

# Discover® Deliver: Send and Receive Money—Seamlessly

DISCOVER®  
Global Network

## What Is Discover® Deliver?

The Discover® push payments platform that allows Discover® Debit and Discover® Prepaid Cardholders in the U.S. to move funds seamlessly, safely and in near real-time.<sup>1</sup>

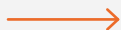
### Person-to-Person (P2P) Payments

#### How It Works

Discover® Deliver uses Account Funding Transactions (AFT) to pull funds from a sender's account and Account Credit Transactions (ACT) to push funds to a receiver.



AFT pulls funds from the sender's account

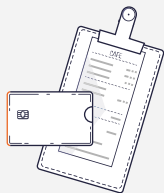


ACT is used to send funds to the receiver

#### Typical Uses

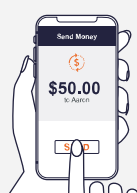
- Send money to friends and family
- Pay bills for services received
- Transfer funds between your Discover Card accounts
- Fund a card account

#### In the Real World



1

Jenny owes Aaron \$50 for dinner



2

She uses her preferred money transfer app<sup>2</sup> to send the payment from her Discover Debit Card to Aaron



3

Her payment is transferred to Aaron's card account and is accessible within 30 minutes

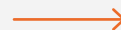
### Funds Disbursements

#### How It Works

Discover® Deliver allows merchants, government agencies and corporations to use ACT to safely and easily send payments to card accounts—without the cost, lag time or hassles of paper checks or ACH.



ACT sends funds to an eligible Discover Debit or Prepaid Card



Payments are made directly to a cardholder's Discover Debit or Prepaid Card

#### Typical Uses

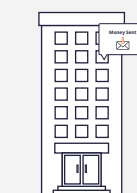
- Government payouts
- Airline vouchers
- Approved insurance claim disbursements
- Salaries and commissions
- Loan distributions

#### In the Real World



1

A ride-share driver, Emily, requests a same-day wage payout



2

The ride-share company pushes the payment to her Discover Prepaid Card



3

The payment is deposited into her account in minutes and instant confirmations are sent to both parties

<sup>1</sup> Funds are usually available within 30 minutes of a transfer.

<sup>2</sup> Discover® Deliver is not a payment app.

# An Array of Benefits Across the Payments Value Chain

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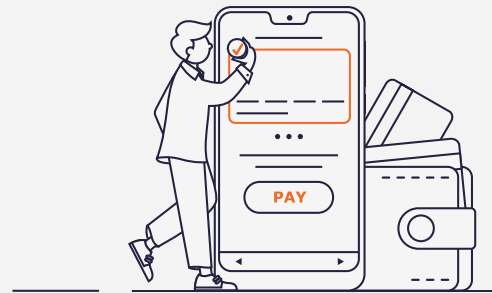
## Expand—and Retain—Your Audience

- Tap into an entirely new customer base featuring millions of Discover® Cardholders in the U.S.
- Benefit from a possible increase in transaction volume



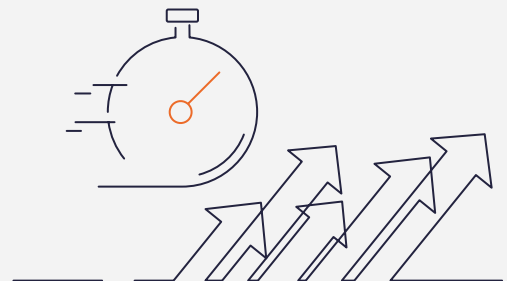
## Meet Consumer Demand

- Provide Discover Debit and Prepaid Cardholders with access to new ways to be paid by friends, family and businesses
- Meet consumer demand for faster, convenient and more secure transactions—backed by the fastest growing global payments network by number of network alliances<sup>1</sup>



## Simplify the Payment Process

- Send payments faster and more efficiently
- Offer a seamless, more secure customer experience—streamlining transactions with minimal stress
- Make it easier to send or receive funds quickly using Discover Debit or Discover Prepaid Cards



## Let's Get Started

To find out more—or activate Discover® Deliver—contact your Discover Global Network Account Executive.

<sup>1</sup> Based on signed network alliance agreements over the past five years with major payment networks within respective countries, Panoramic Research study, conducted 2024.