

PULSE Launches DebitProtect® Forum
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Innovative New Service Establishes Debit Card Fraud Discussion Community

PULSE, one of the nation's leading debit/ATM networks, is empowering financial institutions to combat fraud with its new DebitProtect Forum, part of the company's DebitProtect Fraud Detection Services.

The DebitProtect Forum is a web-based discussion forum available to all DebitProtect participants for the secure exchange of information and best practices surrounding fraud mitigation tactics and trends in debit security. In this secure forum, leaders of banks and credit unions can share information about systems security, protecting the private information of their cardholders, responding to breaches and strengthening information security.

"With the growth of debit card transactions, financial institutions are more concerned than ever about protecting their debit cardholders from fraud and identity theft," said Eric Lillard, director, PULSE Fraud Operations. "PULSE is committed to providing our participating institutions with the tools and technology necessary to combat the continued challenge of card fraud. This collaborative forum offers support and expertise, allowing participants to share information that may assist with their institutions' fraud mitigation efforts."

The DebitProtect Forum includes discussion threads on data breaches, ATM fraud and international fraud. Additionally, participants can consult with PULSE fraud management experts, track topics or threads and link to important PULSE announcements and web content.

"We have used the DebitProtect Forum for several months and have found it beneficial," said Joe Hughes, vice president of UMB Bank, a \$12.4 billion financial institution based in Kansas City, Mo. and one of the original DebitProtect Forum users. "As more users share information on the forum, it should become even more valuable in identifying and combating debit fraud."

PULSE DebitProtect Fraud Detection Services support debit card security by providing financial institutions with several fraud detection and mitigation tools. In addition to the forum, DebitProtect offers alerts of potentially fraudulent transactions, notifications about fraud incidents and an online educational resource.

About PULSE

PULSE, a Discover Financial Services (NYSE: DFS) company, is a leading debit/ATM network, serving more than 4,400 banks, credit unions and savings institutions across the United States. The network links cardholders with ATMs and POS terminals at retail locations nationwide. Through its global ATM network, PULSE provides worldwide cash access for Diners Club and Discover cardholders through hundreds of thousands of ATM locations. The company also is a source of electronic payments research and is committed to providing its participants with education on emerging products, services and trends in the payments industry. For more information, visit www.pulsenetwork.com.

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