acceptance Mark when showing Discover as a payment option.
- Only use the Discover Acceptance Mark as provided by Discover Network.
- Always use the preferred 2-color orange and black acceptance mark whenever possible.
- Use the 1-color black acceptance mark when it is not possible to use the preferred 2-color acceptance mark.

The following are not allowed:

- Manipulating the acceptance mark in any way or use any individual elements of the acceptance mark (Orange Glow, asymmetrical curve and Discover Logo) outside of the acceptance mark.



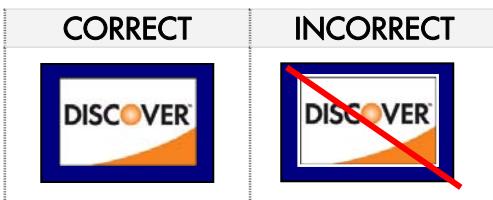
- Obstructing the acceptance mark with type or imagery.
- Incorporating the acceptance mark into a design, graphic, illustration or logo.

Minimum Size

- The white area in the acceptance mark should never appear smaller than .5" wide.
- Use the 1-color solid acceptance mark when it will be smaller than 1" in width.

The Acceptance Mark in Print

- The trademark symbol "TM" must appear in black.
- When printing the acceptance mark on a dark background, there is no white rule separating the black border from the background.



- The asymmetrical curve in the bottom right of the box should be printed using PMS 158 or 60% magenta and 100% yellow when using 4-color process.
- The glow should not be imaged or laser imprinted. In this instance, a solid version of the acceptance mark should be used.

Color options available are:

- Two-Color Spot (Flat Black or Rich Black and PMS 158)
- Four-Color Process (Flat or Rich Black)
- RGB for PowerPoint/Web

Grayscale options available are:

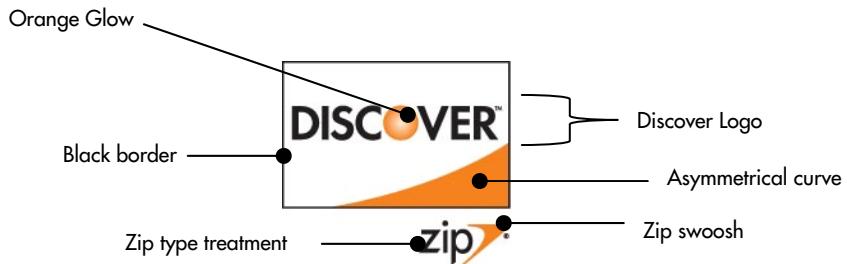
- One-Color Spot (Black)
- One-Color Spot with Solid "O" (Black)
- One-Color Spot with Solid "O" Knockout (Black)
- One-Color Spot with Solid "O" Knockout (White)
- RGB for PowerPoint/Web



*To download the approved acceptance marks,
visit the Client Support section of DiscoverNetwork.com*

D. USE OF THE DISCOVER ZIP INDICATOR

- You must use the Discover Zip Indicator to indicate acceptance of Discover contactless payment devices.
- Only use the Discover Zip Indicator as provided by Discover Network.
- Do not use any individual element of the Discover Zip Indicator (Discover Logo, Orange Glow, asymmetrical curve, Zip type treatment and Zip swoosh) outside of the Discover Zip Indicator or manipulate the Discover Zip Indicator in any way.



When appearing in signage:

- The Discover Zip Indicator should only appear together with the orange swoosh and in a type size smaller than the acceptance mark.
- The word "Zip" must appear in black.
- The asymmetrical curve and swoosh must appear in PMS 158, or at 60% magenta and 100% yellow when using 4-color process.

Color options available are:

- Two-Color Spot (Flat Black or Rich Black and PMS 158)
- Four-Color Process (Flat or Rich Black)
- RGB for PowerPoint/Web

Grayscale options available are:

- One-Color Spot (Black)
- One-Color Spot with Solid "O" (Black)
- One-Color Spot with Solid "O" Knockout (Black)
- RGB for PowerPoint/Web



*To download the approved Discover Zip Indicators,
visit the Client Support section of DiscoverNetwork.com*

E. USE OF THE DINERS CLUB INTERNATIONAL® ACCEPTANCE MARK

The Diners Club International® Acceptance Mark identifies businesses that accept the Diners Club International Card, providing visual assurance to cardmembers that their card is welcomed. The acceptance mark can be used in Signage and Marketing Materials.

The only approved Diners Club International Acceptance Marks are:

- Two-Color (Black and PMS 2945)
- Two-Color Reversed to be used on a black background (Black and PMS 2945)



- In the two color version, the border must be printed in PMS 2945.
- In the reversed version, the blue border is removed.
- In both versions, the background must always remain white.
- The Diners Club International Logo should never appear smaller than .5" wide.

To download the approved Diners Club International Acceptance Marks, visit the Client Support section of DiscoverNetwork.com

F. USE OF THE CHINA UNIONPAY AND JCB LOGOS

For guidelines regarding the use of the China Unionpay and/or JCB logos, please contact your Discover Network Relationship Manager.

VI. USE WITH RESTRICTED COMPANY MARKS

The Discover Acceptance Mark, Discover Zip Indicator and Diners Club International Acceptance Mark may be used in conjunction with the intellectual property of a Restricted Company on Signage and Marketing Materials. Any program mark displayed along with the marks of a Restricted Company cannot be depicted in a lesser form or size than the intellectual property of the Restricted Company.

Discover Network must approve use of our program marks with Restricted Company marks prior to the publication of any communication to the public.



VII. SIGNAGE AND DECALS

Acquirers and Merchants can order door and window decals as well as other signage, at no additional cost.

- Acquirers can visit DiscoverSignage.com/acquirer
- Merchants can visit DiscoverSignage.com/merchant



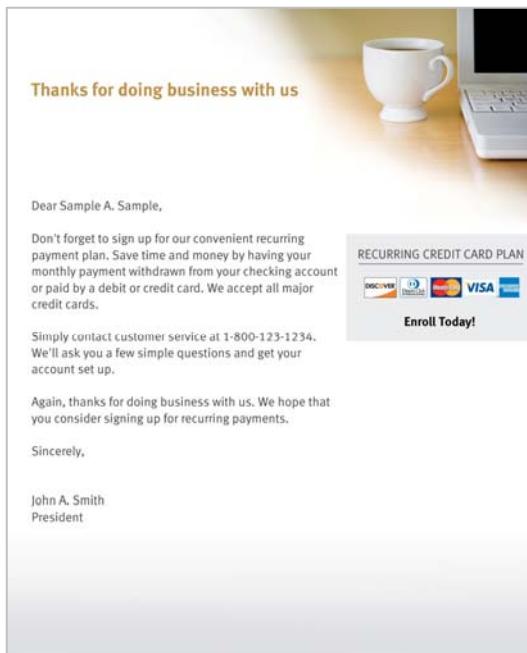
Online

All U.S. merchants featuring Discover and Diners Club as a payment option on your Web site should include Discover and Diners Club in payment drop down box.

A screenshot of an online payment form. It includes fields for First Name, Last Name, Card Type (with a dropdown menu showing Discover and Diners Club selected), Card Number, Expiration Date, and Card Verification Number. Below the card number field is a note about finding the last three digits of the card's back. To the right of the form are small icons for Discover, Diners Club, American Express, Visa, MasterCard, and JCB.

VIII. MARKETING MATERIALS

Print and Online Materials Examples



A screenshot of an online shopping website. At the top, it says "Order by Phone: 1-888-888-8414 | 100% Safe Shopping Guaranteed". Below this are links for "Benefits & Guarantees", "Customer Service", "Savings & Updates", and "Gift Ideas". A navigation bar includes links for Womens Shoes, Mens Shoes, Kids Shoes, Sale Shoes, Boots, Sandals, New Styles, Categories, Requests, Site Guide, Gift Certificates, Press, Affiliates, Security, Privacy, Terms, Company/Group Sales, and Employment. A "Flexible Payment Options" section shows logos for Discover, Diners Club, MasterCard, Visa, American Express, JCB, PayPal, BillMeLater, Google eBilling, Moneta, and iBill. At the bottom, there is a form for entering an email address to get updates, and several security seals: VeriSign, BBB Accredited, and Top 10 Best Merchant Banks.

APPENDIX A - GLOSSARY

"Acquirer" means a party that has entered into an Acquirer agreement with us and who is required thereby to comply with Operating Regulations and the other Program Documents.

"Diners Club International" means the communication resources, operation facilities, personnel and procedures, and computer systems and software that function in the aggregate to permit processing of transactions for Cards.

"Diners Club International Acceptance Mark" means the combination of the split circle device and the words "Diners Club International" with the rounded border (except for the reversed out version), executed in the approved colors and typeface.

"Diners Club International Logo" means the combination of the split circle device and the words "Diners Club International"

"Discover" means the consumer-facing brand of Discover Financial Services (DFS).

"Discover Acceptance Mark" means the graphic symbol of the term "Discover" containing the Orange Glow within the "O" of "Discover" and the orange asymmetrical curve and bounded on all sides by a hairline border that is rectangular in shape, including the depiction of the foregoing graphic symbol in black and white.

Discover Financial Services ("DFS") means the owner and operator of DFS Services LLC (Discover Network), and Diners Club International.

"Discover Logo" means the graphic representation of the term "Discover" containing the Orange Glow within the "O" of Discover, but without the orange asymmetrical curve and hairline border that is rectangular on all sides.

"Discover Network" means the network communication resources, operation facilities, personnel and procedures, and computer systems and software that function in the aggregate to permit processing of transactions for Cards.

"Discover Zip Indicator" denotes acceptance of contactless forms of payment on the Discover network.

"Marketing Materials" means print advertising, television and radio advertising, catalogs and order forms, Web sites and electronic shopping carts, recorded phone messages, yellow page ads, directory listings, invoices, employee training materials or other materials used to communicate card acceptance and card use.

"Merchant" means an entity engaged in commercial operations that complies with each of the following requirements: (i) is legally and properly incorporated, licensed or subject to the laws of the authorized jurisdiction as a matter of law or pursuant to a written certification from the governing authority in the authorized jurisdiction; (ii) maintains a duly authorized physical presence, conducts business operations and conducts card transactions in accordance with the laws of the authorized jurisdiction, the requirements of the operating regulations and acquirer or merchant agreement; and (iii) accepts cards as payment for the types of goods and/or services.

"Orange Glow" means the glowing "O" within the Discover Acceptance Mark.

"Restricted Company" means the American Express® Company, MasterCard® International, Visa® International, Visa U.S.A., any affiliate of the foregoing, and any other Issuer of Cards that are not accepted on the Discover or Diner Club International networks.

"Signage" means point-of-sale and other in-store materials, such as decals, check presenters, counter cards, Web sites and electronic shopping carts used to denote acceptance of Discover cards.