

# Promoting Diners Club International<sup>®</sup> and Discover<sup>®</sup> acceptance

Sales Reference Guide



## Table of Contents

Diners Club International® .....	Page 3
Discover® .....	Page 5
BCcard and DinaCard .....	Page 7
Card Art and IIN (BIN) Ranges .....	Page 9
Marketing, Promotions and Point-of-Sale Materials .....	Page 11
Answers to Merchant Objections.....	Page 13



When your merchants accept Diners Club International® and Discover® cards, they open their doors to millions of consumer and business travellers who come ready to spend.

Of course, convincing merchants to accept Diners Club and Discover is easier when you have product benefits at your fingertips. That is why we created this reference booklet. It provides you with selling points you can use in your merchant discussions.

If you have any questions about the contents of this booklet, send us an e-mail at [contactus@discover.com](mailto:contactus@discover.com)



## Diners Club International®

Drive customers who spend the most to your merchants

### Diners Club International®: An established and thriving card payment choice

In 1950, Diners Club International® became the first multi-purpose charge card in the world. Today, Diners Club® is a globally recognized brand serving the payment needs of the select and affluent, as well as corporations and small businesses.

In fact, since 2009, Diners Club began investing millions of dollars to reinvigorate its brand with an integrated awareness campaign called BELONG. The campaign utilizes TV, out-of-home and print advertising to renew and refresh the Diners Club image as a premium card in the global marketplace. Plus, Diners Club is using print advertising to bolster its position in the corporate card market.

To date, the campaigns have been extremely successful, generating significant increases in measured awareness, card volume and new cardmembers. And we expect similar results as the campaign rolls out to additional markets.

### Diners Club is issued and accepted around the globe

- Diners Club is accepted at millions of merchant locations in over **185 countries and territories worldwide**
- Diners Club currently has **over 80 international network licensees** issuing cards to millions of select and affluent consumers around the world

### Diners Club is your merchants' link to Discover card sales

- When merchants accept Diners Club, they can also do business with Discover® Cardmembers from the U.S.
- Every month, cardmembers of Diners Club and their partner, Discover, spend millions on a shared payment network, accounting for **\$130 billion in annual volume**







**Diners Club delivers cardmembers who come ready to spend:**

- Average spend is over twice as much as Visa® and MasterCard® cardholders per purchase<sup>1</sup>
- Generate **\$27 billion in yearly sales volume**
- Motivated to use their cards internationally through marketing, services and rewards
- Tend to be frequent travellers

**Diners Club helps merchants capture more corporate card spending:**

- Diners Club corporate cards are issued in **over 65 countries**
- **Over 110,000 business and government organization clients** use Diners Club corporate cards
- Many international companies insist their employees put all their business expenses on Diners Club corporate cards

Nielsen May 2009



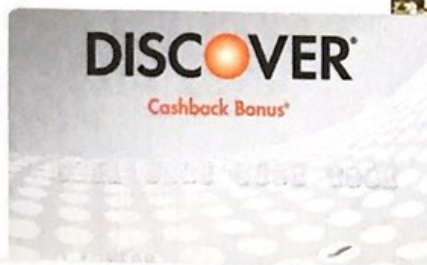
## Discover®

Give your merchants the edge on U.S. tourist business

### Discover® is a major U.S. payment brand—and a payment partner of Diners Club International®

When your merchants accept Diners Club International®, they can automatically do business with Discover Cardmembers from the U.S.—and it does not cost your merchants anything extra. Plus, accepting a major U.S. card payment brand like Discover can be a vital part of your merchants' livelihoods. Here's why:

- In 2010, U.S. residents used cards to spend over \$8.4 billion in major European destinations<sup>1</sup>
- In 2010, U.S. residents used cards to spend over \$4.7 billion in Asia-Pacific destinations<sup>1</sup>
- Discover has over 30 card issuers, including G.E., issuer of the Sam's Club® Discover and Walmart® Discover cards, and over 56 million Discover Cardmembers<sup>2</sup>



Enjoy Istanbul's 40-day festival of shopping, concerts and shows.

Use your Discover® card in Turkey at the Istanbul Shopping Fest 2011 from March 18–April 26

DISCOVER



### Merchants accepting Diners Club can tap the spending of high-spend travellers loyal to using Discover

- Discover Cardmembers spend an average of 35% more than Visa® and MasterCard® cardholders every month<sup>3</sup>
- Your merchants gain an edge over their competition by accepting Discover, because cardmembers are motivated to spend with loyalty incentives and rewards
- Discover Cardmembers are loyal—in fact, Discover has won the Brand Keys award 15 years in a row for cardmember loyalty
- Discover promotes international card use by mailing special offers to targeted cardmembers identified as likely travellers to international Diners Club markets

Euromonitor, 2011  
 \* Nilson, January 2011  
 † TNS Financial Services, 2010 Consumer Card Study



Discover card loves to TRAVEL.

**VIENNA**  
**SALZBURG**  
**INNSBRUCK**  
**PRAGUE**

Sample  
 Card No. XXXXXXXX  
 XXXXXXXX, US 104450A789  
 XXXXXXXX, XXXXXXXX

Your current PIN: XXXX  
 For account ending in XXXX

**THINGS TO KNOW BEFORE YOU GO:**

- Personalize your PIN for cash and possibly purchase transactions. [Discover.com/cash](#)
- 24/7 Travel Assistance. Get free travel help, information, and passport information & more. [Discover.com/travel](#)
- Stay safe with \$0 Fraud Liability. [Discover.com/protection](#)
- Earn Cashback Bonus\* on all your purchases. [Discover.com/CashbackBonus](#)
- Every purchase is an automatic entry in our 8 Days to Discover Everyday Giveaway\*\*. [Discover.com/Giveaway](#)

Sample A. Sample  
 We'd like to announce another great reason to use your Discover® card when you visit Hungary: you can use your card to make purchases at restaurants, hotels and car rental agencies, or get cash wherever the "China Union Pay" logo is displayed.

**Use your card abroad.**  
 If you travel outside of the U.S., please call us at 1-800-DISCOVER (1-800-368-373) to notify us of your upcoming international travel dates. To ensure uninterrupted use of your card, we will activate your Discover card for international use. As always, we'll monitor your account to help detect any activity to keep your account secure.

**Travel anywhere—wherever you go.**  
 If you ever need assistance please call our knowledgeable Customer Service Managers anytime at 1-800-DISCOVER or outside the US call 1-800-3100. To see a full list of countries where Discover is accepted, visit [discover.com/international](#). And remember to take us with you when you travel.

You enjoy your travels and remember to take your card when you travel.

*Signature*  
 Vice President

Use your card wherever you see the Discover logo.

Discover  
 Visa  
 MasterCard  
 American Express

It pays to DISCOVER

DISCOVER



## BCcard and DinaCard

Make sure your merchants can sell to international tourists who carry their countries' leading cards

**Merchants that accept Diners Club International® can do business with BCcard and DinaCard cardmembers too**

To help your merchants add more sales volume from international tourists, Diners Club International® has partnered with other payment networks. That means merchants accepting Diners Club® can do business with the travelling cardmembers who use the following cards:

### BCcard from Korea

- BCcard is the leading Korean payment network
- BCcard has over **55 million cards**, issued by 11 financial institutions<sup>1</sup>
- BCcard had **\$112 billion** in volume processed in 2009<sup>1</sup>

### DinaCard from Serbia

- DinaCard is the system of national payment cards operated by the National Payment Card Center, a division of the National Bank of Serbia, Serbia's central bank
- DinaCard has **2.5 million** cards issued by 27 issuing banks







# 미국 Macy's 백화점에서 BC글로벌카드 10% 할인 (일부품목제외)

이로 80%까지 혜택을 받으신 미국 최대의 백화점에서 International E-Card로 여러분을 모십니다.  
이점에서 30일간 이용하실 수 있습니다.  
이카드를 받으시려면 뉴욕 시의 맨해튼 스투어, 바탈리얼은 글러리아, 필라델피아는 센터 시티, 시카고의 스테이트 스트리트, 라스베이거스의 쇼 몰,  
시애틀의 니콜 스투어, 샌디에고의 호튼 플라자에 있는 Macy's의 고객 센터를 방문하세요.  
이카드를 사용할 수 있는 곳은 캘리포니아, 애리조나, 캘리포니아, 플로리다, 코네티컷, 델라웨어, 플로리다, 조지아, 일리노이, 인디애나,  
캔자스, 루이지애나, 메인, 매릴랜드, 매사추세츠, 미시간, 미네소타, 미주리, 몬태나, 네바다, 뉴햄프셔, 뉴저지, 뉴멕시코, 뉴욕, 노스 캐롤라이나,  
노스 다코타, 오클라호마, 오리건, 펜실베이니아, 루이지애나, 리프, 로드 아일랜드, 사우스 캐롤라이나, 사우스 다코타, 테네시, 텍사스, 유타, 버몬트,  
아일랜드, 워싱턴 D.C., 웨스트 버지니아, 와이오밍입니다.

1 위치는 [macy.com/visitor](http://macy.com/visitor) 에서 확인하실 수 있습니다. 자세한 내용을 안내 받으시려면 전화  
800-827-7272 또는 전자메일 [visitor@macy.com](mailto:visitor@macy.com) 을 이용하세요.



BC Global Card

BC 글로벌카드 고객님에게  
세계적인 혜택을 드립니다.

이카드의 모든 Macy's 백화점에서 BC글로벌카드로  
10%할인혜택을 받으실 수 있습니다.

the magic of  
★ macy's  
macy.com

고객님을 환영합니다  
We proudly accept BC Global Card

BC Global Card  
10% 청구 할인

2011년 12월 31일 까지  
본 행사는 비씨 글로벌카드로 결제시에만 적용됩니다

International E-Card의 사용을 위해 할인 카드 할인 혜택을 받을 수 있습니다. 반드시 Macy's의 직원  
에게 등록을 받으신 후, 카드 사용과 함께 2011년 12월 31일 까지 결제의 제한이 없습니다.  
카드 번호는 일반 신용카드 (Master, Visa, Macy's Card)와 다른 카드의 구매할 때는 카드 사용일 때  
FAQ Schwartz 2011년 11월 15일에서 구매할 경우 필요할 수 관련 제품, 카이낸스팀 방문 (Schwartz  
Mail Box)으로 카드 사용 시 할인 혜택을 받을 수 있습니다.  
Macy's Inc. 직원과 카이낸스팀 방문 제의를 받으신 후에 받을 수 있습니다. 이용 조건은 변경  
없이 홈페이지에서 사용할 수 있습니다. E-Card의 10% 할인 혜택은 2011년 12월 31일

비씨카드

## Card Art and IIN (BIN) Ranges

Make sure your merchants maximize revenue opportunities by keeping their POS applications and software compliant with all our current card IIN ranges.

### Diners Club International® IIN Ranges:

Start	End
30000000	30599999
30950000	30959999
36000000	36999999
38000000	39999999



Discover®, BCard and DinaCard IIN Ranges:

Start	End
60110000	60110999
60112000	60114999
60117400	60117499
60117700	60117999
60118600	60119999
64400000	65999999





## Marketing, Promotions and Point-of-Sale Materials

### Diners Club International® and Discover® spend millions promoting international card usage

Diners Club International® and Discover® partner together to encourage card use at your merchants through a variety of incentives, promotions and point-of-sale materials:

#### Marketing and Promotions

- **Advertising**—Utilizing various media, Diners Club and its franchisees run global and local advertising in several international markets to boost awareness and usage.
- **Diners Club Privileges®**—Diners Club provides your merchants with free online advertising to reach local and international cardmembers. Your merchants create offers Diners Club can place on its Web site under "Merchant Offers." Then, cardmembers can see the offers listed by country and link to vanity URLs on your merchants' Web sites for details.
- **Promotions**—Discover promotes international card use by mailing special offers to targeted cardmembers identified as likely travellers to international Diners Club markets.
- **Rewards**—Diners Club Cardmembers enjoy award-winning reward and loyalty programs. Plus, Discover card has **America's number one cash rewards program**, given that 44% of U.S. households with a cash rewards card have a Discover card!



© Discover Financial Services Internal 2009 Data

### Point-of-sale materials

- **Complimentary and custom acceptance signage**—Order signage and point-of-sale materials for your merchants to communicate card acceptance and encourage Diners Club and Discover card usage.
- **Security Features brochure**—Collateral is available to help merchants and their employees recognize and authenticate Diners Club, Discover, BCard and DinaCard plastics.



## Answers to Merchant Objections

**Address merchant objections to Diners Club International® acceptance with these answers**

**Objection:** Accepting Diners Club® just isn't cost effective.

**Answer:** Diners Club International® Cardmembers spend, on average, over twice as much as Visa® and MasterCard® cardholders per purchase.<sup>1</sup> Plus, Diners Club® Cardmembers buy premium products, like fine wines in restaurants. Since Diners Club cards provide a greater percentage of business on higher profit margin products, their cardmembers generate more incremental revenue per transaction.

**Objection:** Diners Club Cardmembers almost always have another card that I already take.

**Answer:** When you say yes to Diners Club, you improve customers' overall satisfaction by showing them you respect their payment choices. That encourages repeat business—especially when cardmembers know future purchases at your location will earn them Diners Club rewards.

**Objection:** Nobody ever asks if I accept Diners Club.

**Answer:** Diners Club Cardmembers usually look for acceptance signage before presenting their cards. That's why we provide you with signage and supplies that display the Diners Club International acceptance mark. Plus, Diners Club has an ardent corporate cardmember base. In fact, many companies insist their employees use Diners Club corporate cards for their business purchases. So you may be losing those sales to competitors that accept Diners Club.

Also, because of Diners Club partnerships, you can tap billions in spending from other travelling cardmembers whose cards run on a shared network. They include 56 million Discover Cardmembers<sup>2</sup> from the U.S., 55 million BC Global Cardholders from Korea and 2.5 million DinaCard Cardholders from Serbia.





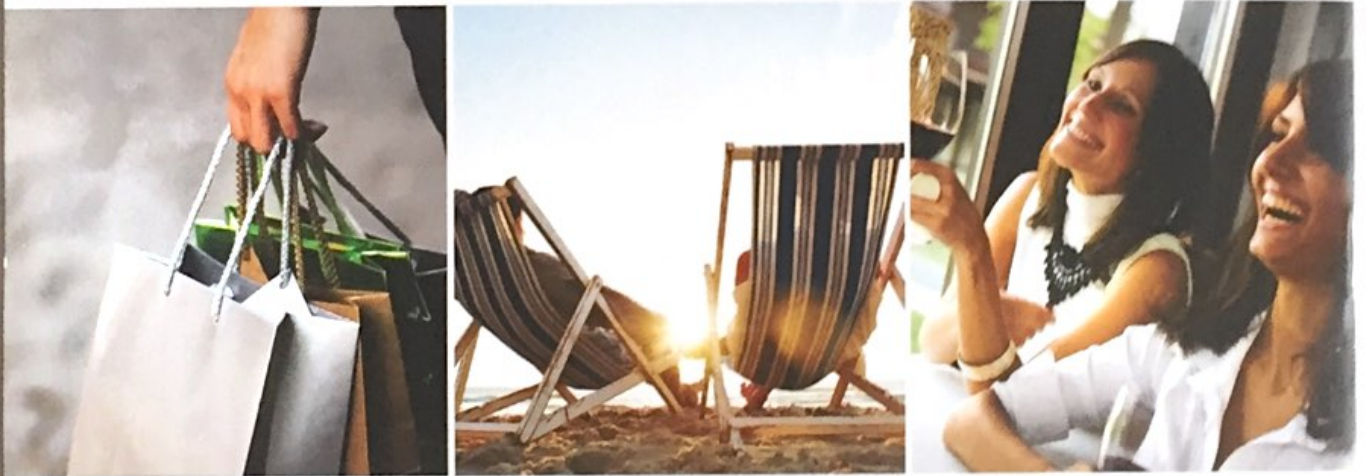
**Objection:** I never hear about Diners Club anymore.

**Answer:** Diners Club is a globally recognized brand that serves the payment needs of consumers and businesses in over 185 countries and territories. Plus, Diners Club is investing millions to reinvigorate its brand and to expand its card portfolio globally. To date, the campaigns have been extremely successful, generating significant increases in measured awareness, card volume and new cardmembers. And we expect similar results as the campaign rolls out to additional markets.

Nelson May 2009  
Nelson January 2011



For more information or questions about this booklet, send an e-mail to [contactus@discover.com](mailto:contactus@discover.com)



©2011 DFS Services, LLC