



News Release

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PULSE and TRIONIS Sign Long-term European ATM Acceptance Agreement

HOUSTON and BRUSSELS, Belgium — PULSE, the Discover Financial Services business unit responsible for expanding global cash access for the company, has signed a long-term ATM acquiring agreement with TRIONIS, a European interbank processing network. TRIONIS is jointly owned by retail banks from nine European countries, the European Savings Banks Group, and First Data.

Under the terms of the agreement, when fully implemented, more than 74,000 TRIONIS ATMs across Europe will be able to process ATM transactions for Diners Club International® and Discover® cards.

“Since acquiring Diners Club, one of Discover’s priorities has been to strengthen global acceptance,” said Dave Schneider, president of PULSE. “Our agreement with TRIONIS is a significant multi-country acquirer agreement to further European acceptance of Diners Club and Discover cards and an important step in helping to reach that goal.”

The service went live in several countries on July 1, with acceptance of Diners Club cards at the ATMs of banks in Austria, Switzerland, Portugal, Spain, Luxembourg and Belgium. Discover cards are expected to begin being accepted at TRIONIS European ATMs in October 2009.

“TRIONIS is pleased to be able to facilitate broader card acceptance at European cash access machines,” said Ernst Verbeek, managing director of TRIONIS. “Acceptance of Diners Club and Discover cards will allow us to serve more card members, while giving ATM operators access to additional ATM transactions.”

About PULSE

PULSE is one of the leading U.S. ATM/debit networks, currently serving more than 4,500 banks, credit unions and savings institutions across the United States. PULSE is owned by Discover Financial Services (NYSE: DFS). The network links cardholders with more than 289,000 ATMs, as well as POS terminals at retail locations in the U.S. The company is also a valued resource for industry research related to electronic payments and is committed to providing its participants with education on evolving products, services and trends in the payments industry. For more information, visit www.pulsenetwork.com.

About TRIONIS

TRIONIS offers the issuers of 165 million cards access to cash at more than 74,000 ATMs across Europe. TRIONIS provides processing services to its users for switching POS and ATM card payment transactions on EUFISERV and all other payment card brands. TRIONIS is a Brussels-based company owned by retail banks from nine European countries, the European Savings Banks Group, and First

Data. Its mission is to develop, maintain and operate international payment services for the financial industry. For more information, visit www.trionis.com.

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Contacts: Steve Sievert, PULSE – (800) 420-2122 or (832) 214-0111 | ssievert@pulsenetwork.com
Jeffrey Reyda, TRIONIS – +32 2 663 0238 | jeffrey.reyda@trionis.com