

PULSE[®] Brand Guidelines

As the world of payments evolves, it's essential that the PULSE brand does, too.

Establishing and maintaining a strong, consistent and, most importantly, authentic brand is critical to our long-term success. PULSE's brand is our essence. And that essence must be a part of all of us, in everything we do, in how we communicate with our clients and each other. Our brand gives us all a sense of pride and ownership. It boldly tells our clients what we aspire to be every day – **focused on their needs. We are all part of the brand.**

Our brand guidelines are intended to ensure we are aligned to and accountable for how we represent ourselves internally and externally. From our unique value proposition to our brand promise, from our colors to our logo usage, from our people to our technology – all must work in harmony for our brand to be successful. The following pages provide insight into our PULSE brand. This resource is intended to be a guide for employees and our creative partners to ensure we live our brand.

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1.0

Who We Are

- 1.1 Our Clients
- 1.2 Our Positioning Points
- 1.3 Our Unique Value Proposition
- 1.4 Our Personality
- 1.5 Our Voice
- 1.6 Our Brand Promise
- 1.7 Our Story
- 1.8 Our Offerings

Our clients are first in this guide

because they are at the forefront
of our focus and success.

Financial institutions, merchants, processors, ATM acquirers and resellers are all seeking a debit partner to help them find solutions to their problems and deliver choice. And PULSE is uniquely positioned to be that partner, by delivering smarter debit-focused solutions genuinely structured around their needs.

As a client-centric network, PULSE is committed to delivering a superior value proposition for all of our network participants. As a result of this commitment, we're focused on more than just our own bottom line. We deliver alternatives that help our clients realize superior net economics while genuinely caring about their business, their customers and their community.

Our positioning defines not just how we differentiate ourselves from the competition, but how our brand makes our clients feel. Essentially, what emotional impact do we wish to have on our clients?

Confident

We will make our clients feel **confident** by delivering smarter choices based on their needs. We are flexible and will always work to provide solutions and choice. We will instill confidence in our clients by constantly striving to solve their problems and meet their needs.

Championed

We will make our clients feel **championed** by looking out for their best interests. We do not force heavy-handed mandates on them. We help them navigate the ever-changing debit landscape, and we will fight for them.

Empowered

We will make our clients feel **empowered** by taking pride in the relationships and partnerships we have built over more than 40 years. We are responsive to their needs and will work relentlessly to help our clients succeed.

Our unique value proposition statement captures what we need to convey to differentiate our brand.

PULSE is focused on our clients' needs.

We tailor our services, solutions and approach to doing what's right for them. Our clients are our top priority, we strive to be the premier debit network partner, putting clients' needs above all else.

Our personality traits set the tone for how we behave. We are:

Credible

To be a trusted partner, we must always be **credible**. And that only happens by proving our stability and trustworthiness at every opportunity.

Adaptable

To truly focus on our clients' needs, we must be **adaptable**. We are not “one-size-fits-all.” We are receptive to their needs, thoughtful in our approach and responsive.

Advocating

Our clients deserve an **advocate** – someone who will champion their best interests and the best interests of their customers.

Caring

To achieve our goals and deliver on our brand promise, we must be **caring** and attentive.

Our voice is the purposeful, consistent expression of our brand through words that engage and motivate. The personality of our brand is determined, in large part, by the words we use and the sentences we write.

When creating content and communications, keep in mind our personality traits – credible, adaptable, advocating and caring. Also, be mindful of what we want our clients to feel – **confident, championed and empowered**. We should always take a helpful, conversational and relatable tone with our clients and partners.

Please refer to the most contemporary [*PULSE Style Guide*](#) for details around brand-specific punctuation, formatting and semantics.

Our brand promise answers the question: If our clients engage in a relationship with us, what can they expect?

**Without compromise,
we promise to put our
clients' interests first
and to do what it takes to empower them
and help their businesses thrive.**

We take this brand promise to market with the slogan **Debit that's here for you®** in positioning both PULSE network solutions and Discover Debit.

Our story succinctly answers the question:

Who is PULSE?

PULSE is a debit network backed by the power of Discover. As a client-centric network, we are uniquely structured to adapt to our clients' needs. That's what sets us apart. We focus on what's best for our clients, with debit-focused solutions designed specifically for them, while legacy card brands and other debit networks often focus on what's best for themselves.

We are committed to providing our clients exceptional service, flexibility, choice and greater profitability. That is what defines PULSE. Clients are empowered to intelligently sustain and profitability, and make smarter choices for their business.

We are the partner our clients count on. Always. Period.

Throughout our history, **PULSE** has stood at the forefront of the debit industry. Today, we are:

- One of the leading debit/ATM networks in the U.S., with **over 40 years in payments**
- Serving **thousands of issuers**
- Represented on **millions of debit cards**
- **First to give merchants, community banks and credit unions alternatives** to Visa and Mastercard
- Backed by Discover, the **largest global competitor to Visa and Mastercard**
- A **true advocate and partner** in the fight to maintain choice in payments

Network Solutions

- PULSE Payments Network
- PULSE ATM Network
- Discover® Debit

Debit Processing and Gateways

- PIN debit gateways
- Card processing services
- Validation and verification services

Partner Support Services

- Fraud detection and risk mitigation
- Marketing services
- Analytics and reporting
- Dedicated support
- Insights, research and advocacy

2.0

Brand

Elements

- 2.1 Introduction
- 2.2 Logo
- 2.3 Color
- 2.4 Typography
- 2.5 Shape Language
- 2.6 Calls to Action
- 2.7 Iconography

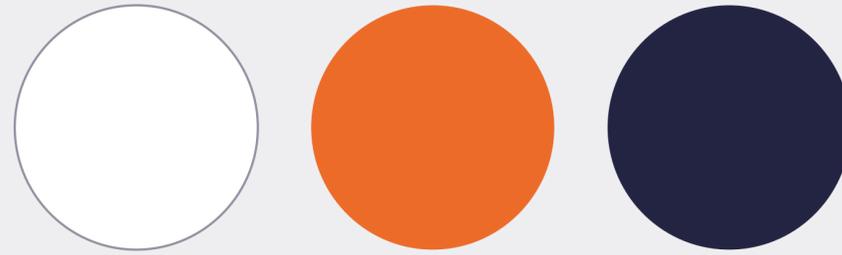
The PULSE brand design celebrates our client-centric philosophy and customized solutions. The design showcases our

affiliation with Discover Global Network while also distinguishing PULSE as a unique business unit.

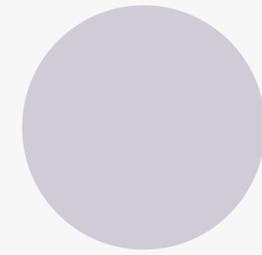
Logo



Discover Colors



PULSE Gray



Typography

Lorem ipsum
dolor sit amet
consectetur

Shape Language



CTA



2.2

Logo

The PULSE corporate logo is at the core of our brand identity. In fact, it's the primary way people identify us in the marketplace. That's why it's important to include the

appropriate logo art and the "A Discover Company" descriptor.

Download Logos [Here](#)



A DISCOVER COMPANY

Primary Logo

"A Discover Company" spans the full width of the PULSE corporate logo, not including the registration mark. This – along with spacing between the two titles – creates a single unit. It is compact and lends itself to almost universal usage across media.

Please note that this is a new logo. "A Discover Company" has been updated to the Discover Sans font. Please discontinue all use of the old logo.

To keep communications legible and clutter-free, there needs to be a certain amount of clear space around our

corporate logo. This clear space should remain free of type, graphics and any other elements that detract from legibility.



For general guidance on spacing, use the "e" height and width as the minimum clear space.

Beyond using the correct corporate logo, it's important that the dimensions of the logo stay intact. To maintain the integrity

and readability of the corporate logo in both digital and print applications, it should never be sized smaller than 1" wide.



Minimum width
Digital – 95 PX
Print – 1 IN



130 PX
1.35 IN



190 PX
2 IN



285 PX
3 IN

PULSE Acceptance Mark

The PULSE Acceptance mark is primarily used to indicate to cardholders where PULSE participating cards are accepted at the point of sale.



Dual-Network Mark

The dual-network mark is used primarily in PULSE company marketing materials such as advertising, events, presentations and collateral material when PULSE is promoting both PULSE Network Services and Discover Debit.



The PULSE logo has two primary color variants. These can be applied over White, PULSE Gray and Midnight backgrounds.

To ensure legibility and consistency, the logos and backgrounds should only be matched as shown here. When possible, the logo with PULSE in black letters is preferred.

Download Logos [Here](#)



The legibility of our name and logo is paramount to both reaching new audiences and connecting with current audiences.

Always make sure that the logo is easy to read and surrounded by plenty of clear space. When possible, the logo with PULSE in black letters is preferred.



When four-color process isn't available, you can use one of the limited color variants of the PULSE logo.

Only use these limited color variants when the full-color logo cannot be used.

Download Logos [Here](#)



The following co-branded assets exist for communications that require them. Please do not modify these lockups in any way, and be sure to leave the appropriate clear space around them. Use of lockups should

be limited. Any new lockup or proposed lockup requires approval by PULSE Executive Vice President of Marketing and Brand Management prior to any discussion with a third party.

PULSE Select Money Pass



Clear Space





Do use the Black logo on White backgrounds.



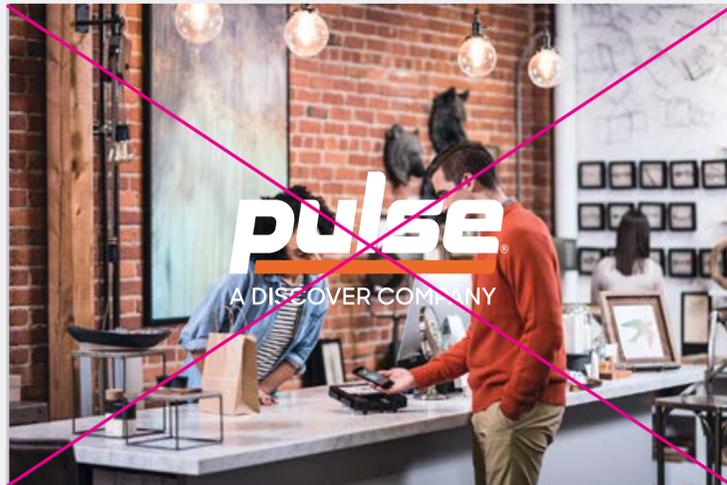
Do use the Black logo on PULSE
Gray backgrounds.



Do use the White logo on Midnight backgrounds.



Do use the PULSE logo with partner brands
as suggested.



Don't use the logo on imagery that interferes
with legibility.



Don't change the colors in the logo.



Don't change the orientation of the lockup.

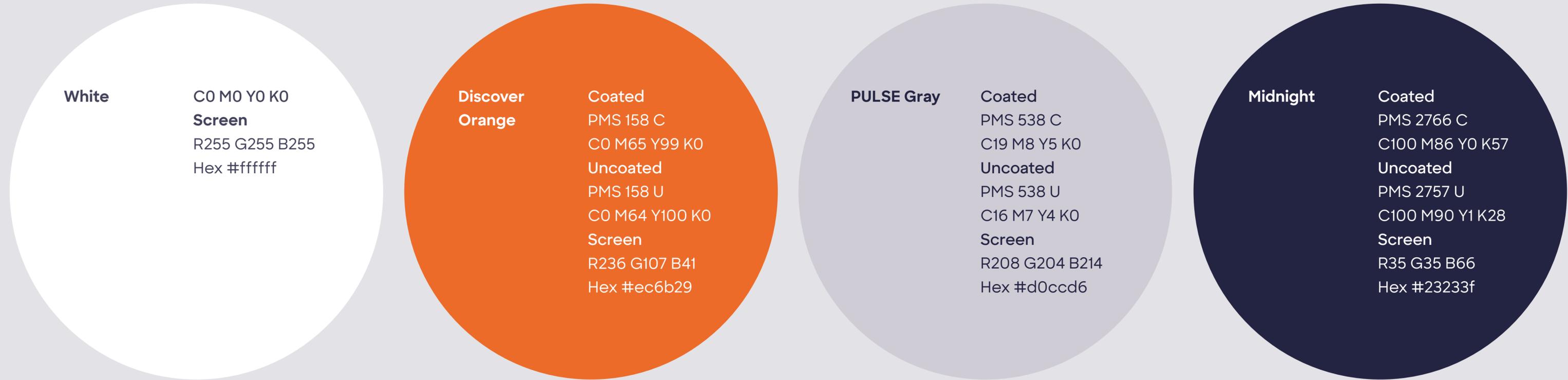


Don't distort or change the scale of the logo.

2.3 Color

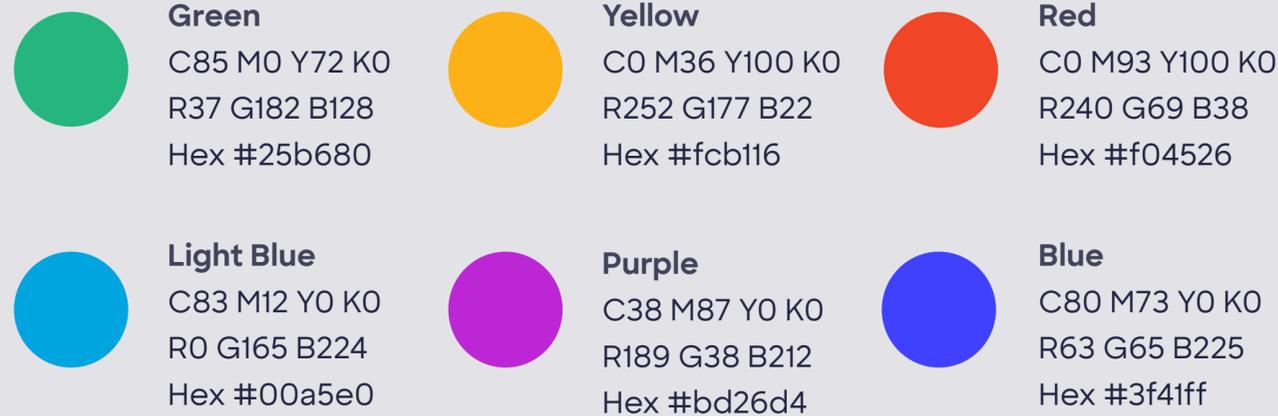
2.3 Color Color Palette

Our primary brand colors should be used whenever possible in marketing materials (e.g., sales sheets, emails, website, presentations, etc.). White, Discover Orange, PULSE Gray and Midnight are our primary colors.



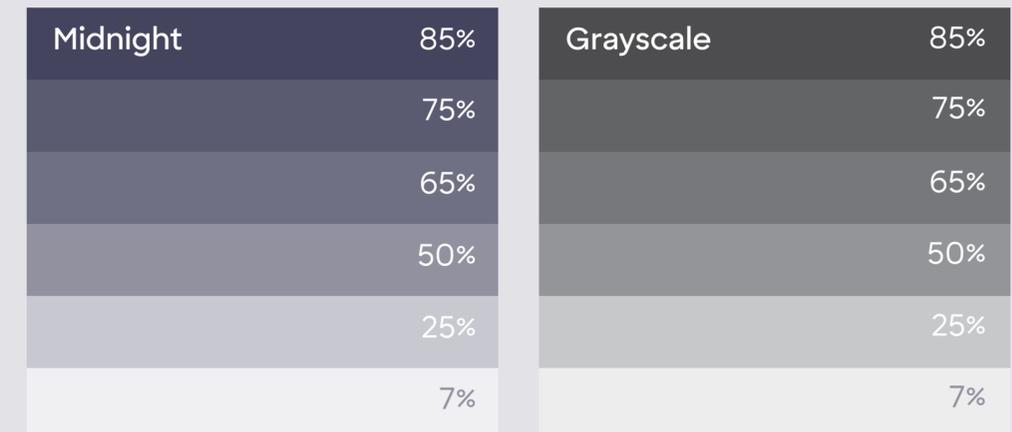
Data Visualization Palette

Primary colors are to be used first, then if needed use the data visualization palette.



Tints

Tints in Midnight and Grayscale are used primarily for creating hierarchy and organizing information (e.g., in charts and statements).



Using the correct color balance creates a consistent look for PULSE. Our brand is modern, fresh and bold. A prominent use of White conveys a crisp, clean look.

When creating communications, use the rules on this page as a guide to achieve the right balance.

Bright

Use White prominently to create a crisp, bright foundation for our communications.

Bold

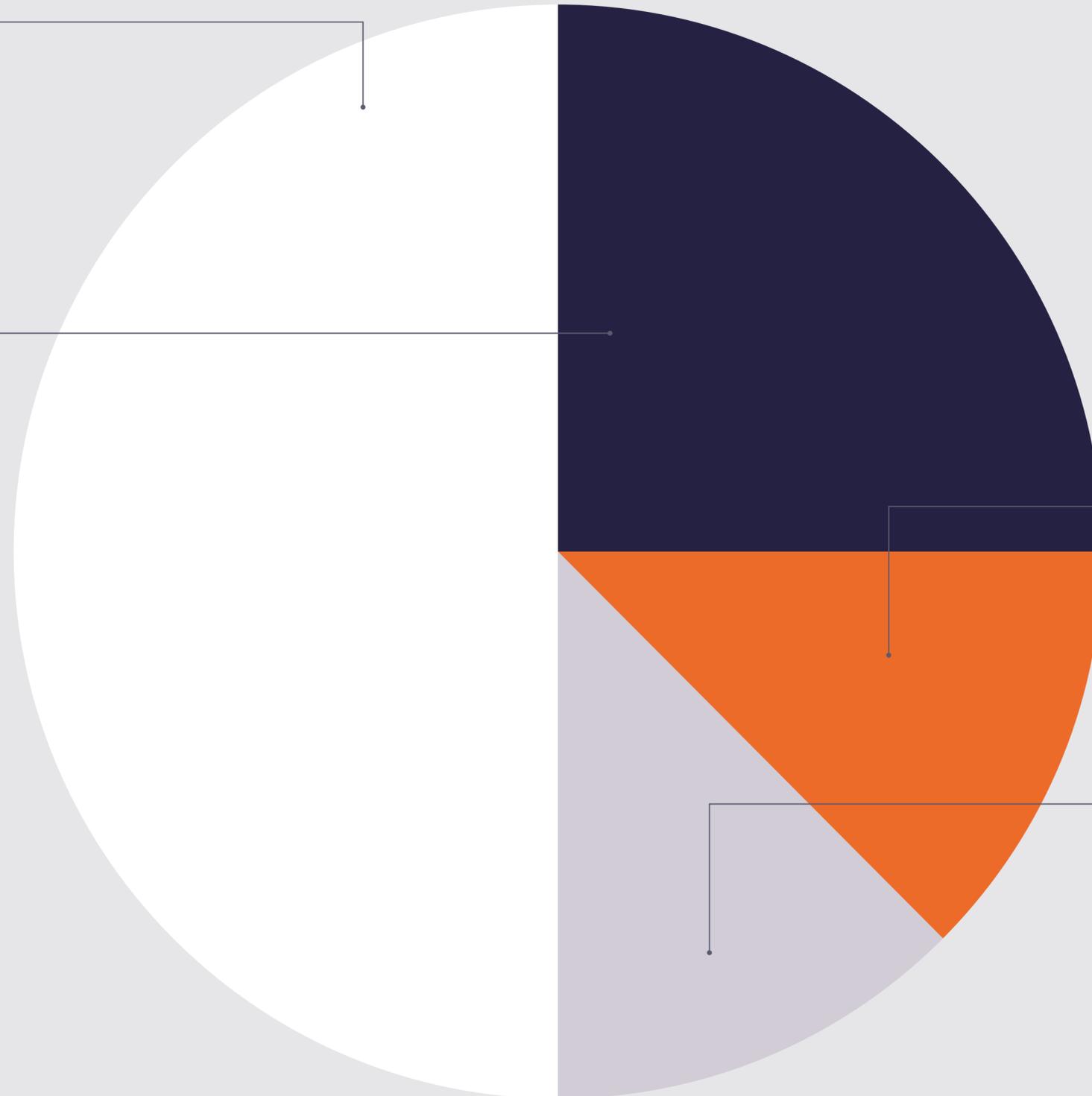
Midnight is confident and bold. It links us to the Discover master brand and should be used whenever possible. This can be accomplished with something as simple as type color.

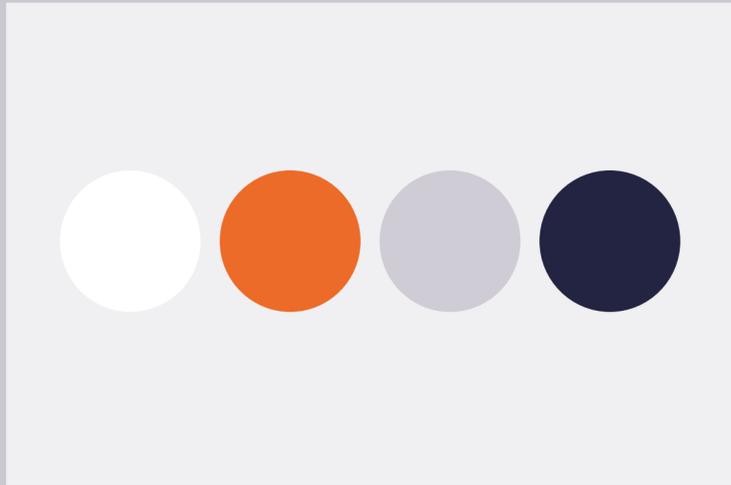
Optimistic

Discover Orange adds a bright pop of color and reinforces the brand.

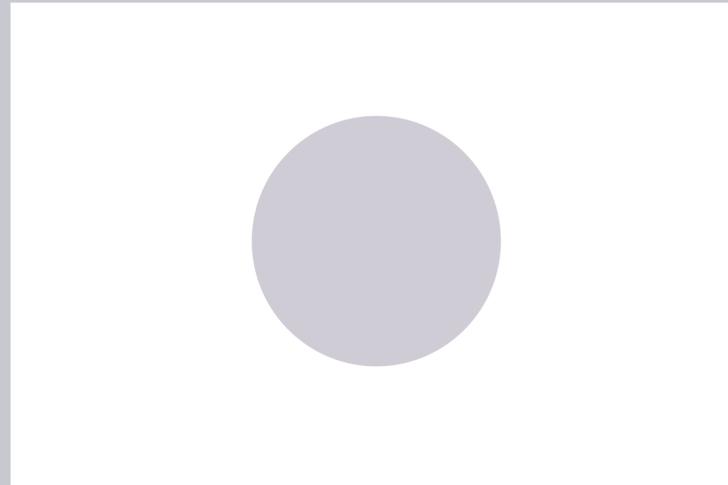
Modern

PULSE Gray adds a sense of modernity to our brand and helps distinguish us from the other members of the Discover family.

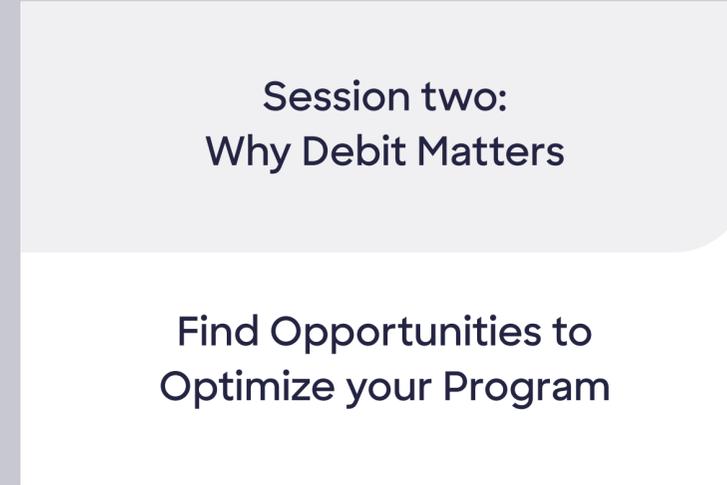




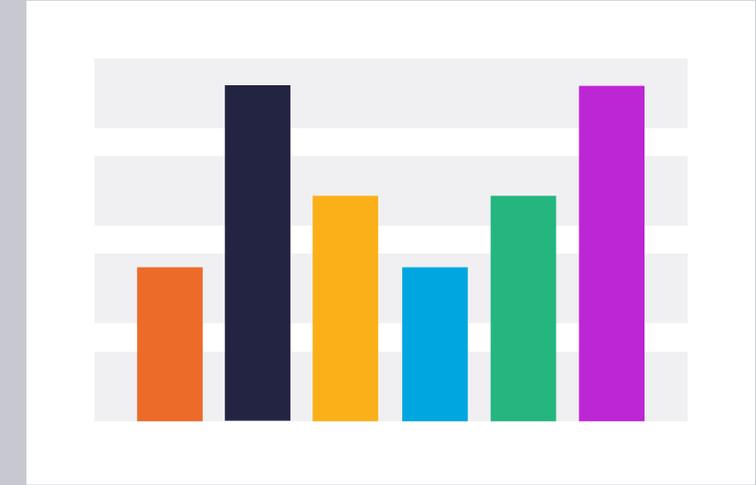
Do use PULSE's primary palette.



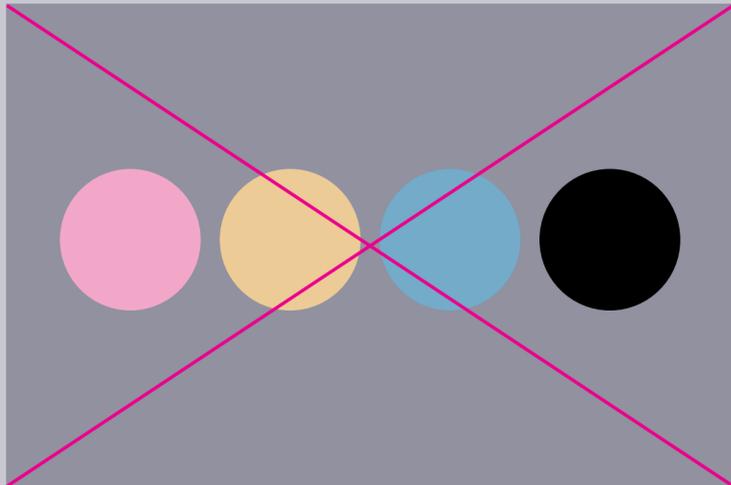
Do ensure the presence of PULSE Gray in every piece of communication.



Do use tints to create hierarchy and define sections.



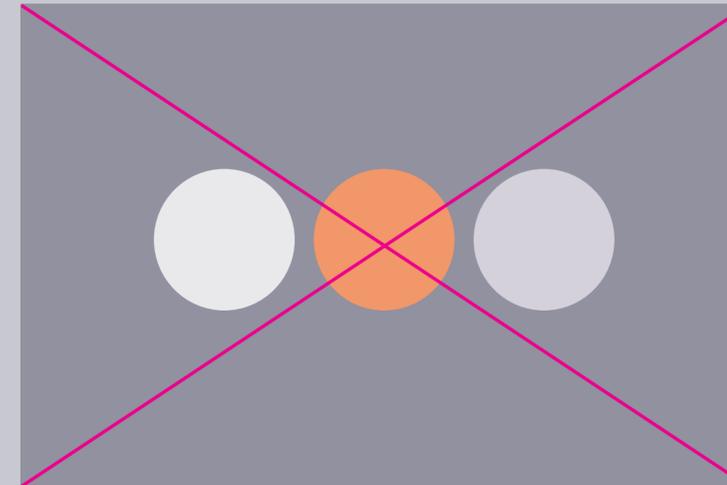
Do use data visualization color for charts.



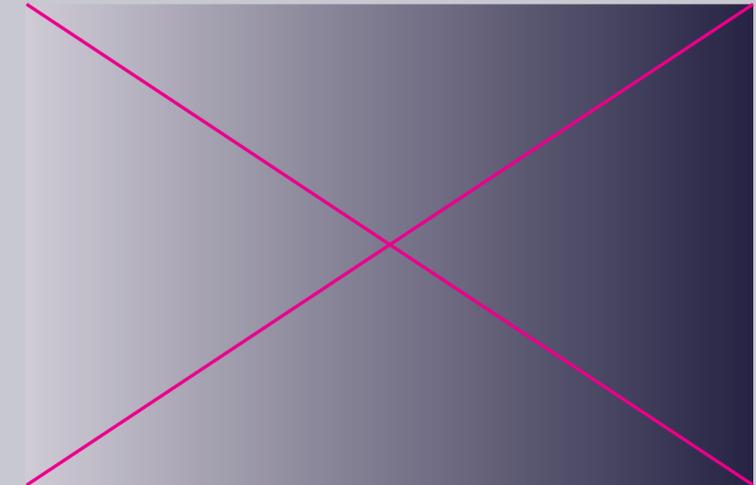
Don't use colors outside the PULSE palette.



Don't change color breakdowns.



Don't create tints from White, Discover Orange or PULSE Gray.



Don't add gradients.

2.4 Typography

Discover Sans is a custom typeface drawn with proportions specifically for Discover. Its circular shapes and friendly curves capture the human essence of Discover

and PULSE brands, while its mathematic geometry reflects the precision and sophistication of our network.



Discover Sans Semibold

ABCDEFGHIJKLMN
OPQRSTUVWXYZ
abcdefghijklmn
opqrstuvwxyz
1234567890!@#%&

Discover Sans Medium

ABCDEFGHIJKLMN
OPQRSTUVWXYZ
abcdefghijklm
nopqrstuvwxyz
1234567890!@#%&

Download the Fonts [Here](#)

PULSE's primary headline typeface is Discover Sans Semibold. To reinforce an authentic and personable tone, type is primarily set in Title case.

Headlines Are
Set in Discover
Sans Semibold

To allow flexibility for a variety of applications, left- and center-aligned type are both acceptable. However, left-justified type is preferred and should be used when possible.

Left-
aligned
headlines

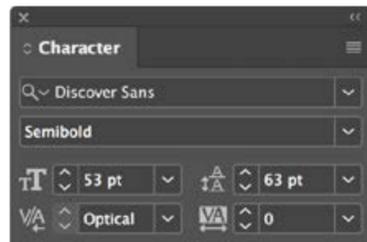
Center-
aligned
headlines

Discover Sans Semibold is the universal weight for headlines and subheads. It communicates confidence and a human approach. Leading for headlines and subheads should be 120% of type size.

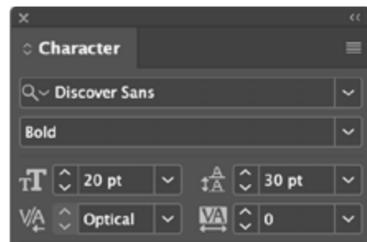
In advertising and marketing applications, body copy and legal copy should be 150% of type size. When there are minimal ascenders or descenders between two lines of copy, leading may be adjusted to make the spacing visually uniform.



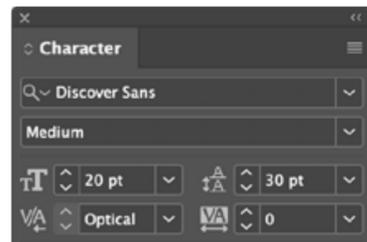
Headline leading is 110%-120% of type size.



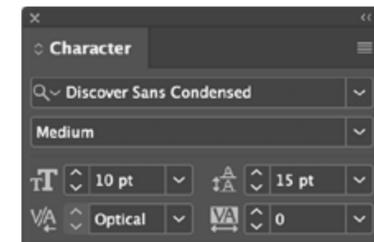
Subhead leading is 110%-120% of type size.



Subtitle and body copy leading are 150% of type size.



When there are minimal ascenders or descenders between two lines of copy, leading may be adjusted to make the spacing visually uniform.



Legal copy leading is 150% of type size.

Title case is used for CTAs.

Headlines Are Set in Discover Sans Semibold Title Case

Subheads Are Set in Discover Sans Semibold Title Case

[Learn More](#)

Eyebrows and Subtitles Are Set in Discover Sans Bold Title Case

Body copy is set in Discover Sans Medium.

Legal copy is set in Discover Sans Condensed Medium.

We don't usually use end punctuation in headlines. But, when headlines are a question or more than one sentence, we do use end punctuation to clearly communicate the message.

Standard

Our Work Starts With Your Needs

Two phrases

Debit is Our Expertise,
You're Our Priority

Question

How Can We Help?

**Set Headlines
in Midnight
on White
Backgrounds**

**Set Headlines
in Midnight on
PULSE Gray
Backgrounds**

**Set Headlines in
White or Midnight
on Discover Orange
Backgrounds**

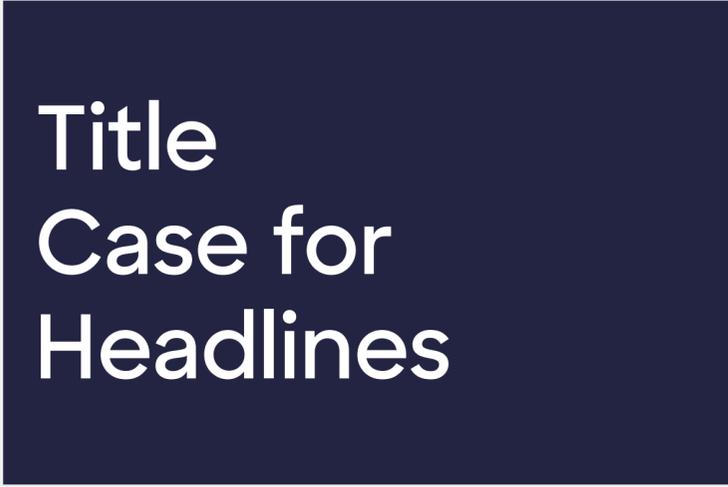
**Set Headlines in
White on Midnight
Backgrounds**

Minimum size for White text in digital: 18pt

Use Arial Regular for
Headlines When Discover
Sans is Unavailable

Use Arial Regular for Subheads
When Discover Sans is Unavailable

Use Arial Regular for body copy when Discover Sans is unavailable.



Title
Case for
Headlines

Do use Discover Sans Semibold in sentence case for headlines.



Learn More

Do use Discover Sans Bold in title case for calls to action.



Left-
aligned



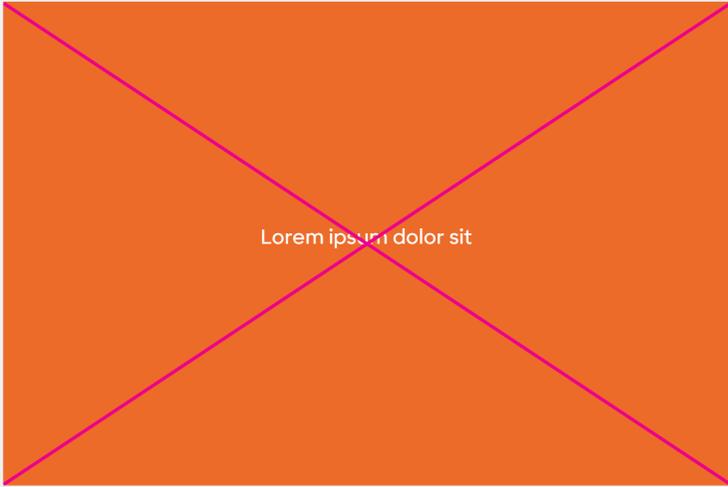
Center-
aligned

Do use left and center alignment.



Arial
Alternate

Do use Arial when Discover Sans is unavailable.



Lorem ipsum dolor sit

Don't use White type on Discover Orange backgrounds at sizes smaller than designated.



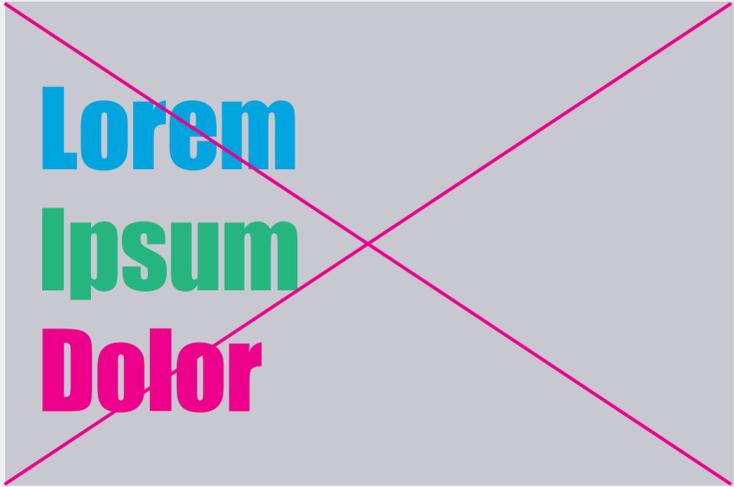
Lorem
ipsum
dolor

Don't set headlines in Discover Sans Bold.



LOREM
IPSUM
DOLOR

Don't use all caps.



Lorem
ipsum
Dolor

Don't use other typefaces or colors.

2.5 Shape Language

Shape language is an essential part of the PULSE design system, creating a consistent look and driving brand recognition.

Our shape language can be used alone as a graphic element or to house photography. When creating graphic compositions, our shape language should be used as the

foundation for the design. Each type of shape can also be used as a container for imagery.

Why PULSE®

Debit is our expertise,
you're our priority

Connect with Us

Overview

We Work Together

Our work starts with your needs

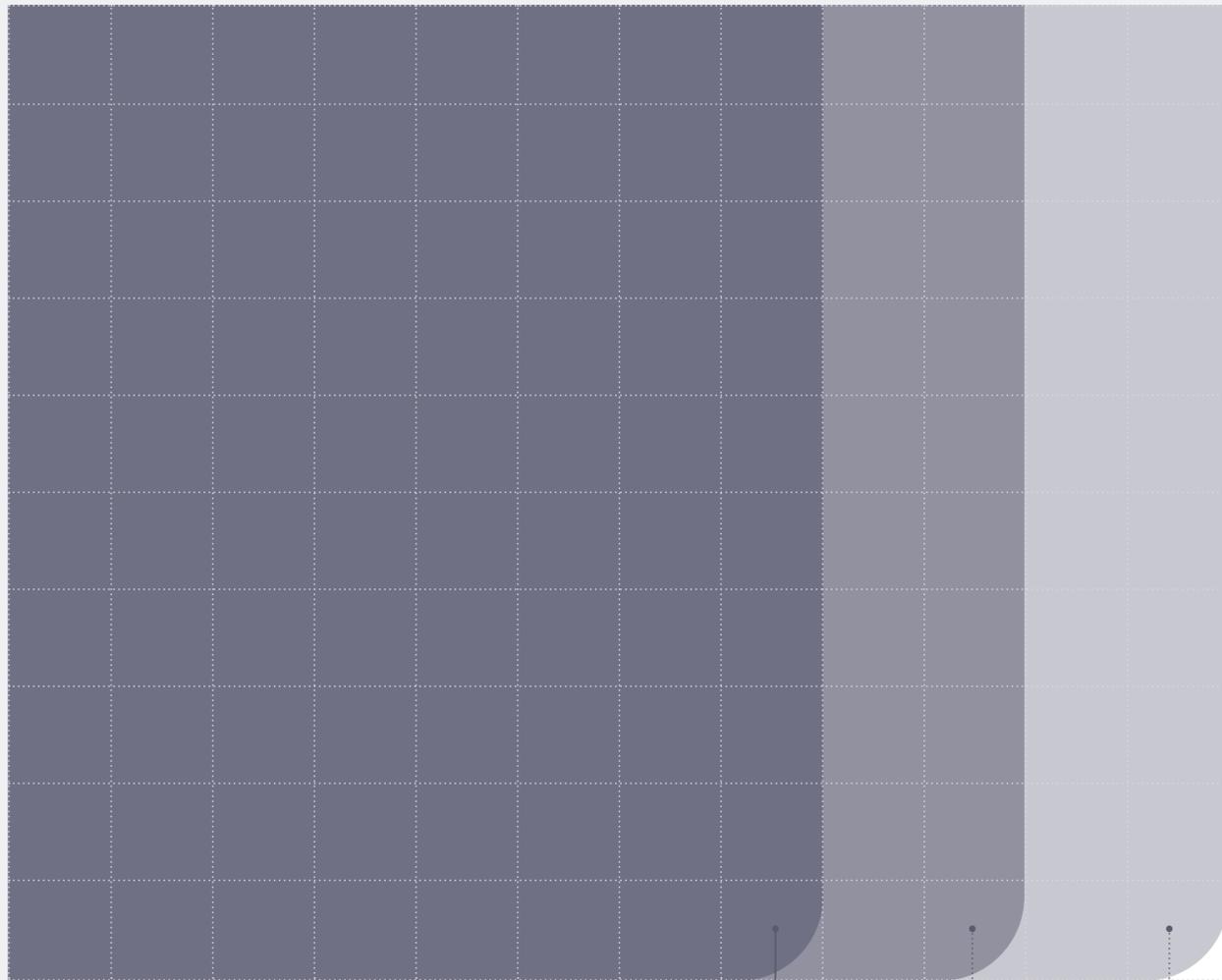
Your interests are at the heart of all things PULSE®. From our innovative solutions to our service-focused team of experts, our best work is done for you.

Corner radius is determined by the width of a given canvas. This radius ranges from 4% to 7%, depending on the height of the space.

Narrower canvases tend to benefit from a smaller percentage, while corner radii for taller spaces benefit from the higher end of the range.

7% Radius

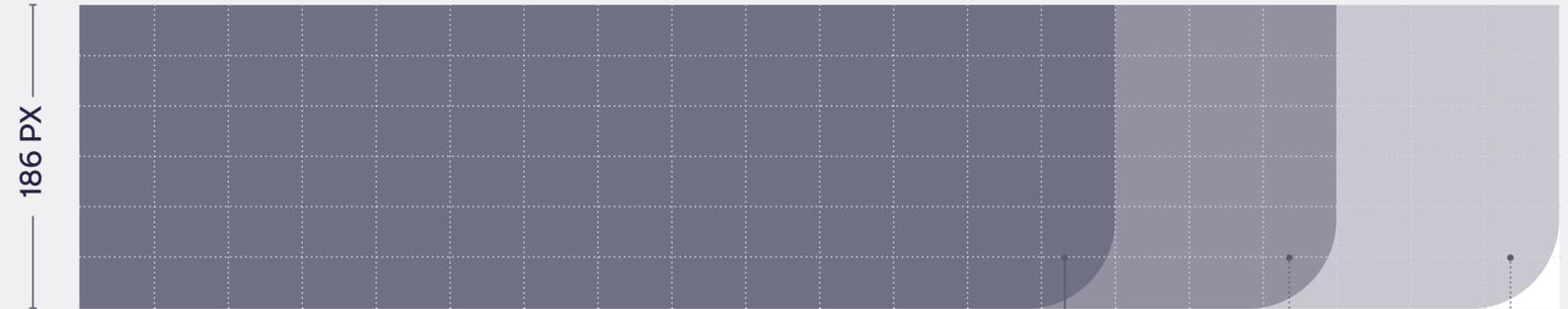
Canvas Width = 750 PX



$750 \times .07 = 52.5$ (Use a 53 PX Radius)

6% Radius

Canvas Width = 910 PX

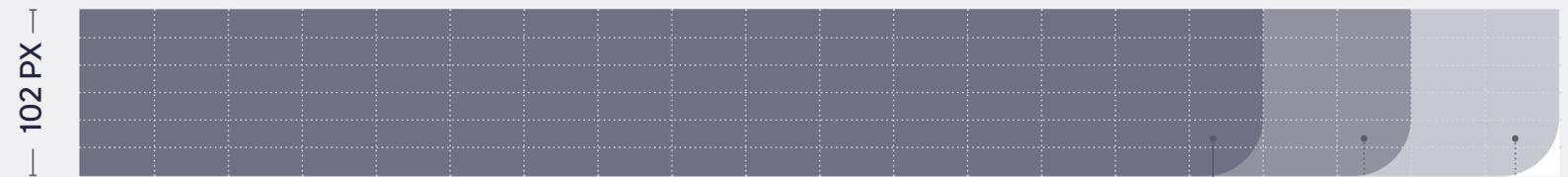


186 PX

$910 \times .06 = 54.6$ (Use a 55 PX Radius)

4% Radius

Canvas Width = 910 PX

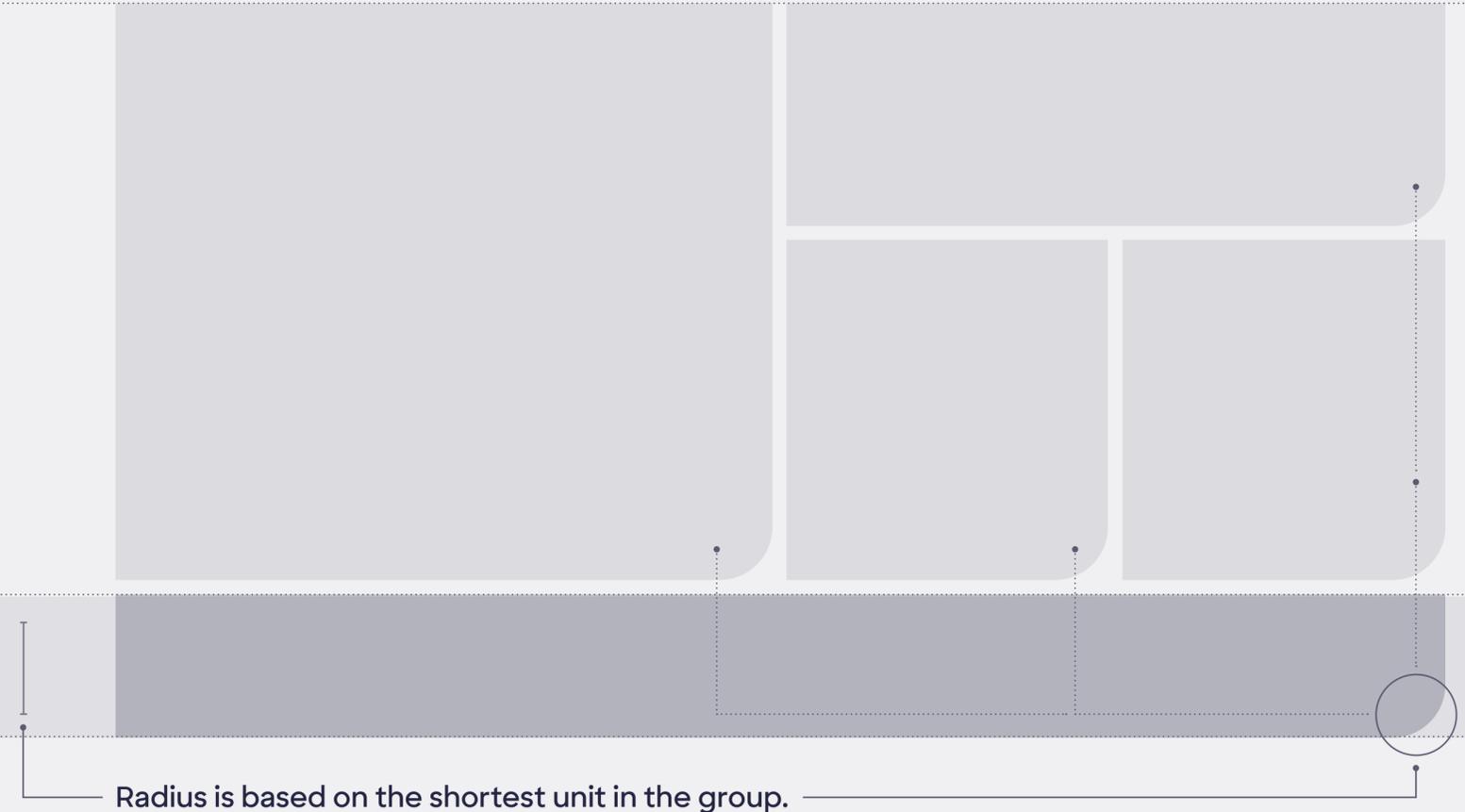
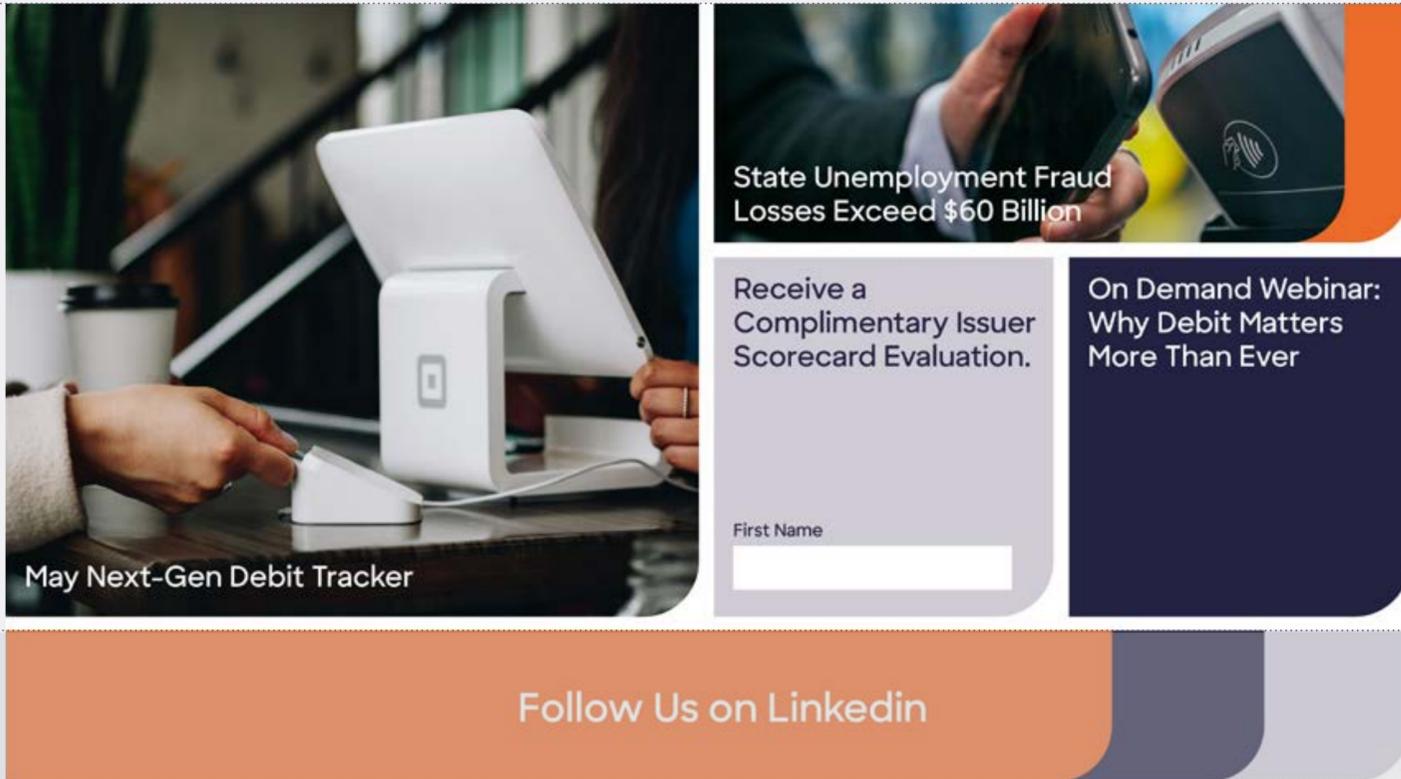


102 PX

$910 \times .04 = 36.4$ (Use a 36 PX Radius)

There are times when shapes with varying heights appear in the same composition. In these cases, the radius is dictated by the shortest unit in the group.

Multi-shape layouts



Experts in debit, believers in service
Explore Our Difference

Payments & you: What's new in payments

- 5 Key takeaways from 2021 debit issuer study
- Actions to consider from the 2021 debit issuer study
- August next-gen debit tracker*

Go to All Articles

Discover® Debit
Debit that's here for you®

We help community banks and credit unions get more from debit by putting their success, brand, people and revenue first.

Learn More

"Our process is simple. Figure out what you need, and then make it happen."
Jennifer Henshal
Marketing Consultant

Find out how we can make debit work for you
Highly competitive economics. Innovation. Security. Advocacy. Experience the benefits of partnership.

- Issuers [Learn More >](#)
- Merchants [Learn More >](#)
- ATM Acquirers [Learn More >](#)

Start getting more from debit

We're here to help you get the most out of every transaction. Connect with our team to learn what's possible.

Connect With Us

WHY PULSE®
Debit is our expertise, you're our priority
Connect with Us

Our work starts with your needs
Your interests are at the heart of all things PULSE®. From our innovative solutions to our service-focused team of experts, our best work is done for you.

Explore what a partnership with PULSE delivers

- Innovation**
We invest our time and resources into features and services that drive actual value for your business, such as API access, disputes processing, contactless solutions and side-by-side tokens.
- Security**
Our advanced fraud-detection and risk mitigation solutions are backed by a team of experts that help you to reduce risk exposure with as little disruption to cardholders as possible.
- Economics**
We help your money work harder with competitive interchange and low fees.
- Advocacy**
We make sure your voice is heard. We strive to constantly be advocating for our participants' interests and fighting for choice in an increasingly consolidated industry.

WE WORK TOGETHER
PULSE, a Discover company

PULSE has the financial strength through our parent company, Discover Financial Services, to retain our position as a debit market innovator and leader. And as a part of the global payments brand, Discover® Global Network, we power our partner's progress and move their vision forward.

- A deeper understanding**
Discover is a regulated financial institution. We understand the changing regulatory environment and the scrutiny and reporting requirements our financial institution partners experience.
- A unique perspective**
Our relationship with Discover enables PULSE to provide you thought leadership in areas that other debit networks simply cannot. We're able to leverage expertise and leadership in emerging technologies and partnerships that are only available to "front-of-card" brands.
- A partner in innovation**
PULSE, and you, benefit from investments made by Discover Financial Services in innovation that improve the payments ecosystem.

DEBIT DOWNLOAD

The release of the 2021 Debit Issuer Study is right around the corner and we have initial highlights to share in this edition of Debit Download. Also included in this issue is access to our recent webinar from 451 Research analyst Jordan McKee, the latest debit-data trends and reflections on our 40 years in debit.

Thanks for your valuable feedback about our new newsletter. I look forward to being in touch to talk about your debit business.

Wyn Barrett
Your Account Executive
720-892-6248

Debit issuer study: Pandemic changes consumer use of debit

Preliminary findings from the 2021 Debit Issuer Study, commissioned by PULSE®, reveal consumers shifted debit spending from in-store to online and increased their use of payment apps in 2020. The year of the pandemic saw overall debit spend reach record highs as cardholders made fewer, larger purchases. While every issuer's experience is unique, a few universal truths emerged from this year's study.

Go to All Articles

Data dive

- \$3.66T**
Debit spend eclipsed spend on credit cards for the first time.¹
- 41%**
Solutions like digital wallets may account for 41% of all online payments by 2024.²
- \$106B**
Zelle processed \$106 billion in the first quarter of 2021.³

¹2021 Debit Issuer Study, commissioned by PULSE and conducted by Oliver Wyman, June 2021
²Next-Gen Debit Tracker®, PYMNTS, May 2021
³News Brief, Digital Transactions, May 5, 2021

2021 PULSE Live
Webinar series

Session two: Why debit matters

Finding opportunities to optimize your program

From its start as an alternative to cash to its explosive growth into digital channels, debit has continued to evolve and remain relevant as the most frequent touchpoint clients have with your financial institution. Though it might be easy to overlook debit, setting it and forgetting it can lead to missed opportunities.

Join us as we unpack the history and future of this preferred payment type. You'll leave the session with guidance that will help your organization keep your card top of wallet.

Register Now

April 21, 2021
1 - 2 PM CT

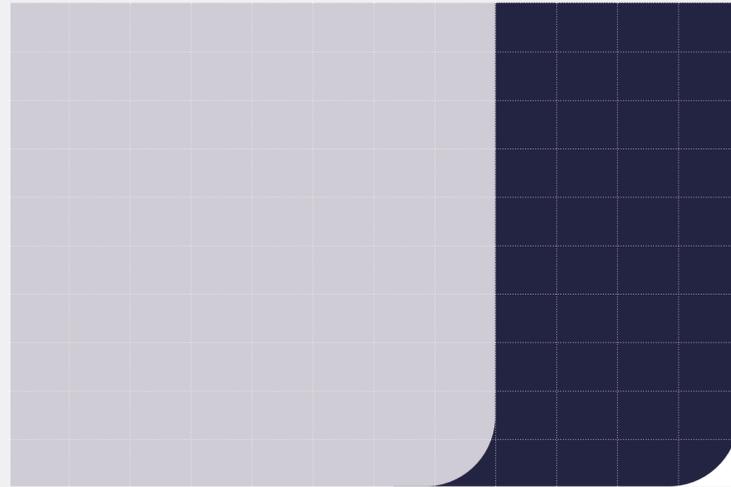
Craig Watson
Senior Vice President,
Account Management
PULSE, a Discover company

Attendees will learn about:

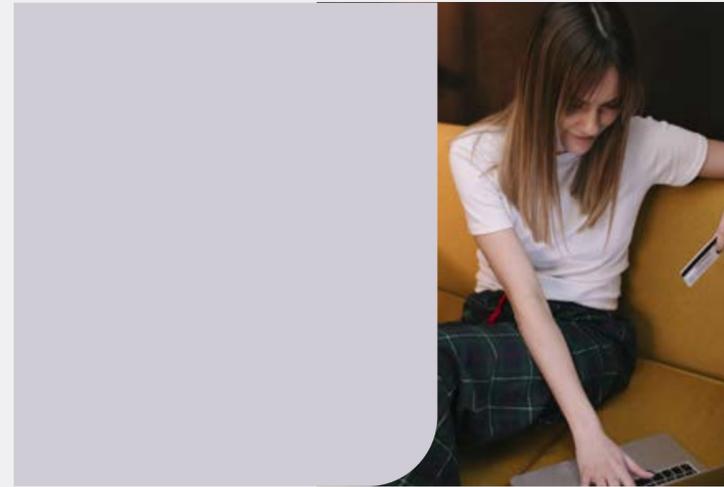
- The evolution of debit card usage and the impacts of consumers wanting more touchless payment experiences
- The benefit of actively managing and monitoring your debit card program by understanding transaction types, transaction mixes and network



Do use primary colors when using shape language.



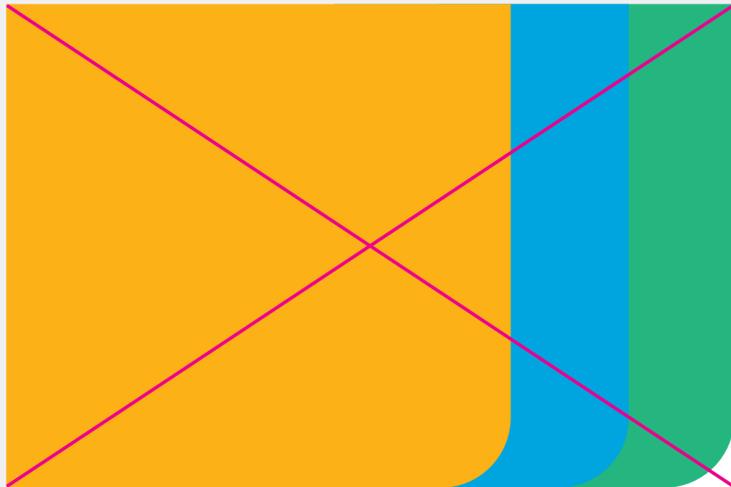
Do use the grid when applying shape language.



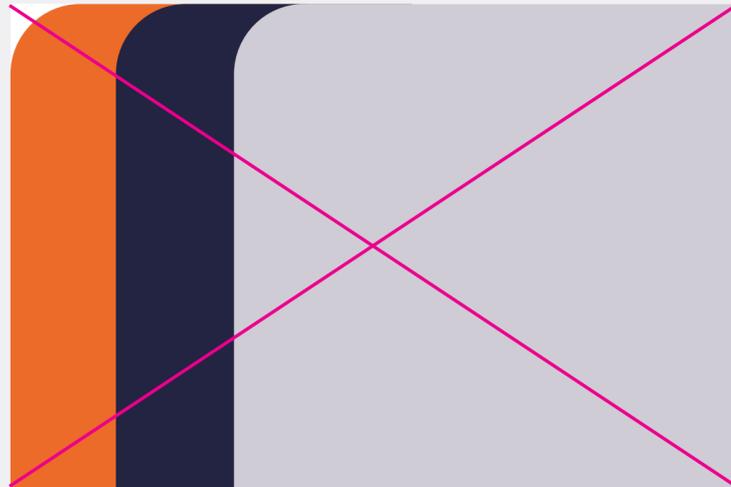
Do use images with squared corners, if necessary.



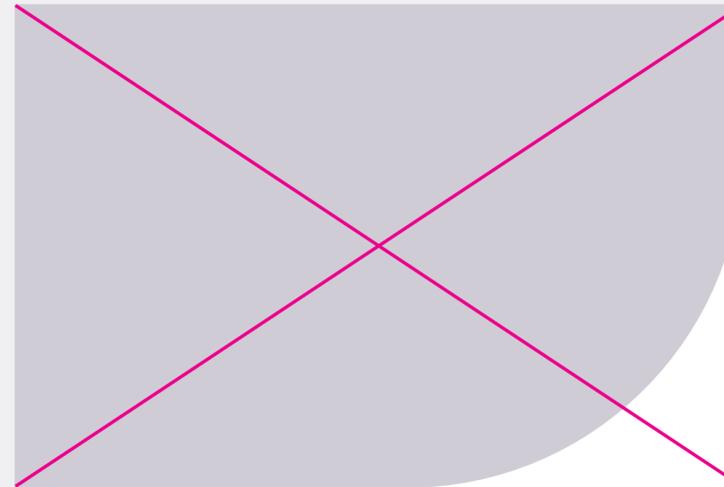
Do use shape language as an image container.



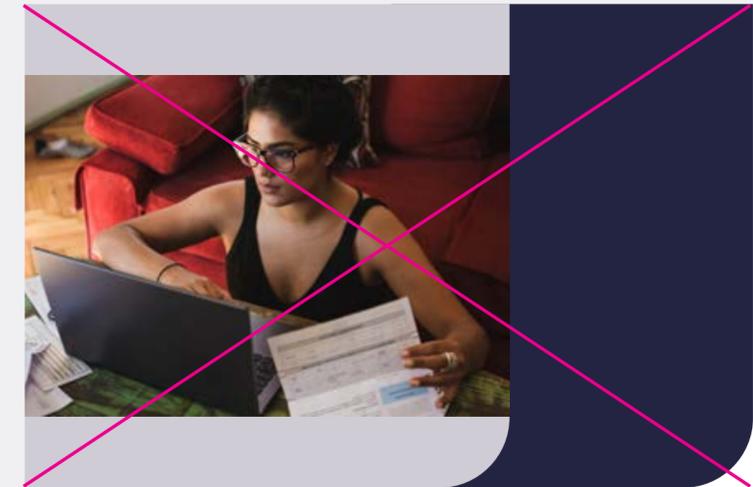
Don't apply secondary colors to shape language.



Don't change the direction of the shape.



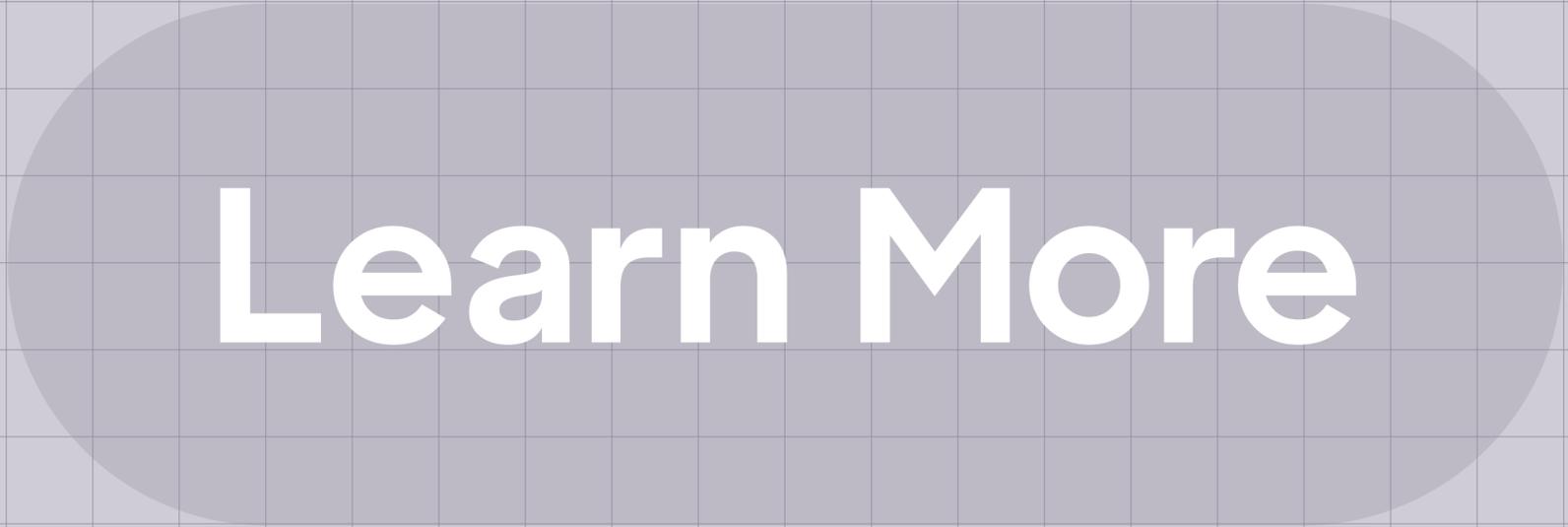
Don't use corner radii in a way not directed.



Don't place images improperly; the shape is the image's container.

2.6

Calls to Action



Learn More

2.6 Calls to Action Padding and Clear Space

Calls to action must maintain a clear area. This ensures a clear and consistent message. For detailed specs, reference the guidelines for each specific channel.

Minimum
padding
— 1.5X —

X
2X
3X

Learn More

Discover Sans Bold,
minimum type size is 18 PX.

Discover Orange is used in all primary CTAs, regardless of medium. This creates a direct connection with the brand. To create maximum contrast, CTAs should

be placed on the three primary colors from this system: White, PULSE Gray and Midnight.



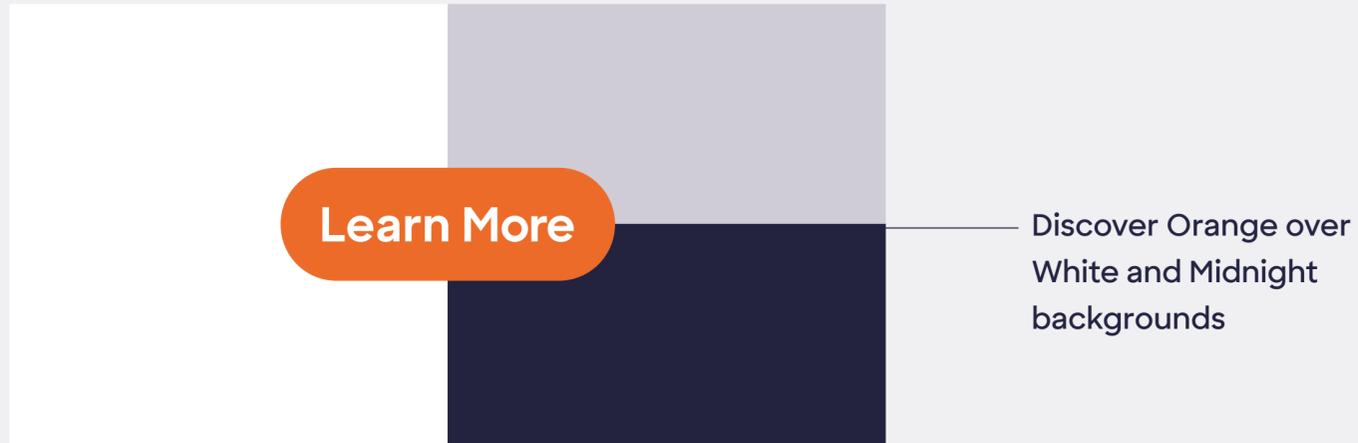
Minimum width is 100 PX.



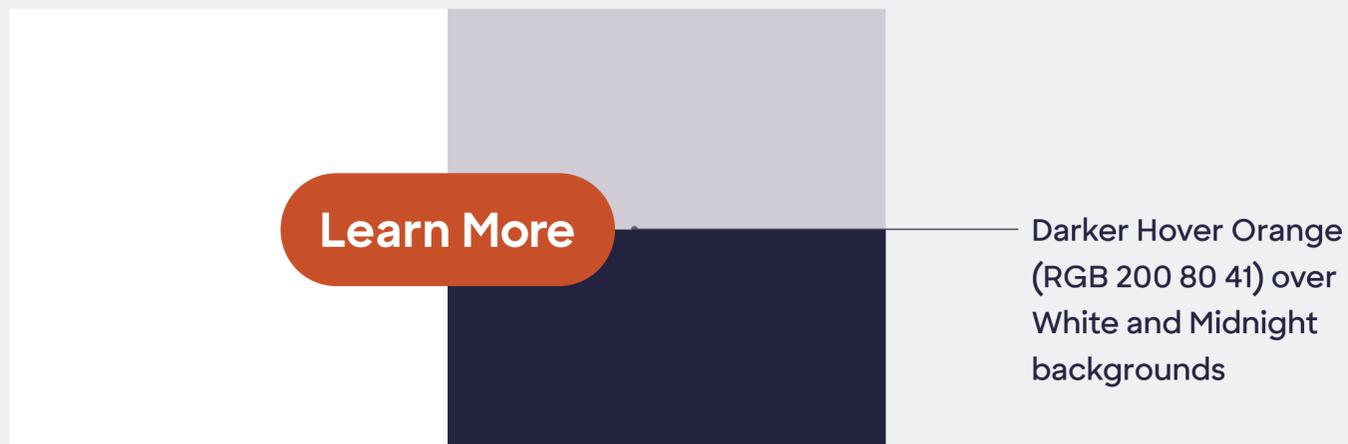
When a communication has more than one call to action, use secondary CTAs to create hierarchy in the messaging.

Only use the secondary CTA style when a primary CTA has been established.

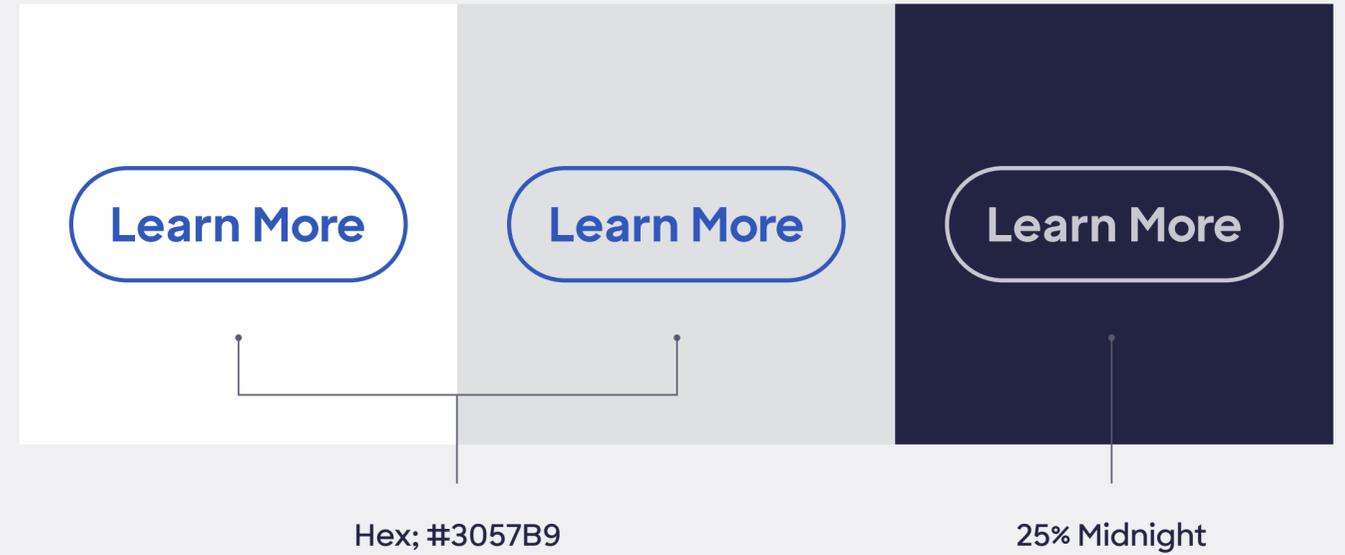
Primary Default CTA



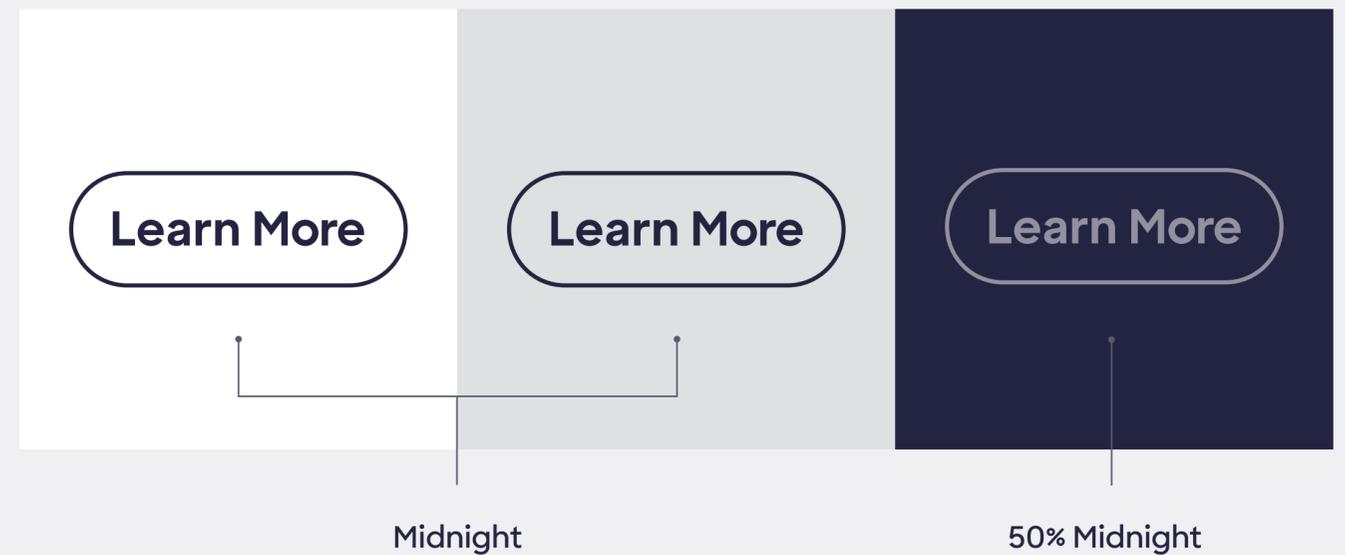
Primary Hover State CTA

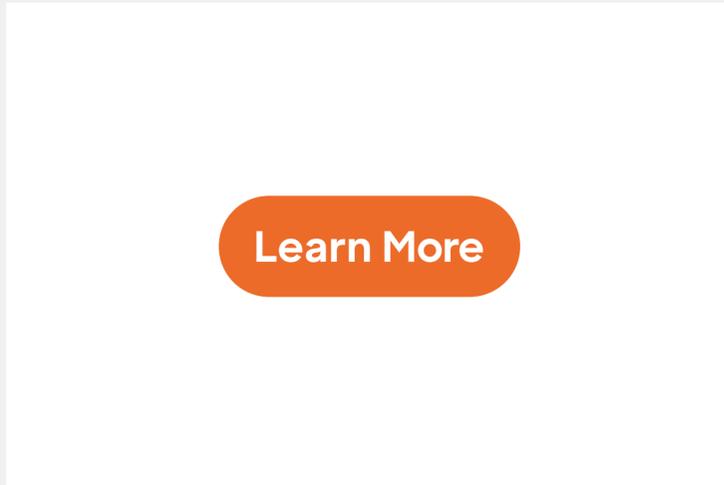


Secondary Default CTA

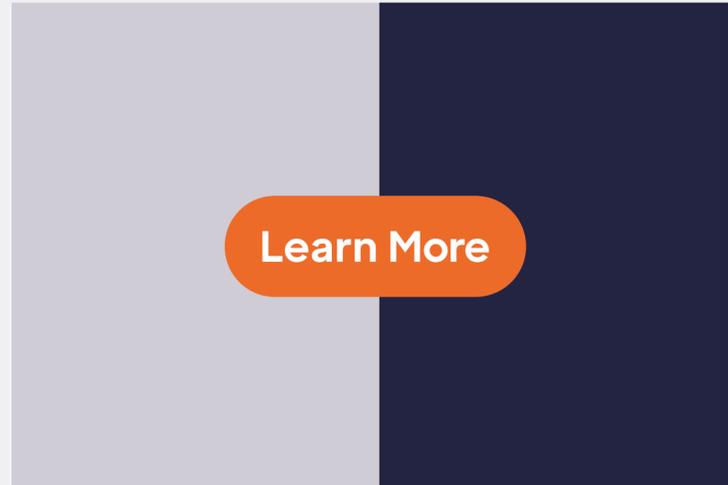


Secondary Hover State CTA

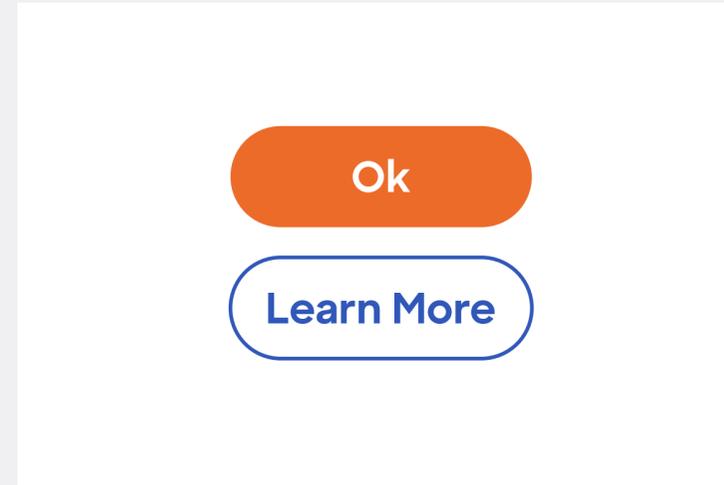




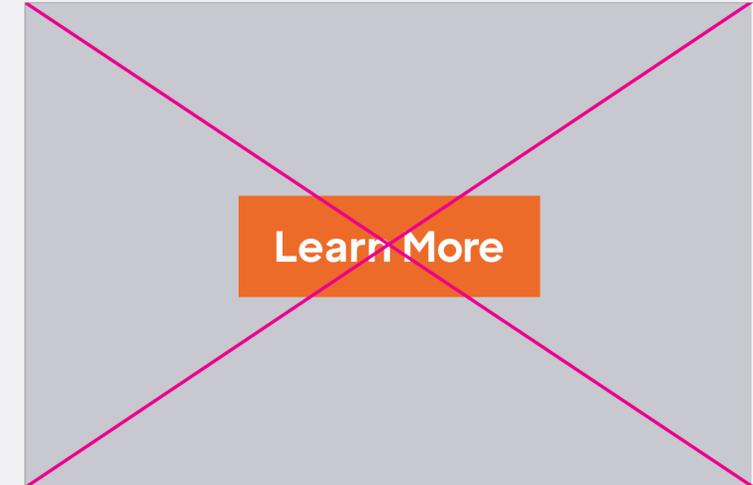
Do use primary CTAs on White backgrounds.



Do use primary CTAs on PULSE Gray and Midnight backgrounds.



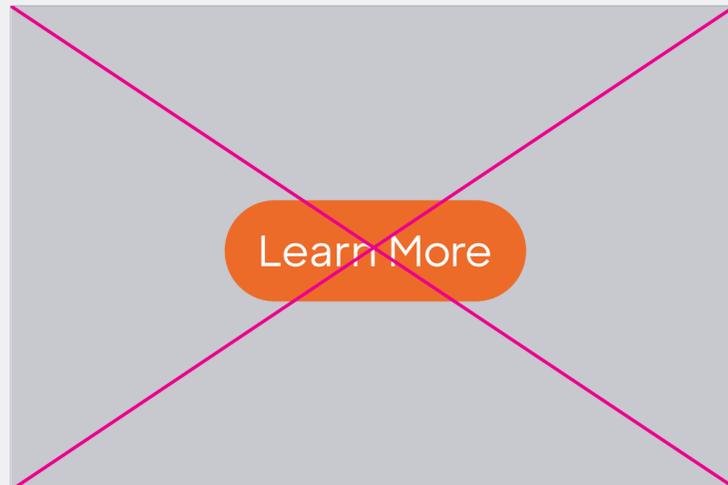
Do use secondary CTAs when the presence of a primary CTA has been established.



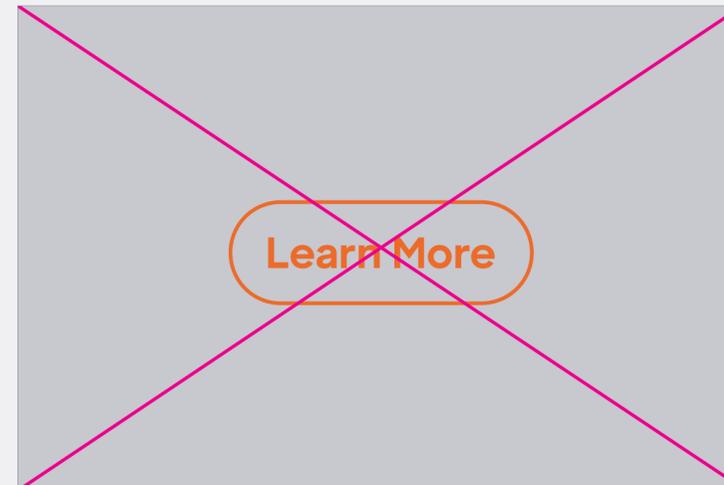
Don't use different shapes for buttons.



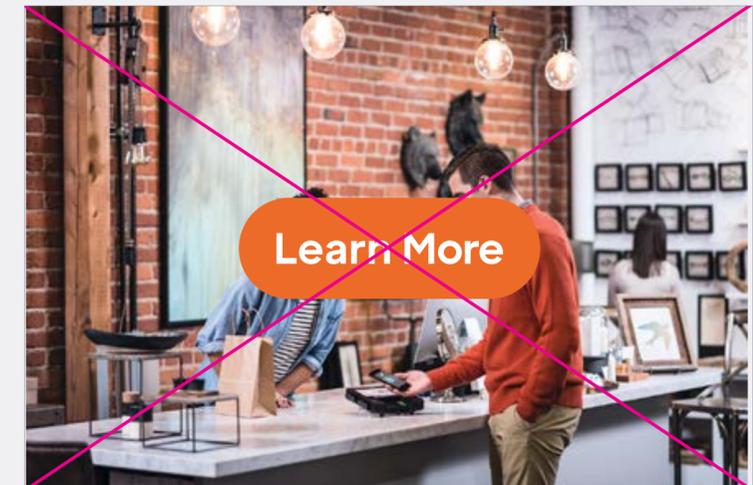
Don't use all caps.



Don't use weights other than Discover Sans Bold.



Don't use the secondary style for primary CTAs.



Don't use CTAs over imagery.

2.7

Iconography

The PULSE iconography system is based on the visual DNA of the Discover brand. Each icon uses varying degrees of the design

language. Iconography is designed for three categories: primary, functional and mini.

Primary

Primary icons are used to illustrate content and guide the eye through a piece of communication. They are typically used at a medium scale and in combination with one another.



Functional

Functional icons are used for interface elements and UI. They are used at a small scale and are the simplest in form and color.



Mini

Mini icons are made for extremely small spaces and are simplified for clarity.



Primary (Two-Color)



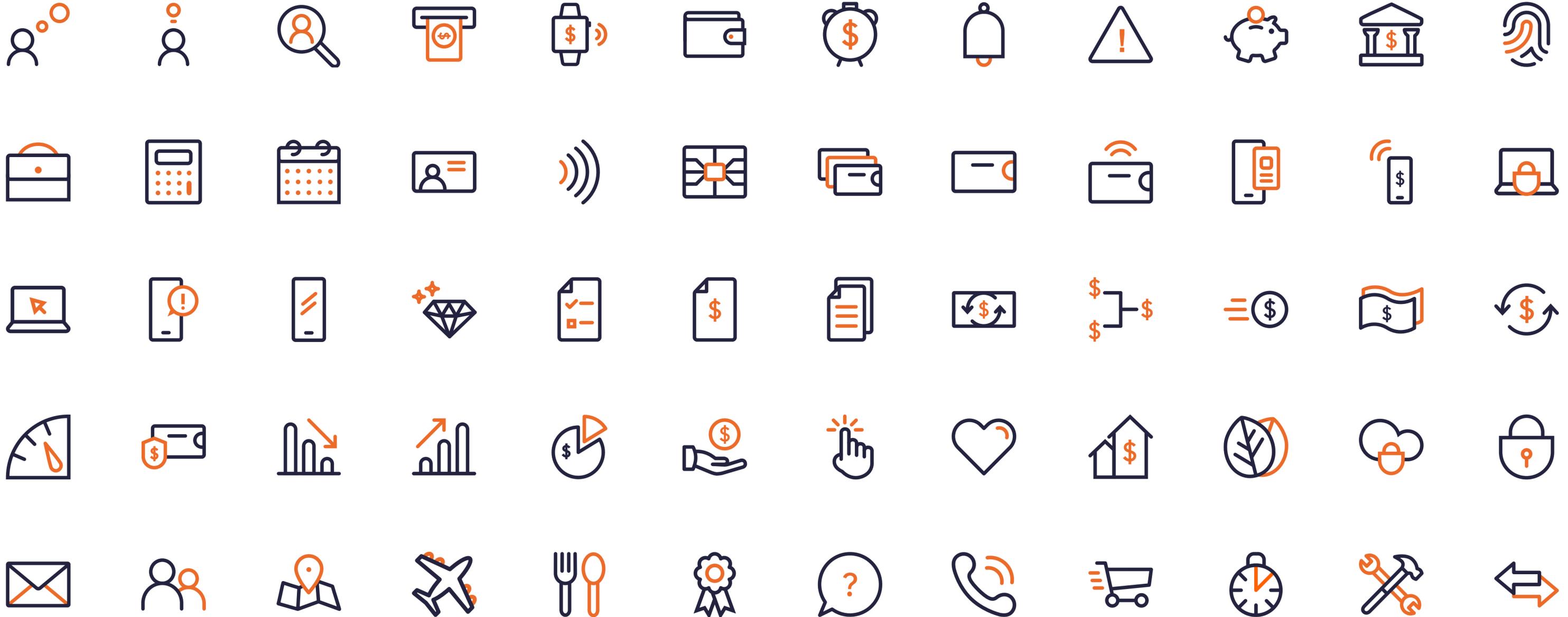
Functional (One-Color)



Mini (One-Color)



There are a number of icons available to you based on your communication needs. Below is a sampling; feel free to consult our icon library for a full selection.



For access to the full library, please contact Josie Nguyen: josienguyen@pulsenetwork.com.

Our iconography is designed to be applied at different scales for different purposes. To ensure proper use of our iconography, please refer to these sizes.

Primary



48 PX is the minimum size.

128 PX is the maximum functional size.

Functional



32 PX is the minimum size.

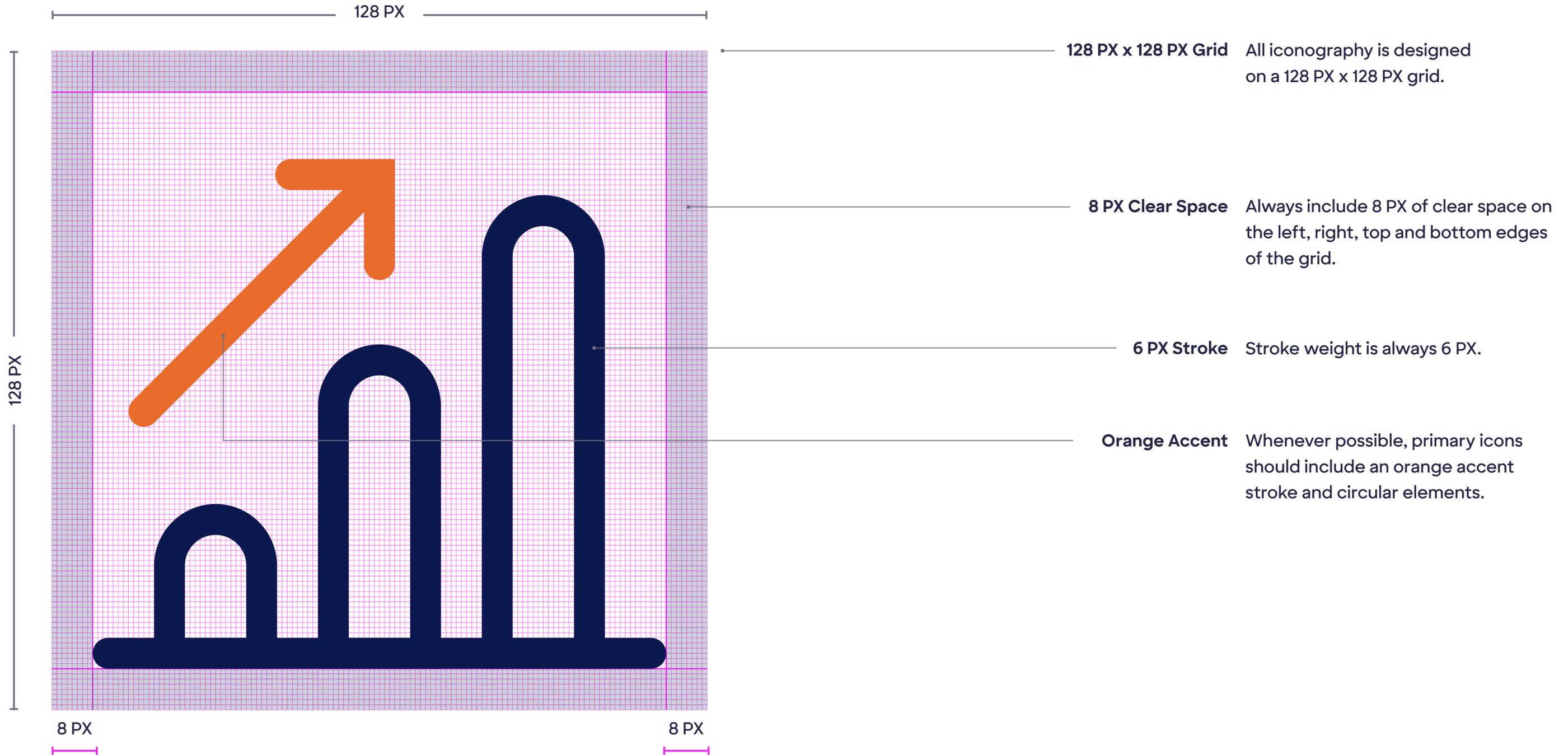
64 PX is maximum functional size.

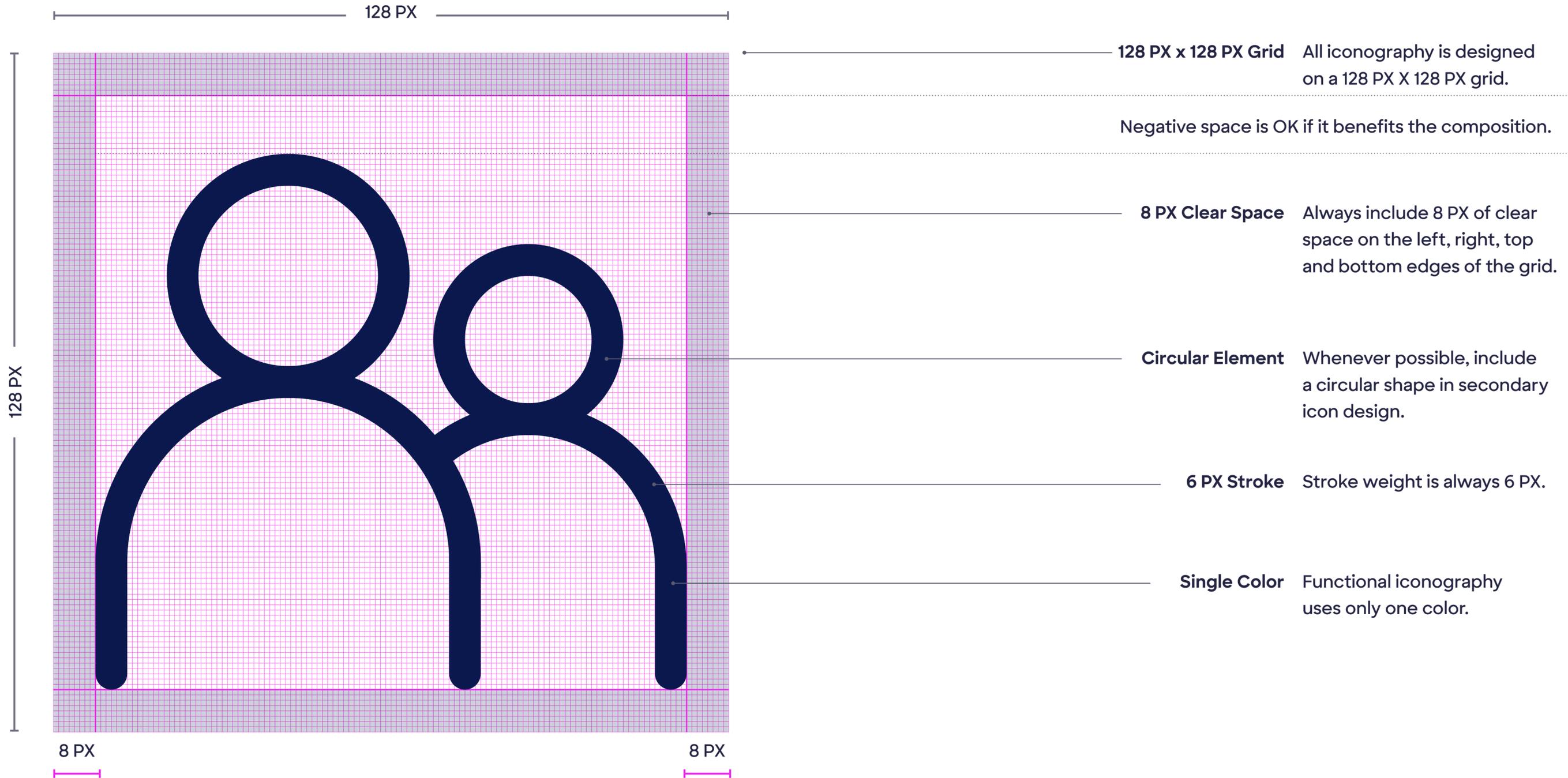
Mini



12 PX is the minimum size.

20 PX is maximum functional size.

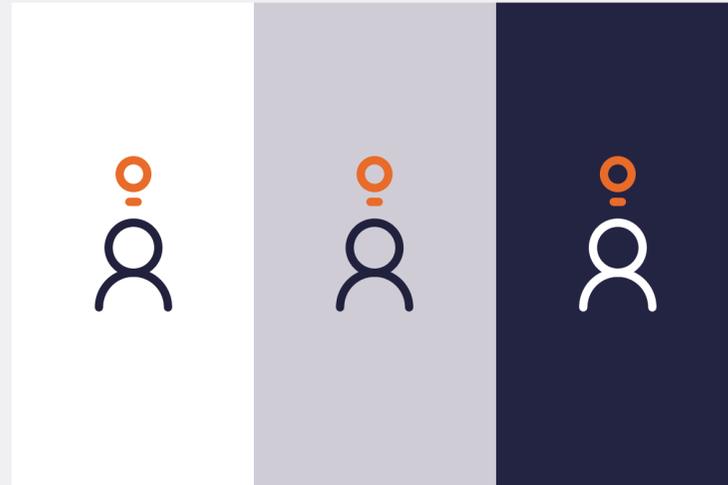




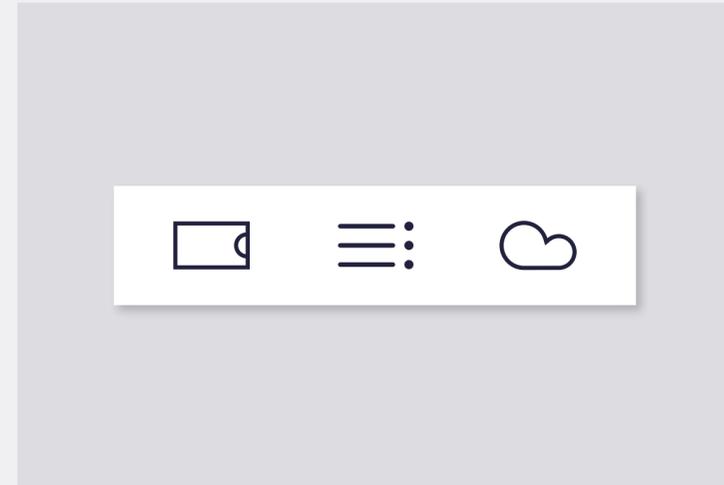




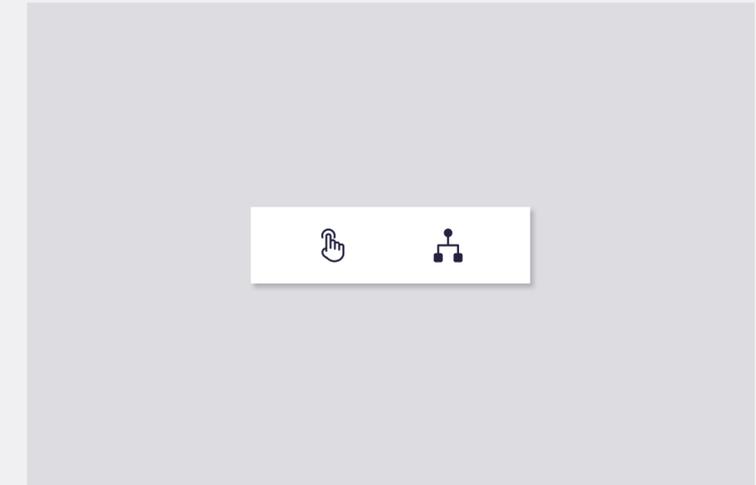
Do use iconography to illustrate content and guide the eye through communications.



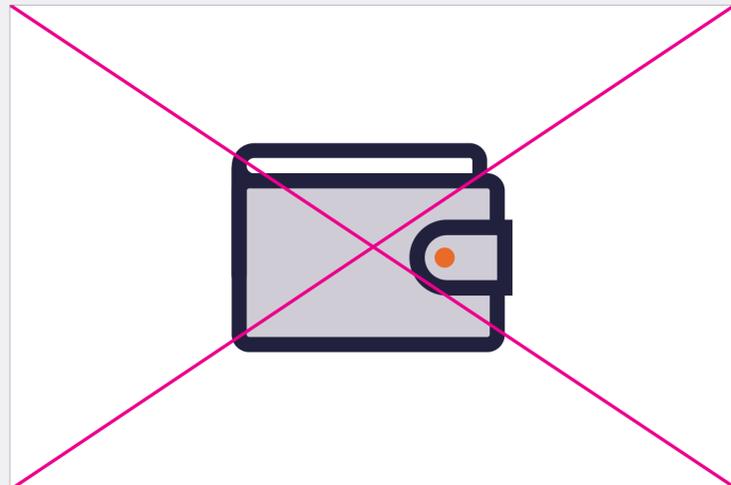
Do use icons on brand colors with proper contrast.



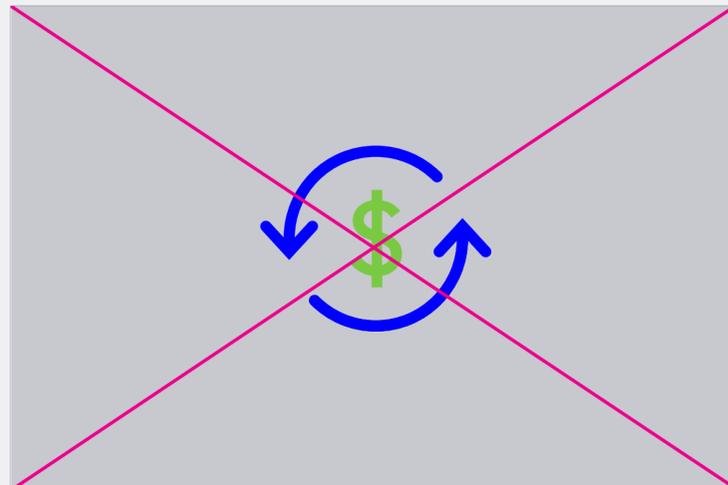
Do use functional icons for UI elements.



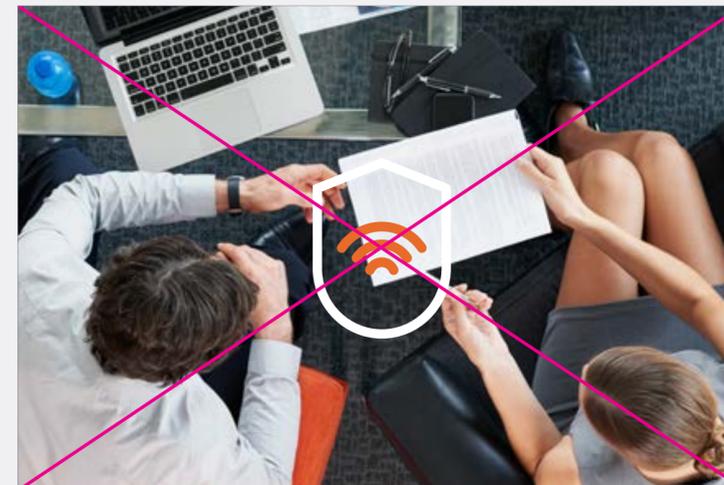
Do use mini icons for extremely small spaces.



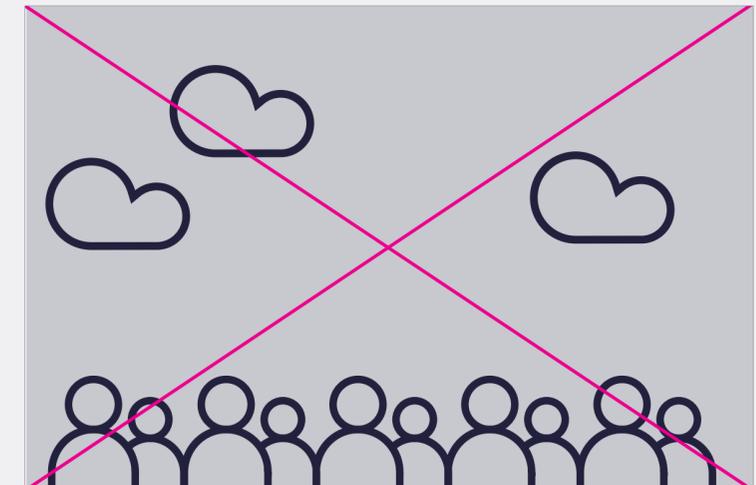
Don't use color fills for secondary and functional icons.



Don't change icon colors.



Don't use iconography with busy imagery.



Don't use icons to create illustrations.

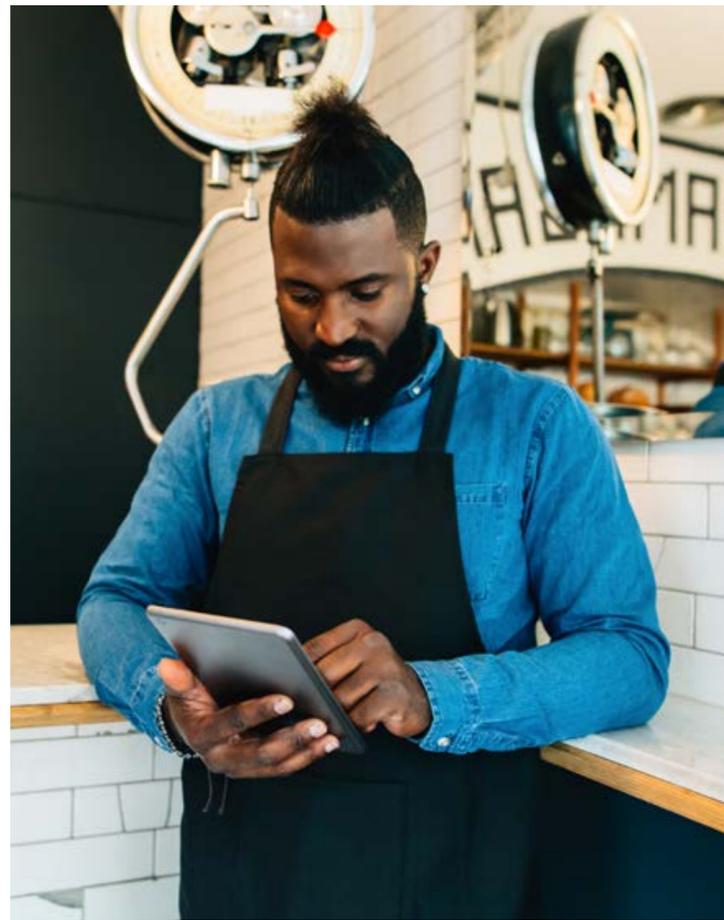
3.0

Photography

- 3.1 Introduction
- 3.2 Art Direction
- 3.3 Types of Imagery
- 3.4 Stock Imagery
- 3.5 Retouching

Guidance in this section is for the use of selecting and using stock photography for production work (e.g. photos for use in presentations or to accompany articles). Brand advertising concepts and other creative pursuits do not have to use stock photography, but these these

projects will first need approval from the PULSE Executive Vice President of Brand Management. Our photography reinforces the fact that we offer customized solutions and put our clients first. We do this by using B2B-focused imagery that shows off the nature of our business.



3.2

Art Direction

As a brand focused on its clients and their success, there needs to be the right balance of “humanity,” or human presence, and tech in photography. When there’s too much of a focus on hands and terminals, we lose the greater story of how our services benefit clients and the human context of transactions.

Occasionally, a closer shot is necessary when referring to a specific product or service, but ensuring the composition still balances person and product is key. It is preferred to show someone's face, when possible.

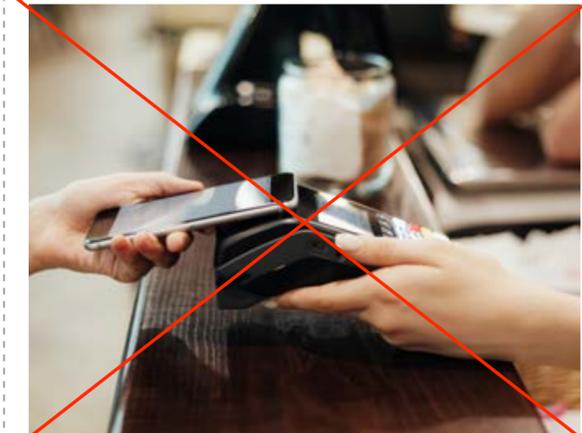
Preferred



In-Bounds

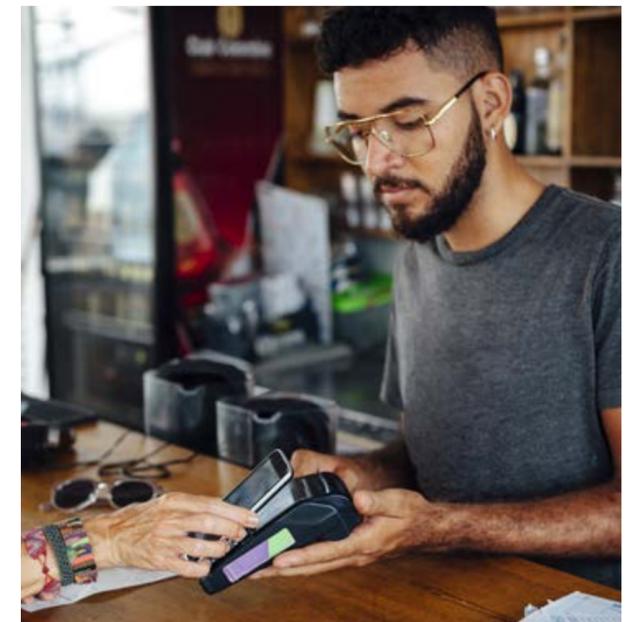


Out-of-Bounds



We bring our business to life by using photography in relevant B2B environments, such as transactions/payments, with images representing the services we provide and showing people in situations where PULSE naturally exists (businesses, ATMs, online payments, mobile transactions, etc).

Photography should be well-lit so that scenarios are clearly recognizable, using natural lighting when possible, and a clear center of focus.

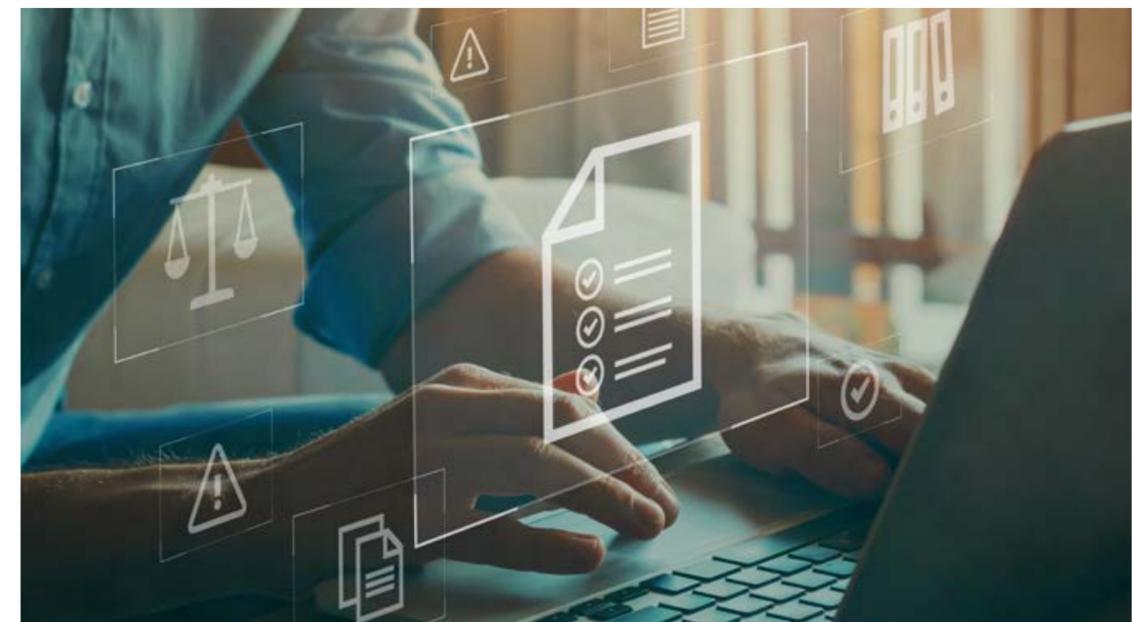
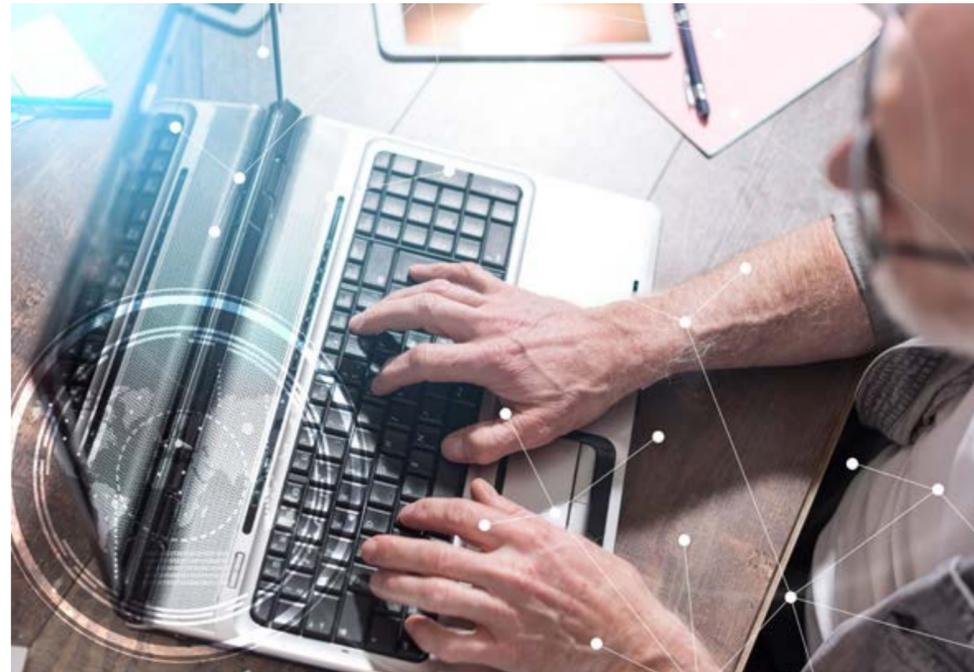


Proper cropping ensures intended impact and visual storytelling. Cropping in too tightly can cut out context, and cropping too wide can add unnecessary visual noise.

Cropping should always feel deliberate and draw a viewer's eye to a clear center of focus.



Overlays within photography can help communicate things like data, technology and transaction volume. Overlay elements are typically part of an existing image's composition and not something we create on our own.



3.3

Types of Imagery

3.3 Photography Types of Imagery

PULSE is not a one-size-fits-all partner, and our images should follow suit. The examples on this page show the variety of situations in which PULSE plays a role.



Making Payments



Fraud



Operational Systems



Disputes/Chargebacks



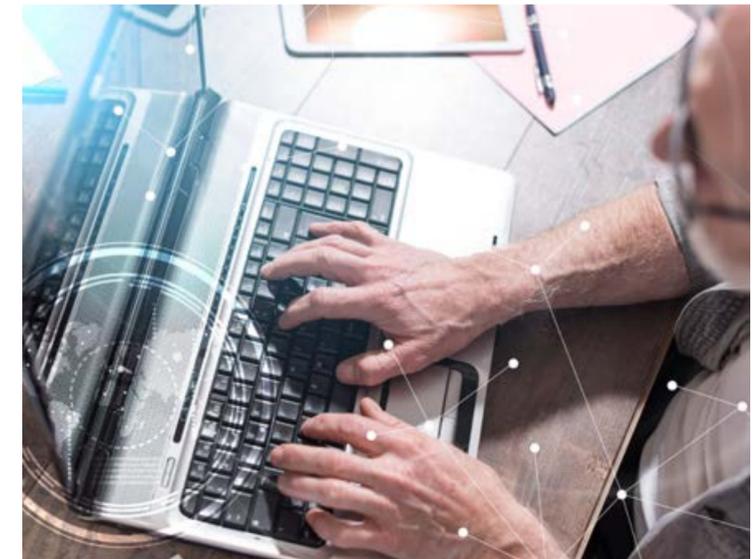
Using ATMs



Contactless Payment



Collaborations (Banks, Issuers)



Technology

3.4 Stock Imagery

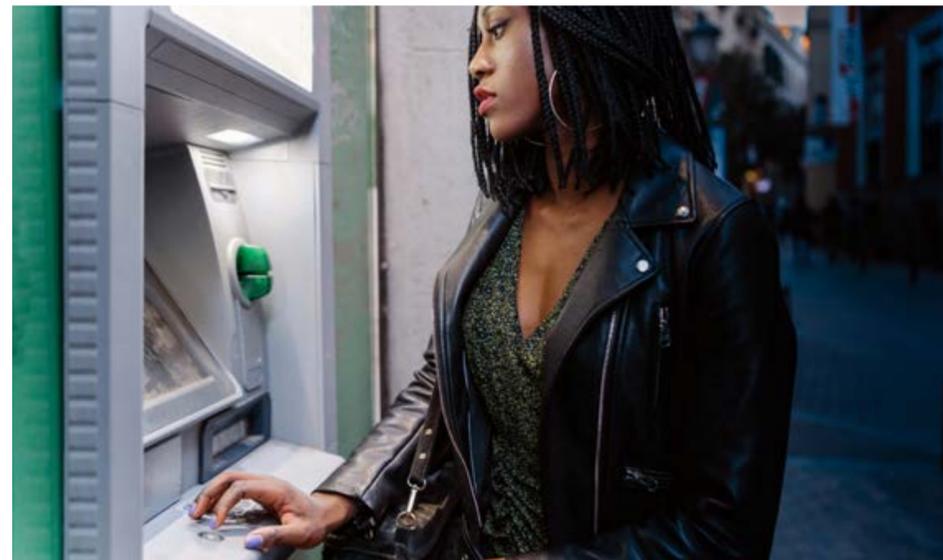
Because of standing partnerships between PULSE and stock image sources, Stocksy and Getty Images are the only providers to be used.

Stocksy is the preferred vendor, and as such should be the first stop when searching for images.

Stocksy

(Preferred Vendor)

gettyimages

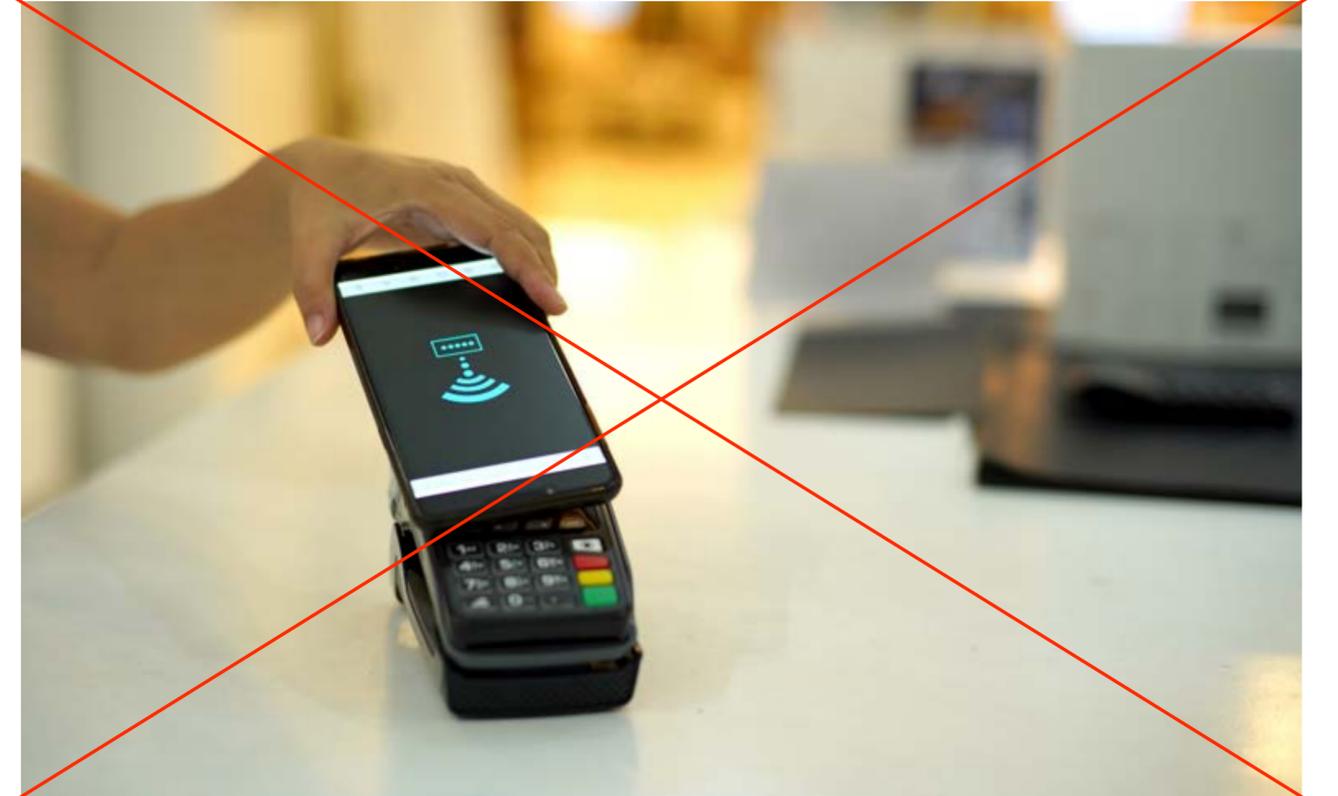


When searching for images from a vendor, the tenets from the previous pages should be considered. The environments, lighting and composition should align with the PULSE aesthetic and overall brand.



Why this works:

- The environment provides context and humanity
- The image is well-lit and has a clear center of focus
- The image is high-quality and well-composed



Why this doesn't work:

- There is no clear context and very little humanity
- The image is poorly lit and washed-out
- The composition feels generic and unconsidered

3.5 Retouching

There are times when a stock image meets most, but not all, aesthetic standards. When this happens, it's permissible to retouch a photo provided changes are minimal and we're not overly reliant on this method.

Before



While the composition of this photo is good, it feels a bit too cold and desaturated. A few simple and subtle adjustments can be made to ensure the image aligns with our photography approach.

After



To ensure this image is following proper photography guidelines, you would need to:

- Increase brightness and contrast
- Increase saturation to make the image warmer
- Crop in to help focus a viewer's attention
- Remove unnecessary objects and/or background noise



Do use imagery that relates to what PULSE offers in an authentic way.



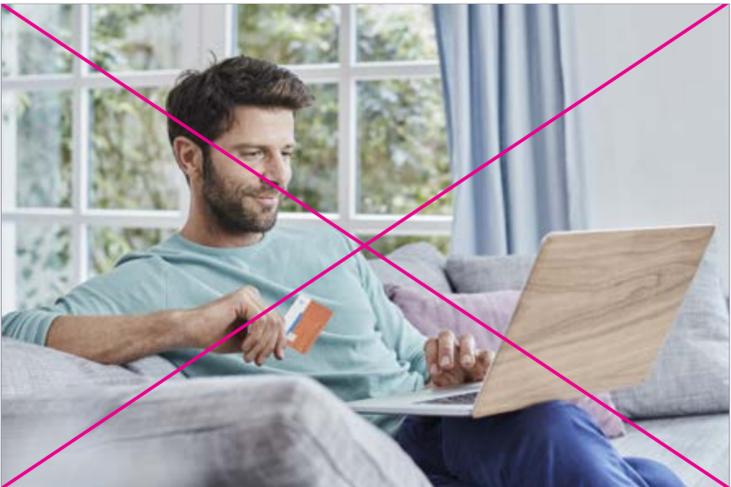
Do use cropping as a way to create a center of focus in an image.



Do use tighter crops when featuring smaller devices, but be sure to maintain context and humanity as much as possible.



Do use photography with proper lighting and a clear center of focus.



Don't use overly staged images.



Don't use overly busy, complex compositions and crops that distract from the main subject matter.



Don't crop images in a way that diminishes humanity and context.



Don't use imagery that is overly washed-out or effected.

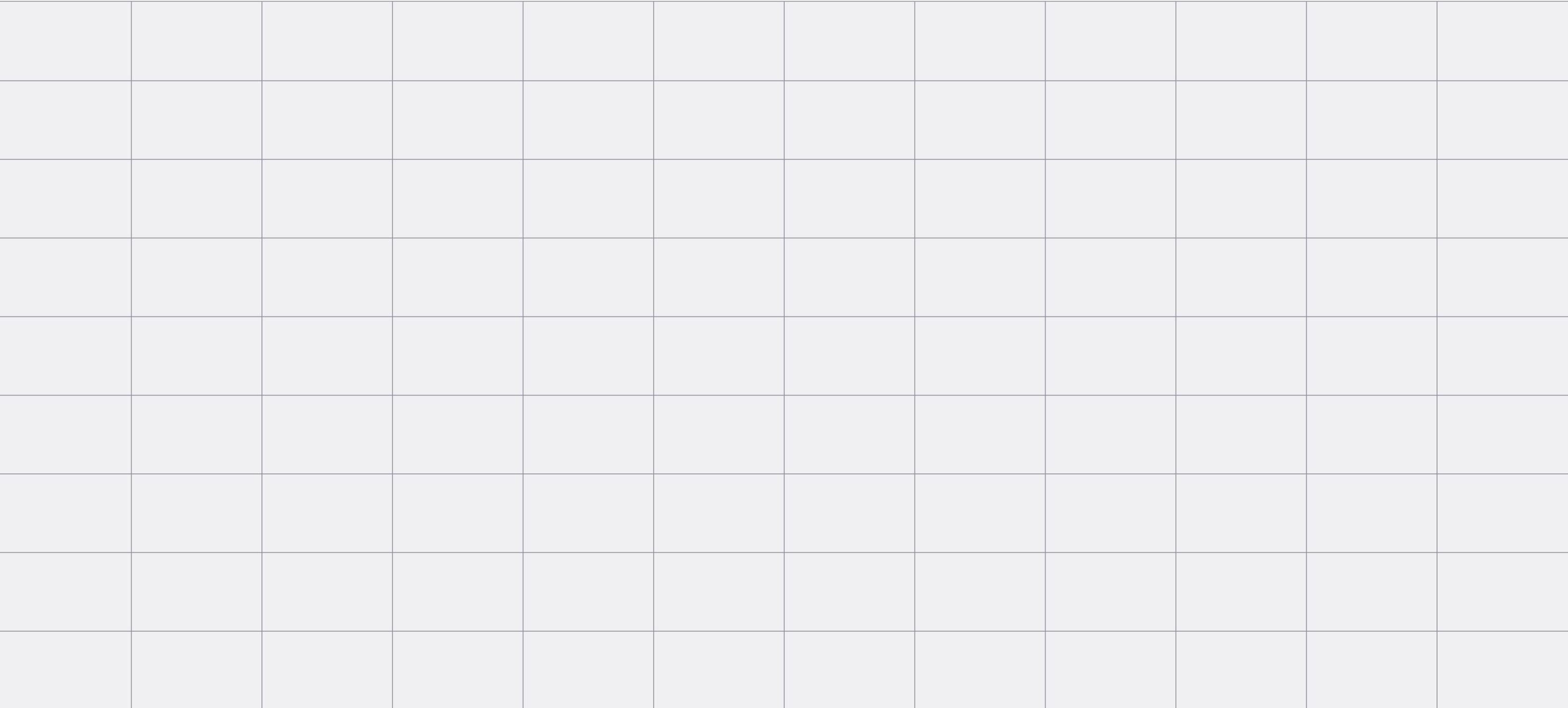
4.0

Application

- 4.1 Grid
- 4.2 Email
- 4.3 Social
- 4.4 Websites
- 4.5 Message Platforms
- 4.6 Trade Shows
- 4.7 Sales Sheet
- 4.8 Word Document
- 4.9 PowerPoint Template

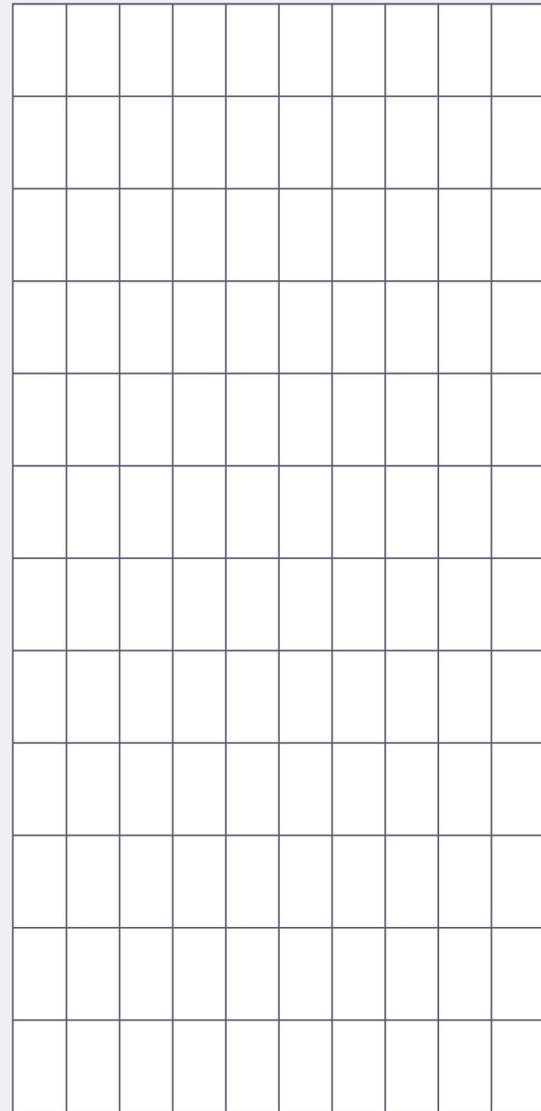
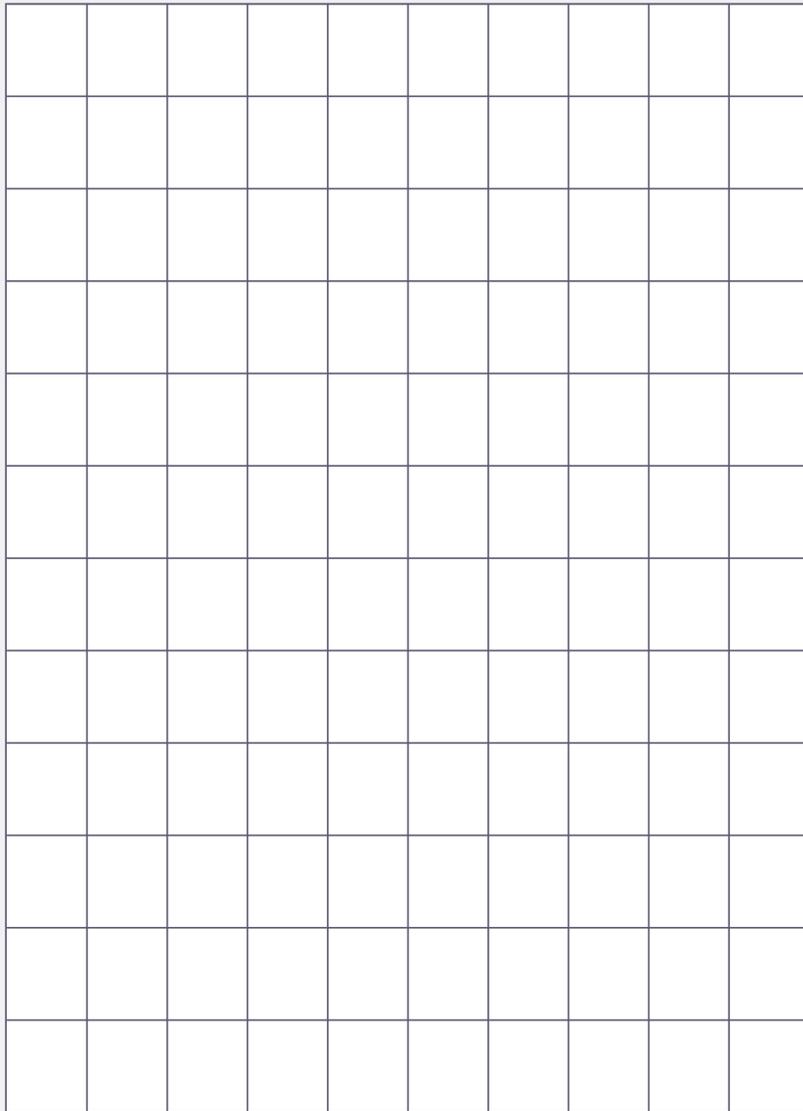
4.1 Grid

PULSE uses a flexible 120-module grid as the foundation for compositions. Please use the grids as directed on the following pages.

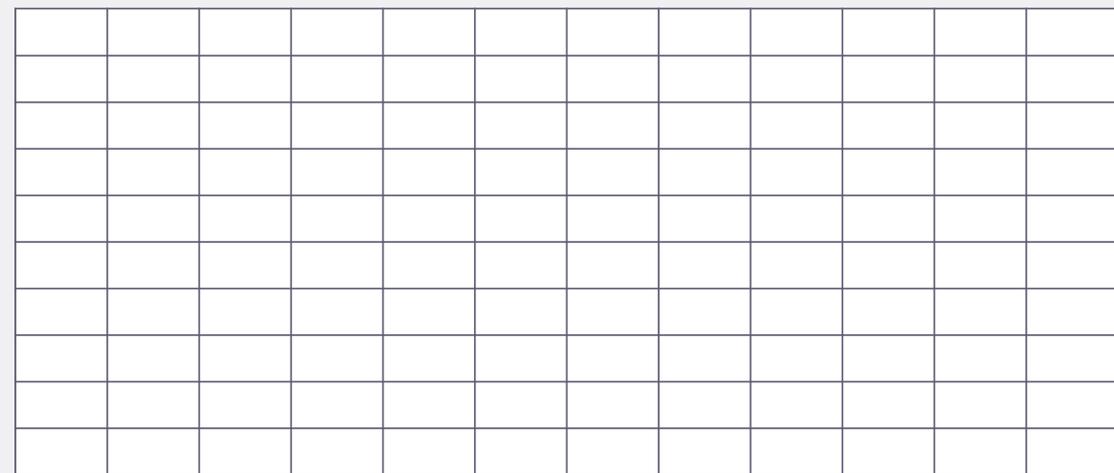
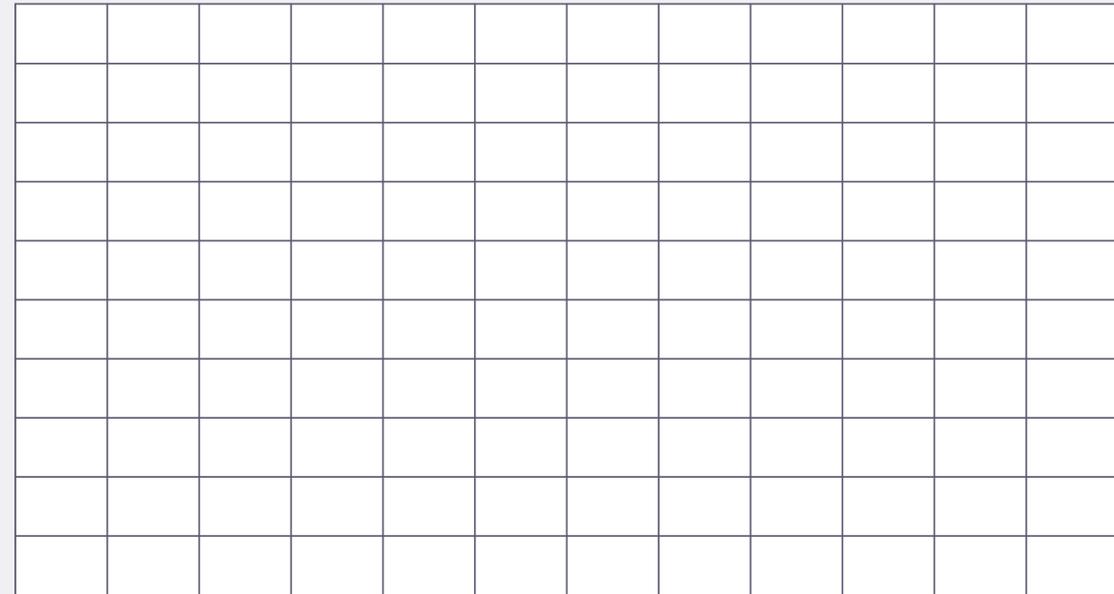


The 10x12 and 12x10 grids are considered primary. They can be used as a foundation for most of our communications.

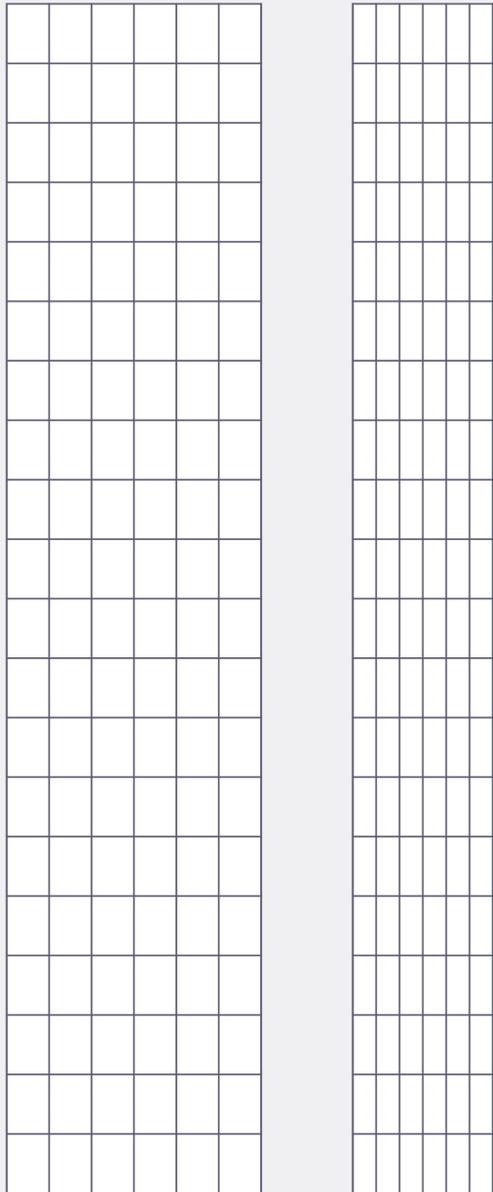
10x12 Vertical Grid



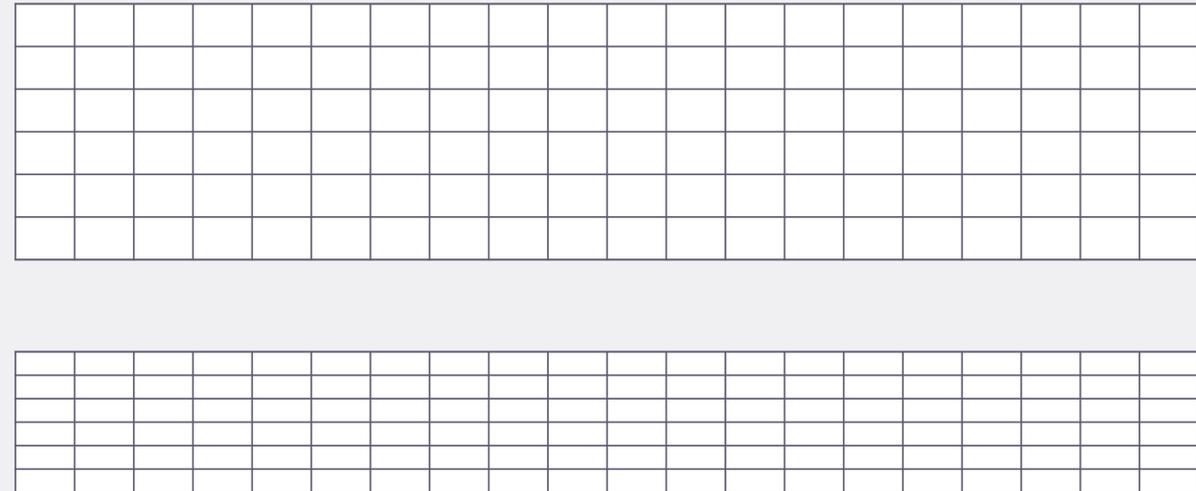
12x10 Horizontal Grid



6x20 Extreme Vertical



20x6 Extreme Horizontal



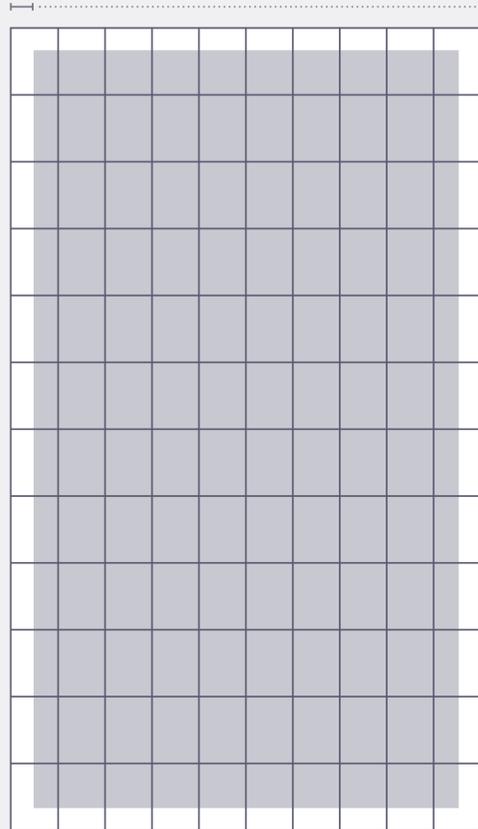
4.1 Grid Minimum Margin Size

For primary grids, all margins should be at least 5% of the shortest side of a composition. For secondary grids, all margins should be at least 10% of the

shortest side of a composition. This is the minimum size – wider margins are recommended whenever possible.

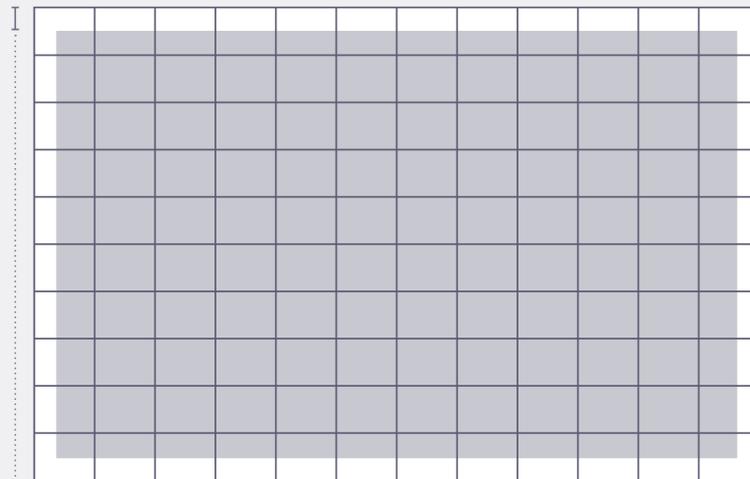
10×12

5%



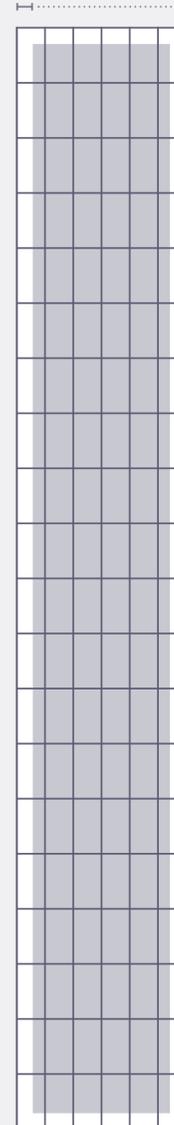
12×10

5%



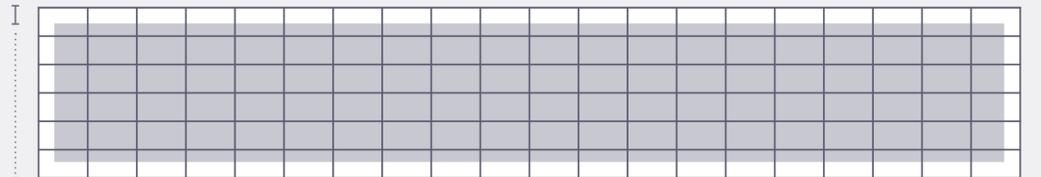
6×20

10%



20×6

10%



4.2

Email

Given our clientele and business objectives, email is extremely important as a primary means of communication, informing readers of webinars, articles, helpful resources and more.



2021 PULSE Live
Webinar series

Session two: Why debit matters

Finding opportunities to optimize your program

From its start as an alternative to cash to its explosive growth into digital channels, debit has continued to evolve and remain relevant as the most frequent touchpoint clients have with your financial institution. Though it might be easy to overlook debit, setting it and forgetting it can lead to missed opportunities.

Join us as we unpack the history and future of this preferred payment type. You'll leave the session with guidance that will help your organization keep your card top of wallet.

[Register Now](#)

April 21, 2021
1 – 2 PM CT

Craig Watson
Senior Vice President,
Account Management
PULSE, a Discover company

Attendees will learn about:

- The evolution of debit card usage and the impacts of consumers wanting more touchless payment experiences
- The benefit of actively managing and monitoring your debit card program by understanding transaction types, transaction mixes and network contract dynamics



Coffee With Dave

Sign up today!



April 30, 2021
9:30 – 10 AM

Sign up now to have coffee with PULSE President Dave Schneider on Friday, April 30. In this casual 30-minute virtual coffee session, Dave will answer questions and speak about topics submitted by attendees prior to the session. You can expect insights on our current environment and the evolving payments industry.

To keep these sessions informal and relaxed, we are limiting attendance to six employees. The first six employees to sign up will receive a calendar invitation for the session. Additional employees who sign up will be added to a wait list and notified if a spot opens up.

To sign up, visit the **Coffee with Dave page** in DLife. Select “Yes” from the drop-down menu on the right-hand side of the page to register.



DEBIT DOWNLOAD

The release of the 2021 Debit Issuer Study is right around the corner and we have initial highlights to share in this edition of Debit Download. Also included in this issue is access to our recent webinar from 451 Research analyst Jordan McKee, the latest debit-data trends and reflections on our 40 years in debit.

Thanks for your valuable feedback about our new newsletter. I look forward to being in touch to talk about your debit business.

Wyn Barrett
Your Account Executive
720-892-6248




Debit issuer study: Pandemic changes consumer use of debit

Preliminary findings from the 2021 Debit Issuer Study, commissioned by PULSE®, reveal consumers shifted debit spending from in-store to online and increased their use of payment apps in 2020. The year of the pandemic saw overall debit spend reach record highs as cardholders made fewer, larger purchases. While every issuer's experience is unique, a few universal truths emerged from this year's study.

[Go to All Articles](#)

Data dive

-  **\$3.66T**
Debit spend online
-  **41%**
Solutions like digital wallets
-  **\$106B**
Zelle processed \$106

4.2 Email Marquee and Graphic Grids

While emails are designed on a grid specific to that medium, marquees and other graphic areas use our 12x10 grid to inform the design of those spaces.

The image shows a mockup of an email marquee with a 12x10 grid overlay. The marquee has a dark blue background with a white rounded rectangle containing the text "2021 PULSE Live" and "Webinar series". Below this is a white section with the text "Session two: Why debit matters" and "Finding opportunities to optimize your program". The bottom section contains a paragraph of text and a "Register Now" button. Annotations on the right side point to various design elements: "12x10 grid", "PULSE Gray should always be present", "Discover Sans Semibold", "Shape language", and "Discover Sans Semibold".

pulse
A DISCOVER COMPANY

Email not displaying correctly?
[View it in your browser.](#)

12x10 grid

PULSE Gray should always be present

Discover Sans Semibold

Shape language

Discover Sans Semibold

2021 PULSE Live
Webinar series

Session two: Why debit matters

**Finding opportunities
to optimize your program**

From its start as an alternative to cash to its explosive growth into digital channels, debit has continued to evolve and remain relevant as the most frequent touchpoint clients have with your financial institution. Though it might be easy to overlook debit, setting it and forgetting it can lead to missed opportunities.

Join us as we unpack the history and future of this preferred payment type. You'll leave the session with guidance that will help your organization keep your card top of wallet.

Register Now



Coffee With Dave

Sign up today!



April 30, 2021
9:30 – 10 AM

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Grid and design are applied to marquee



Email not displaying correctly?
[View it in your browser.](#)

New Templates Available in the Discover® Debit Marketing Hub



Zero liability
On unauthorized purchases

[Contact Us](#)

Grid and design are applied to marquee

Hi Phillip,

With more and more payments being made online and with mobile devices, now is a great time to let your cardholders know they're protected when using their debit card.

The Discover Debit Marketing Hub now offers NEW templates to help you promote Zero Liability on unauthorized purchases.

To help make your cardholders feel confident about their payments – no matter where they pay – we have made new templates available, including:

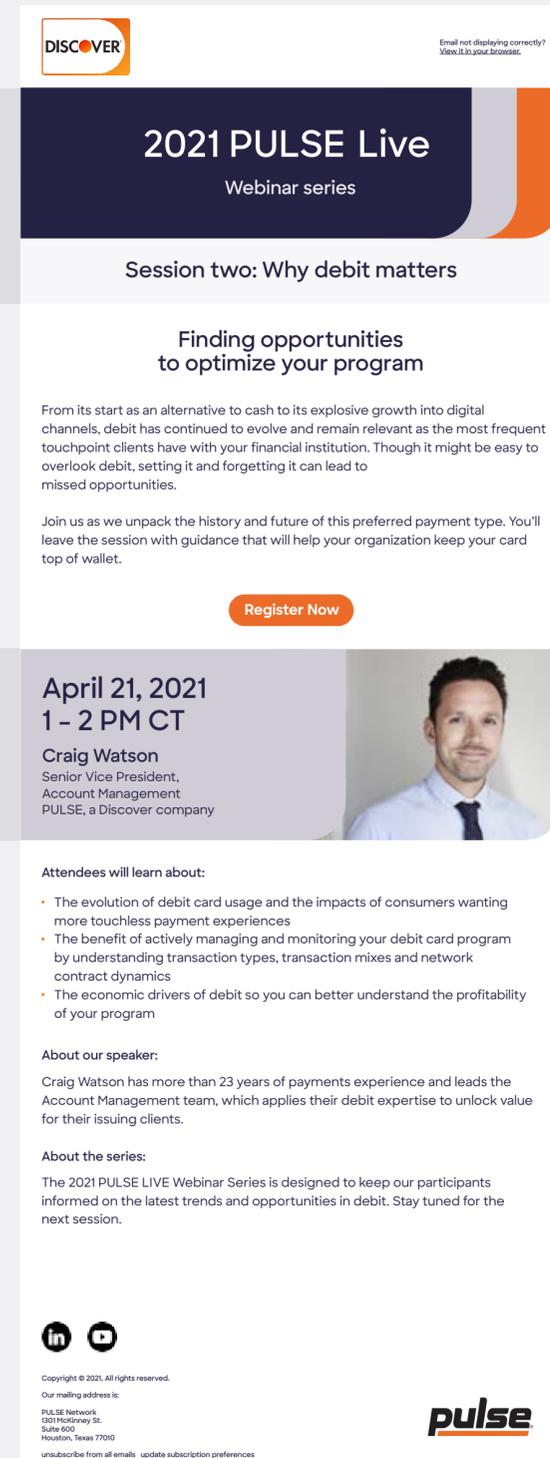
- Desktop email
- Mobile email
- Social media post
- Web banners

Like all Marketing Hub materials, these templates can be customized with your brand colors and logo. Custom sizes are available upon request.

For more ideas on promoting the security features of your debit card, or to get help customizing any templates, please reach out to your Discover Debit Marketing Team or Account Executive for more information.

[Customize Templates](#)

Discover Debit



DISCOVER Email not displaying correctly? View it in your browser.

2021 PULSE Live
Webinar series

Session two: Why debit matters

Finding opportunities to optimize your program

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PULSE, a Discover company

Attendees will learn about:

- The evolution of debit card usage and the impacts of consumers wanting more touchless payment experiences
- The benefit of actively managing and monitoring your debit card program by understanding transaction types, transaction mixes and network contract dynamics
- The economic drivers of debit so you can better understand the profitability of your program

About our speaker:

Craig Watson has more than 23 years of payments experience and leads the Account Management team, which applies their debit expertise to unlock value for their issuing clients.

About the series:

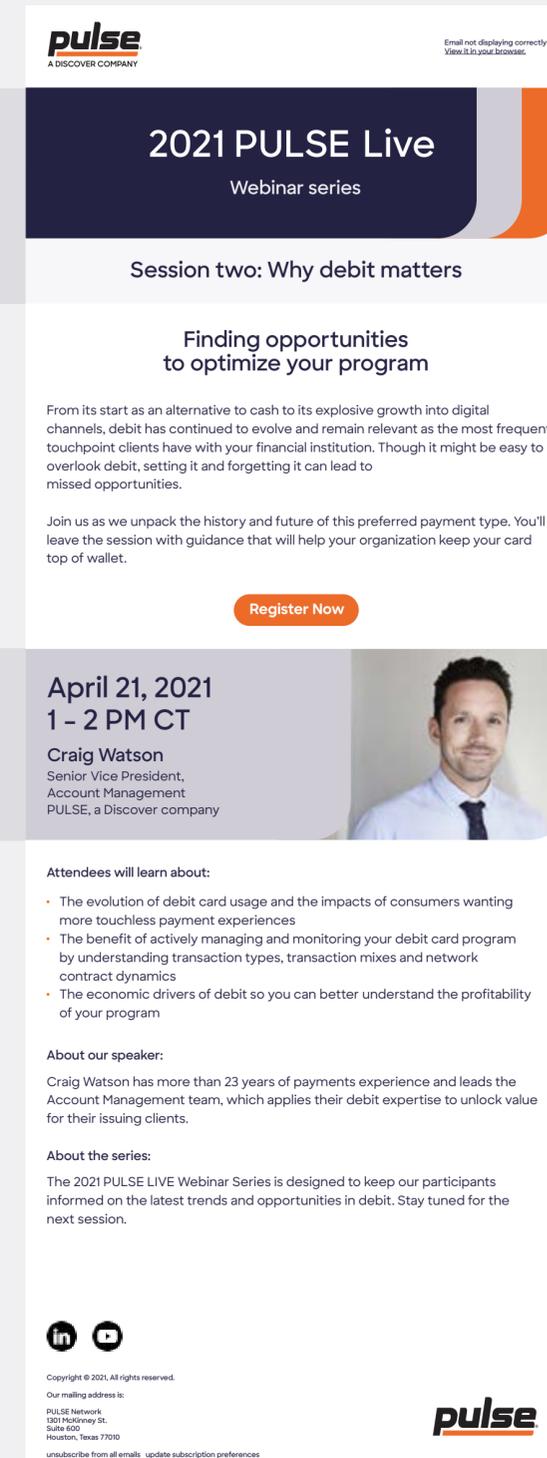
The 2021 PULSE LIVE Webinar Series is designed to keep our participants informed on the latest trends and opportunities in debit. Stay tuned for the next session.

[in](#) [v](#)

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PULSE



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2021 PULSE Live
Webinar series

Session two: Why debit matters

Finding opportunities to optimize your program

From its start as an alternative to cash to its explosive growth into digital channels, debit has continued to evolve and remain relevant as the most frequent touchpoint clients have with your financial institution. Though it might be easy to overlook debit, setting it and forgetting it can lead to missed opportunities.

Join us as we unpack the history and future of this preferred payment type. You'll leave the session with guidance that will help your organization keep your card top of wallet.

[Register Now](#)

April 21, 2021
1 - 2 PM CT

Craig Watson
Senior Vice President,
Account Management
PULSE, a Discover company

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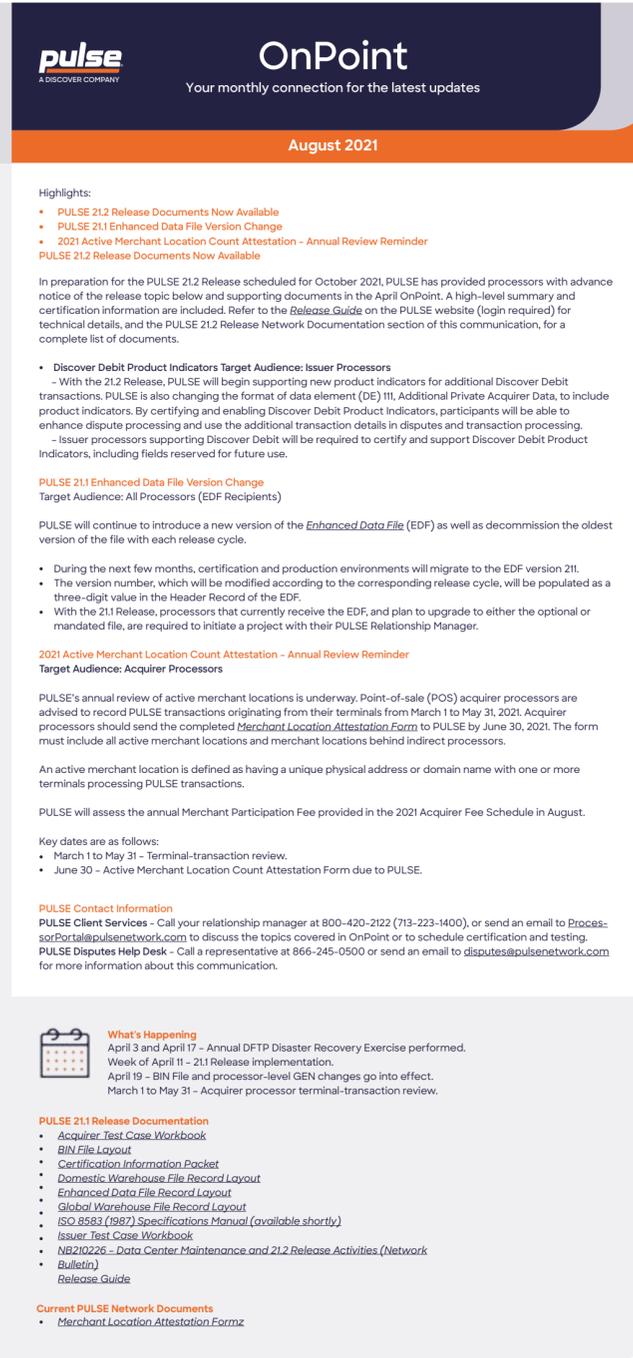
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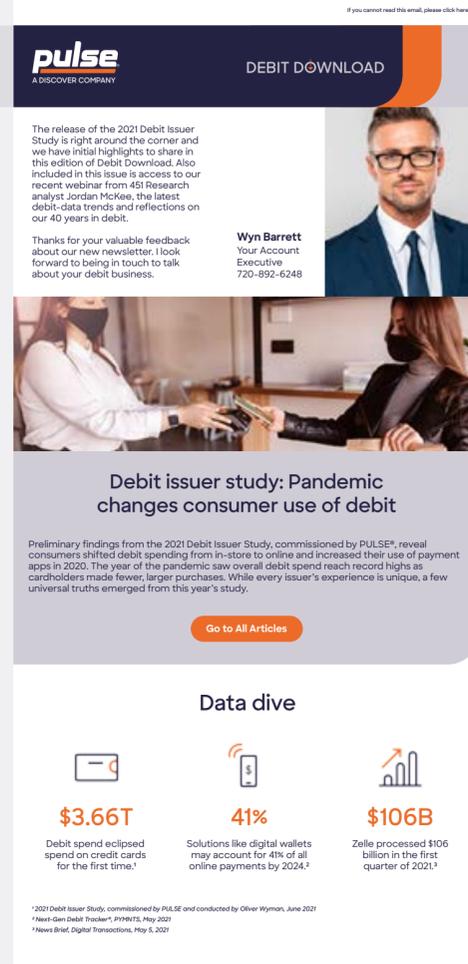
Grid and design are applied to marquee

Grid and design are applied to the graphic area

4.2 Email PULSE Processor Newsletter-OnPoint Communication



Grid and design are applied to marquee

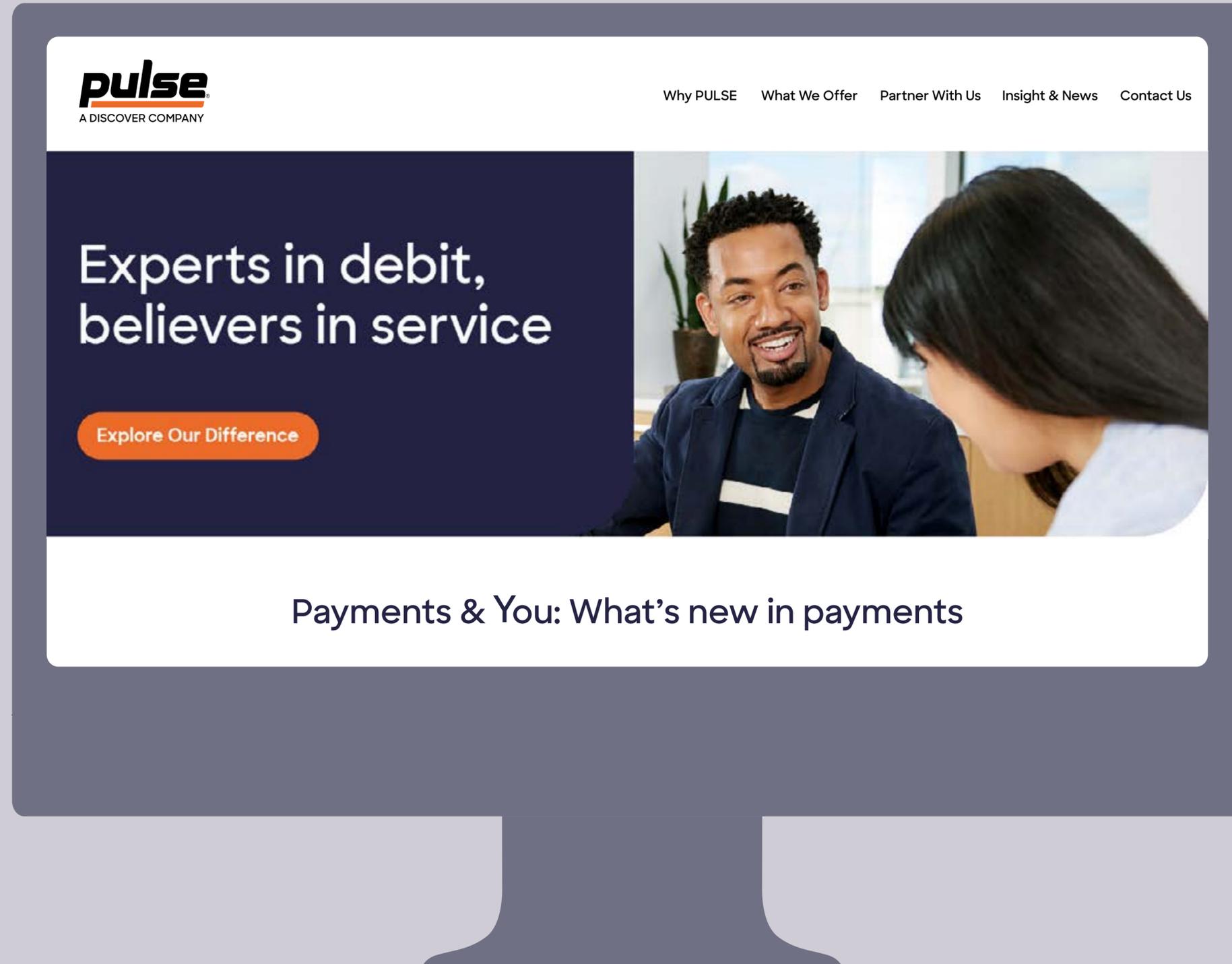


Grid and design are applied to marquee

4.3

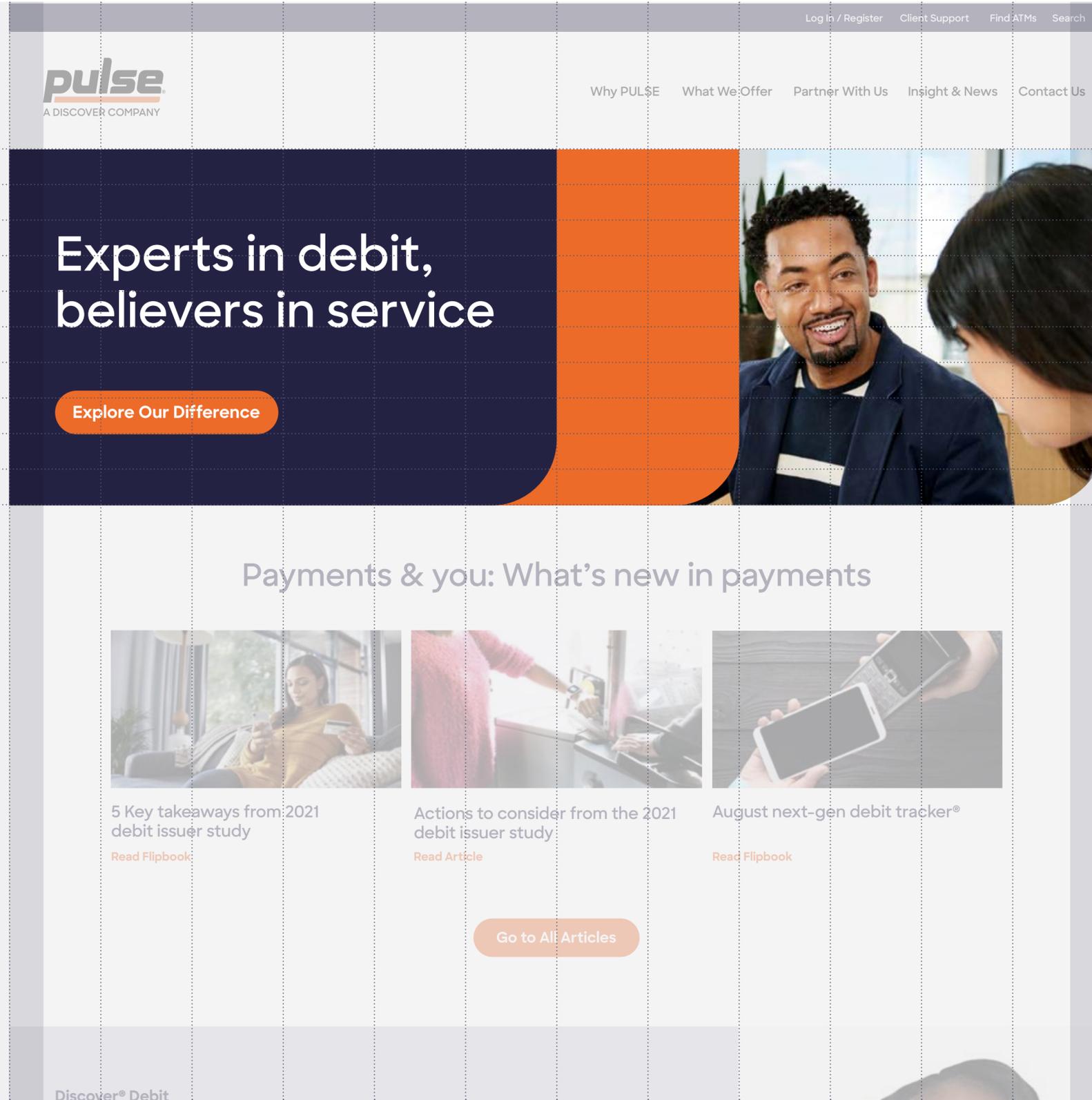
Websites

Perhaps our biggest and most important online presence is our website. It's where clients go for more information about how we can help with them with their business needs.



4.4 Websites Marquees and Graphic Areas

Websites are typically designed on a grid specific to that medium. However, for marquees and other graphic areas, we can use our 12x10 grid to inform the design of those spaces. In this example, the grid is applied to a marquee.



Go to All Articles

Discover® Debit

Debit that's here for you®

We help community banks and credit unions get more from debit by putting their success, brand, people and revenue first.

Learn More

*“Our process is simple.
Figure out what you need,
and then make it happen.”*

Jennifer Hannibal
Marketing Consultant



Find out how we can make debit work for you

Highly competitive economics. Innovation. Security. Advocacy. Experience the benefits of partnership.



Issuers
[Learn More >](#)

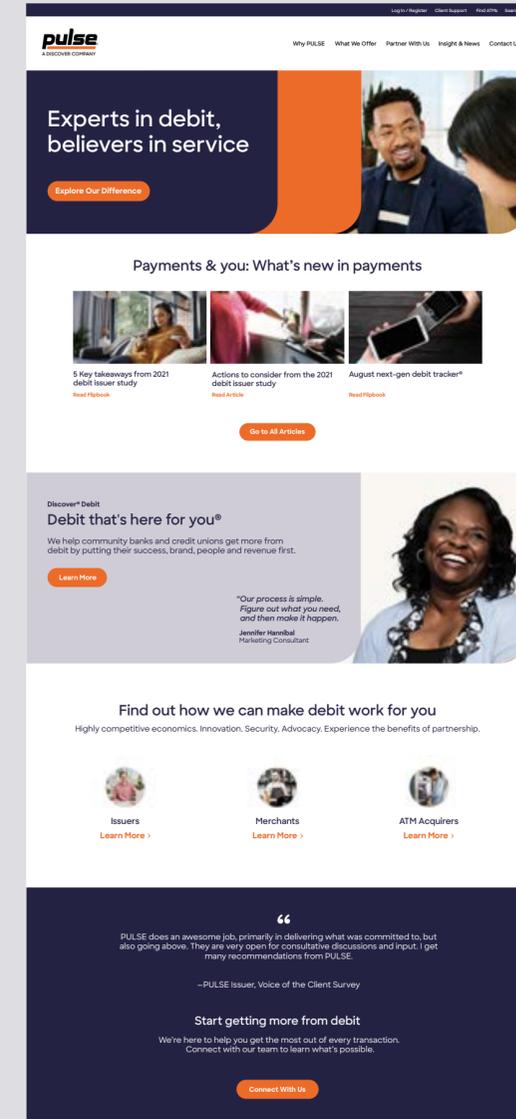
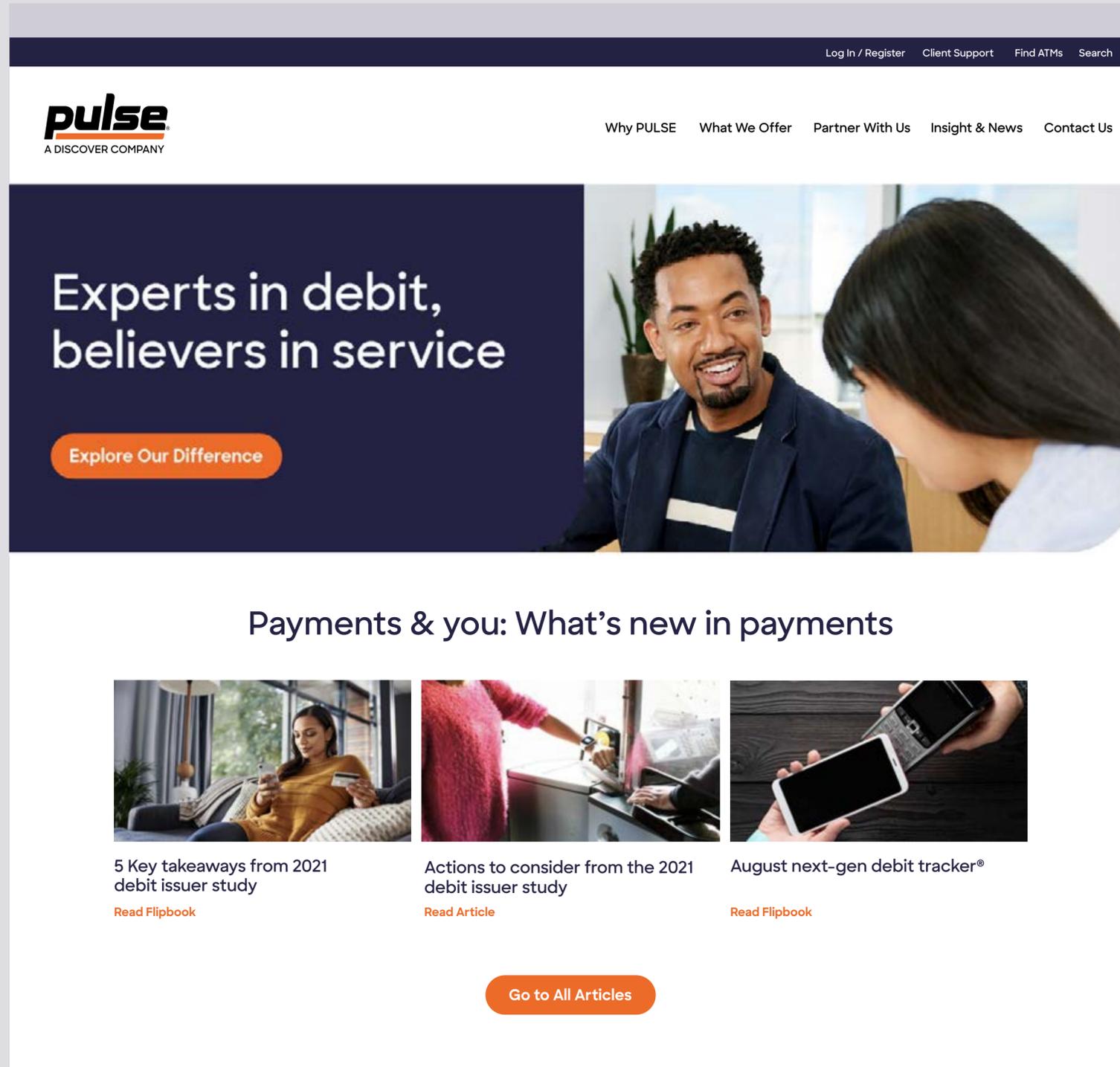


Merchants
[Learn More >](#)

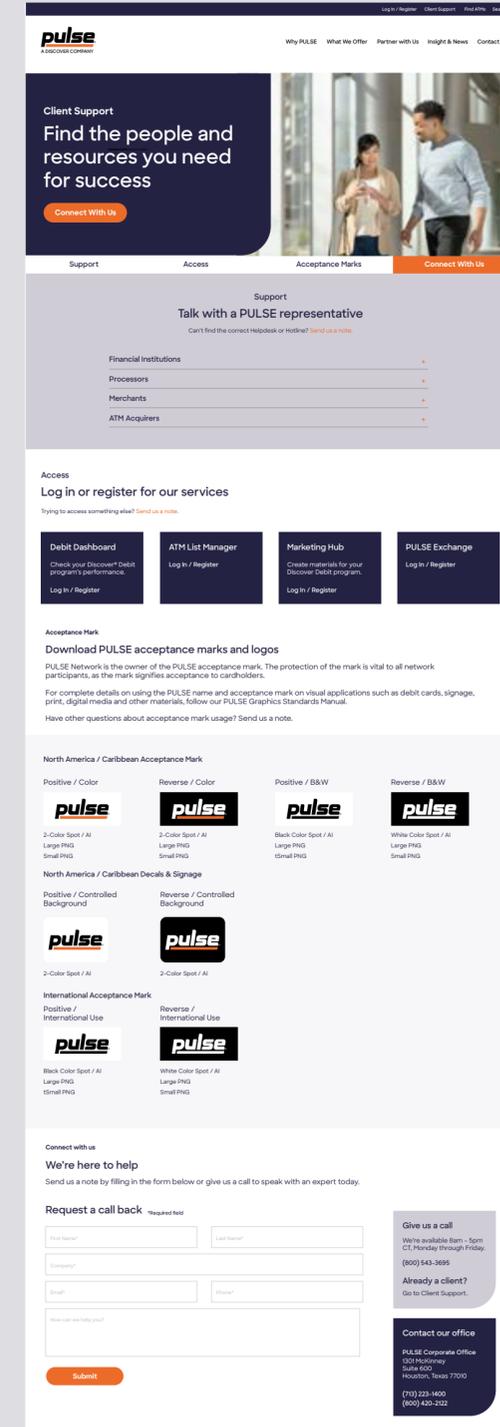
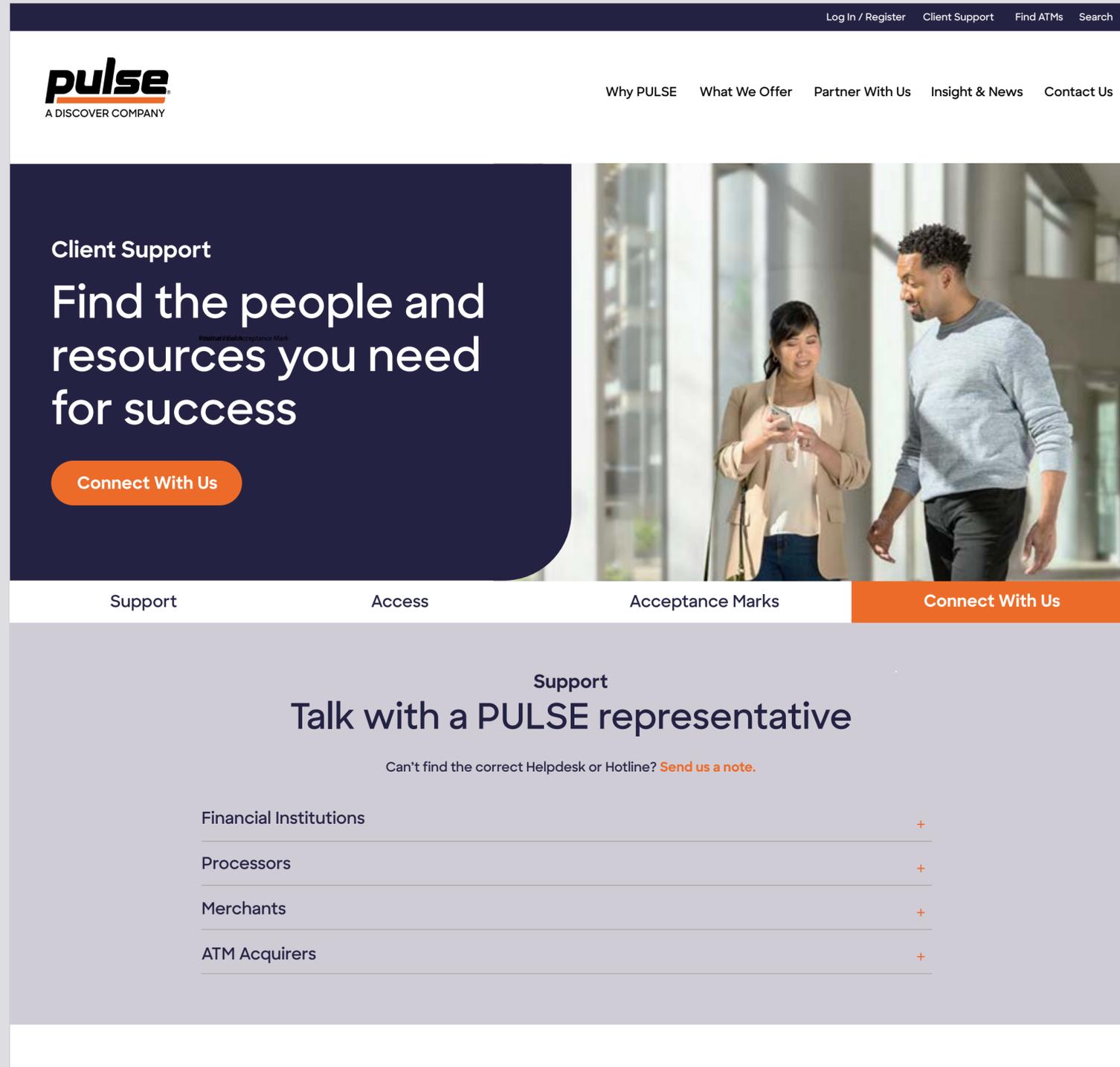


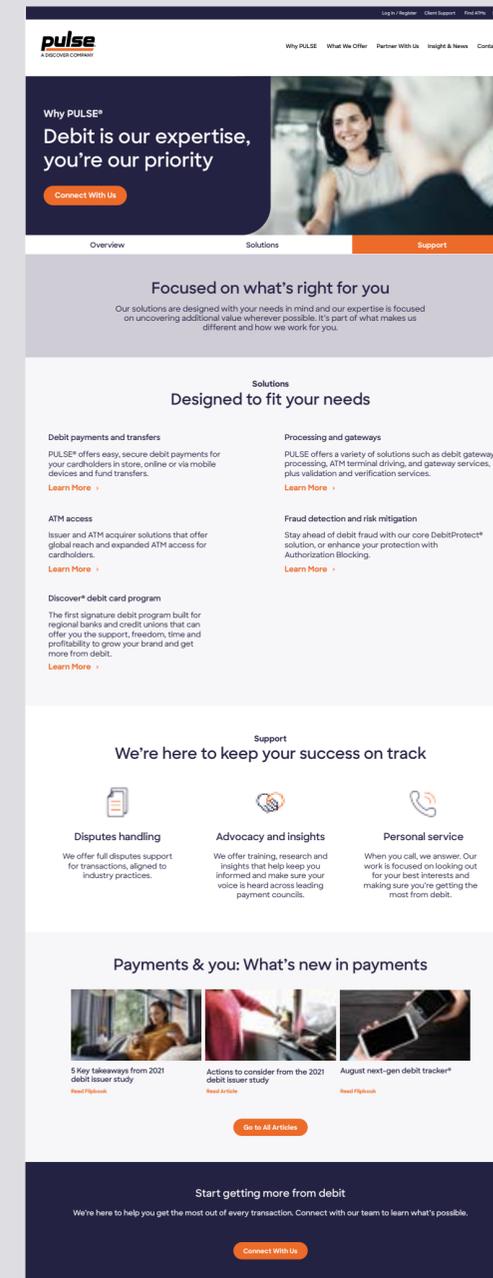
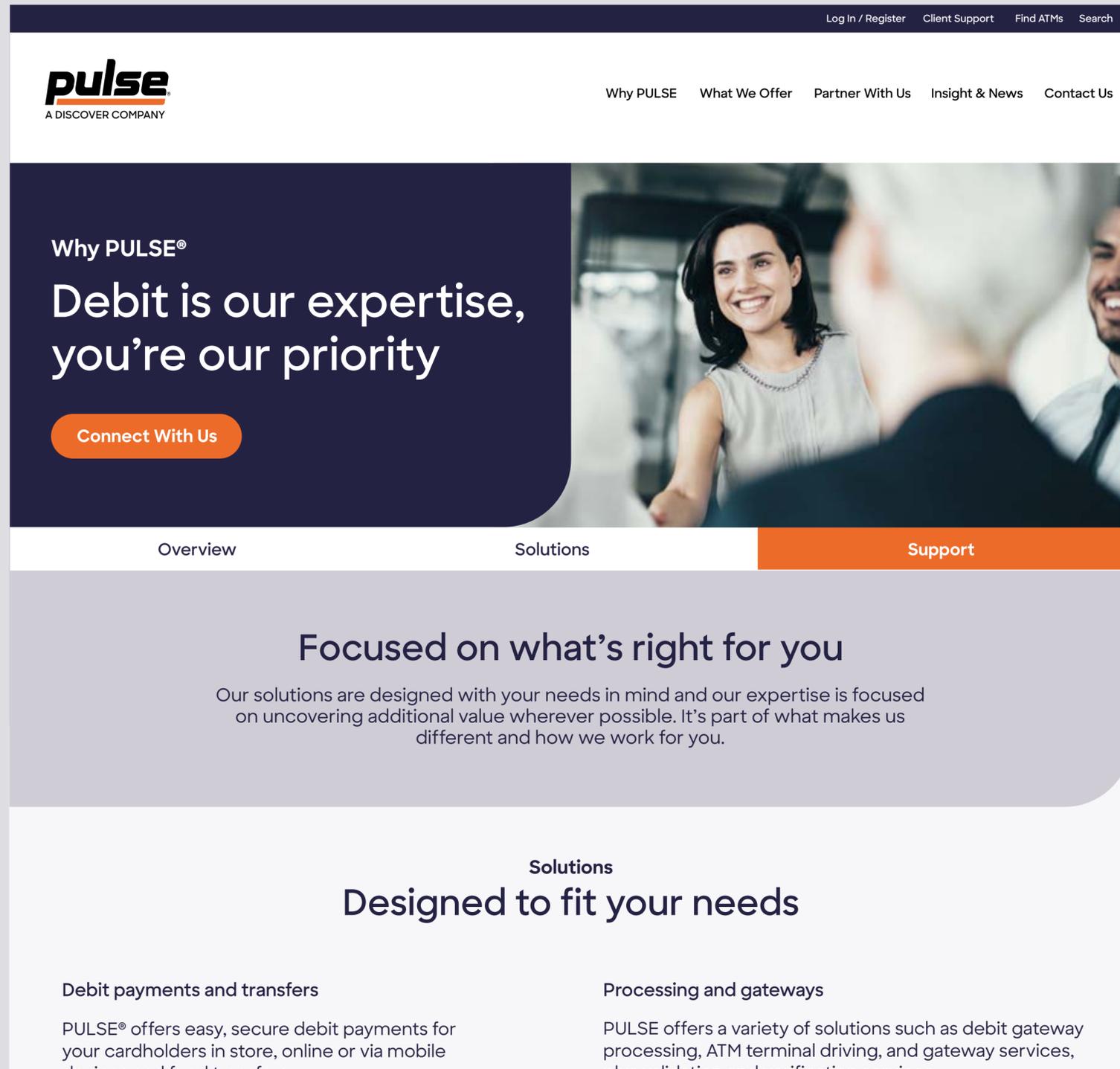
ATM Acquirers
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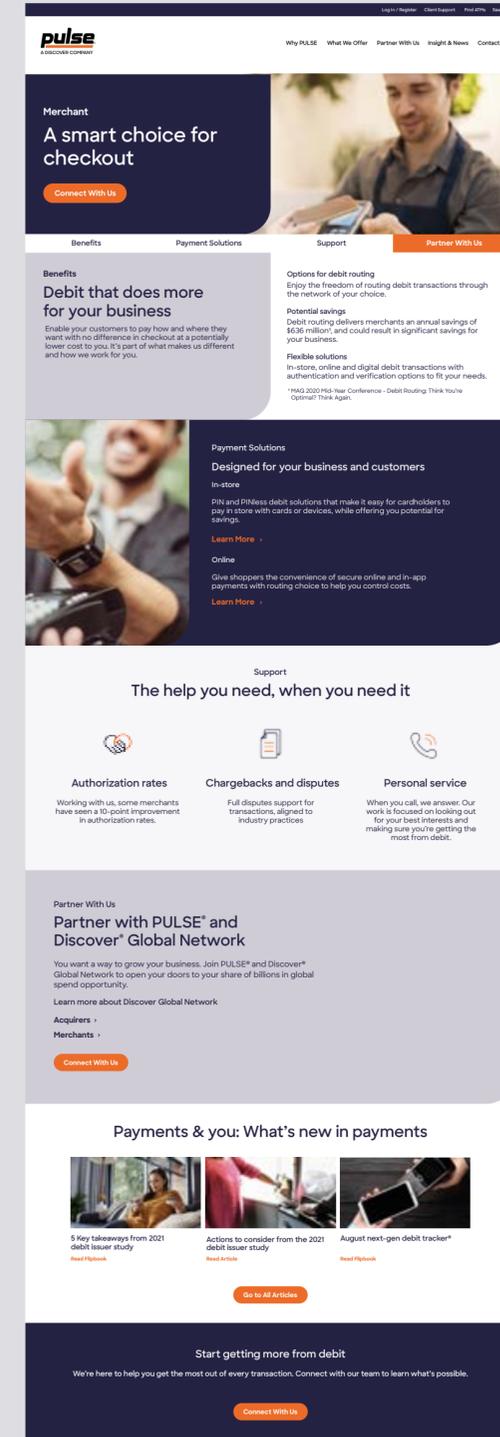
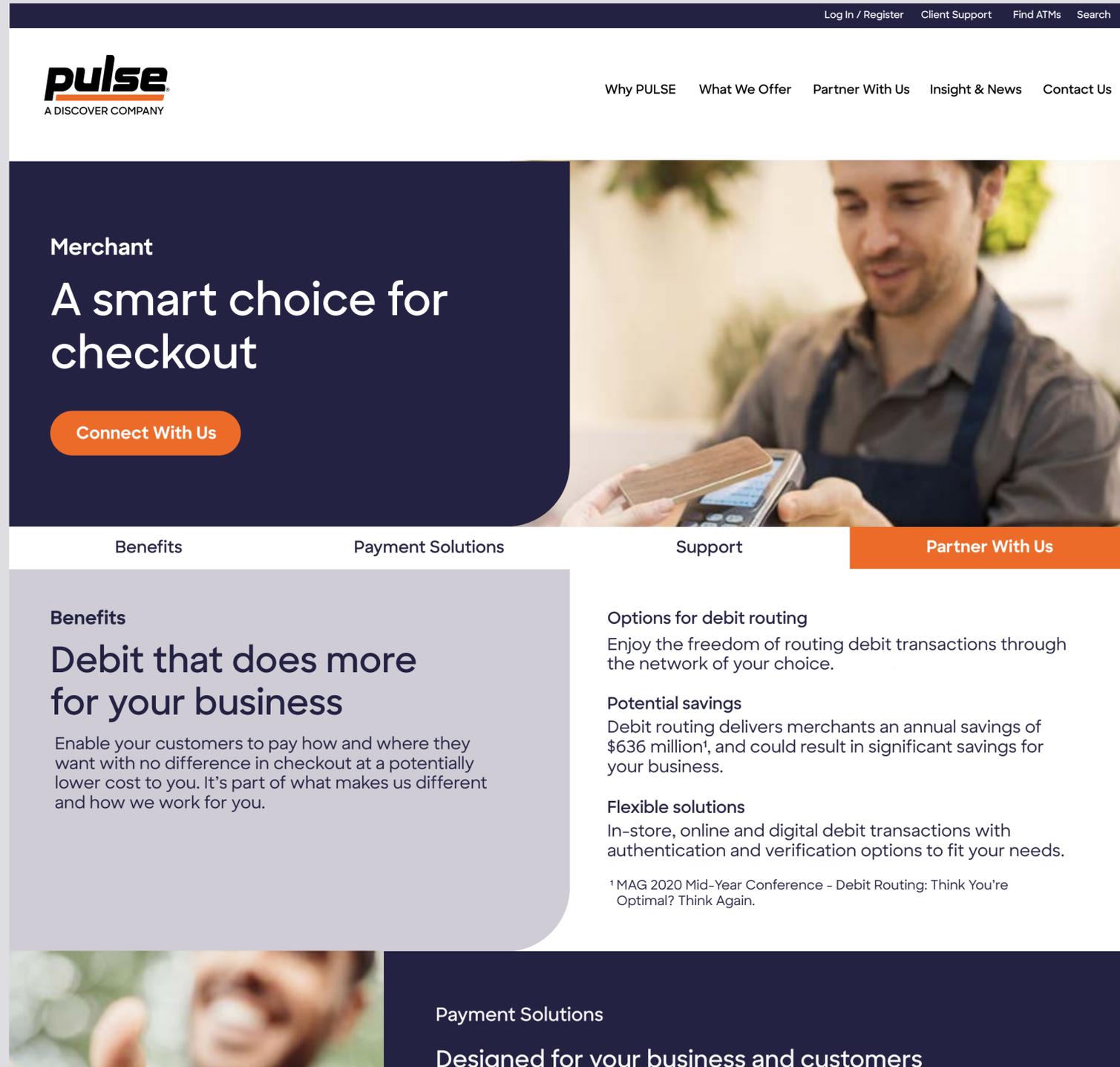
Our home page is the first impression of our brand online, designed to be uncluttered, helpful and welcoming.

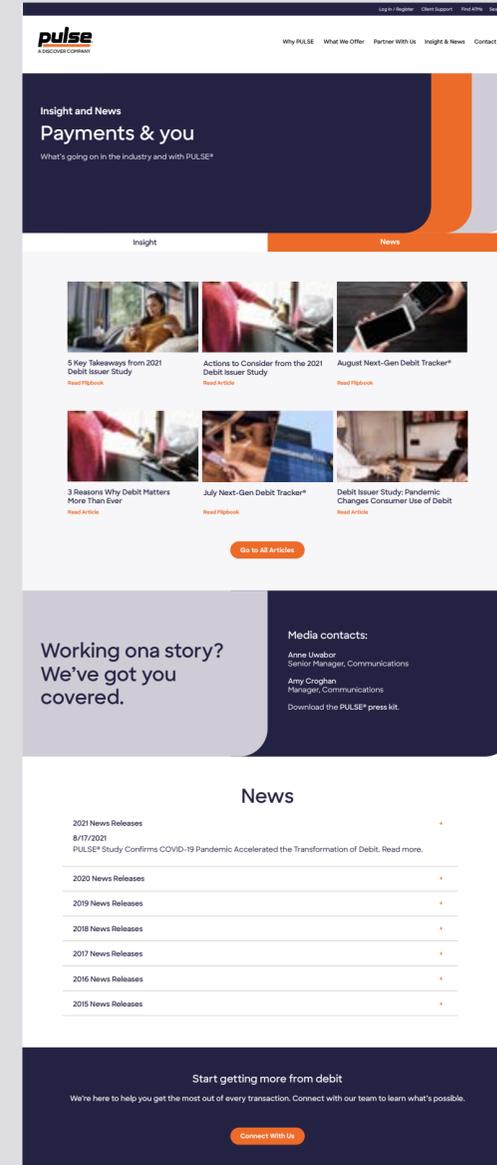
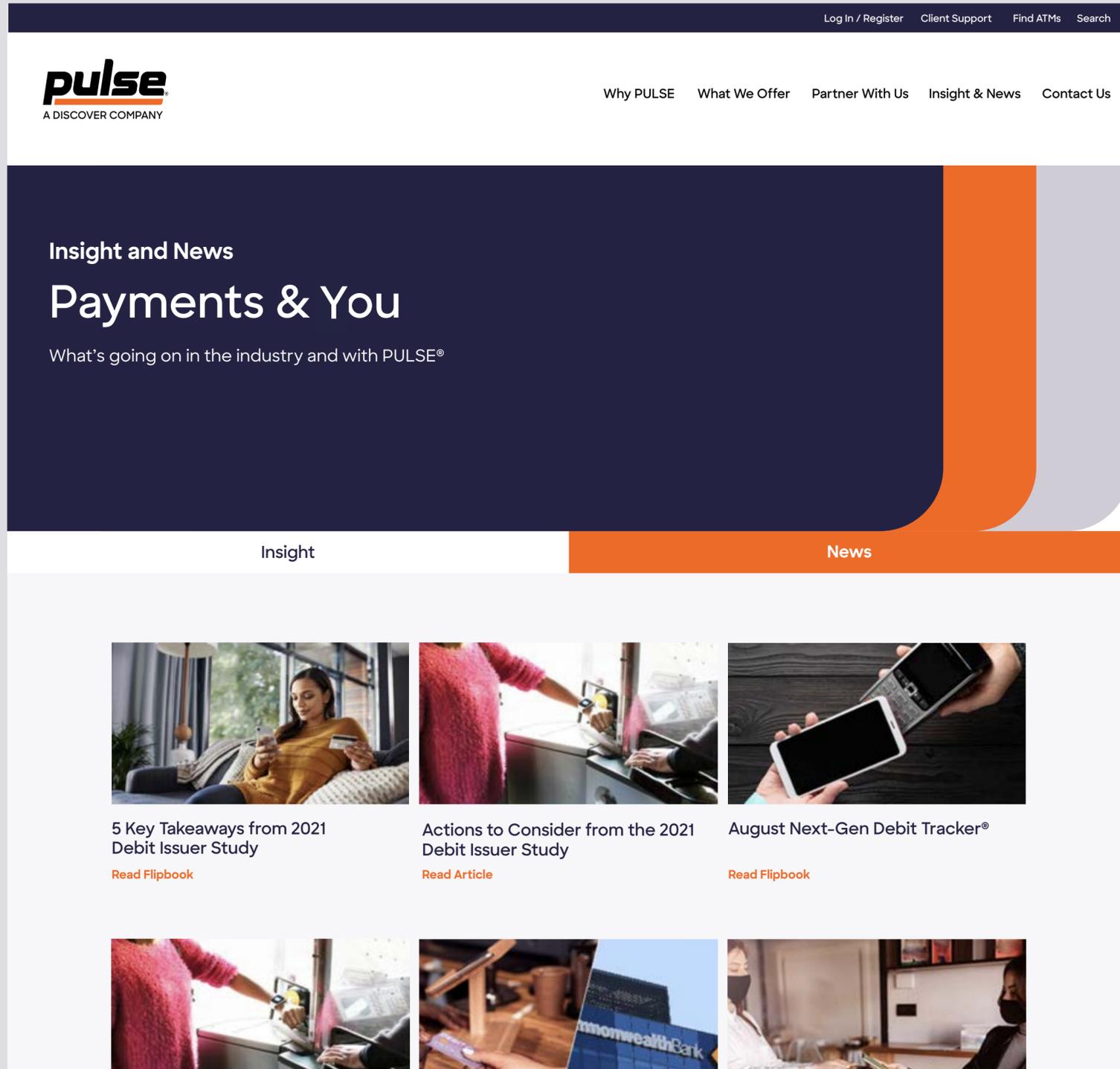


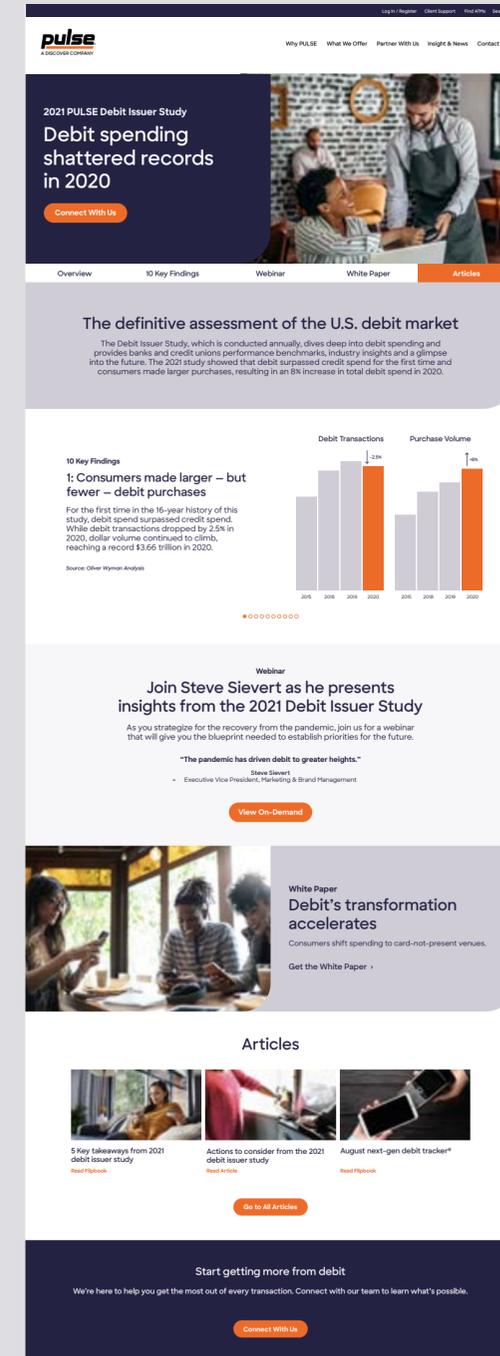
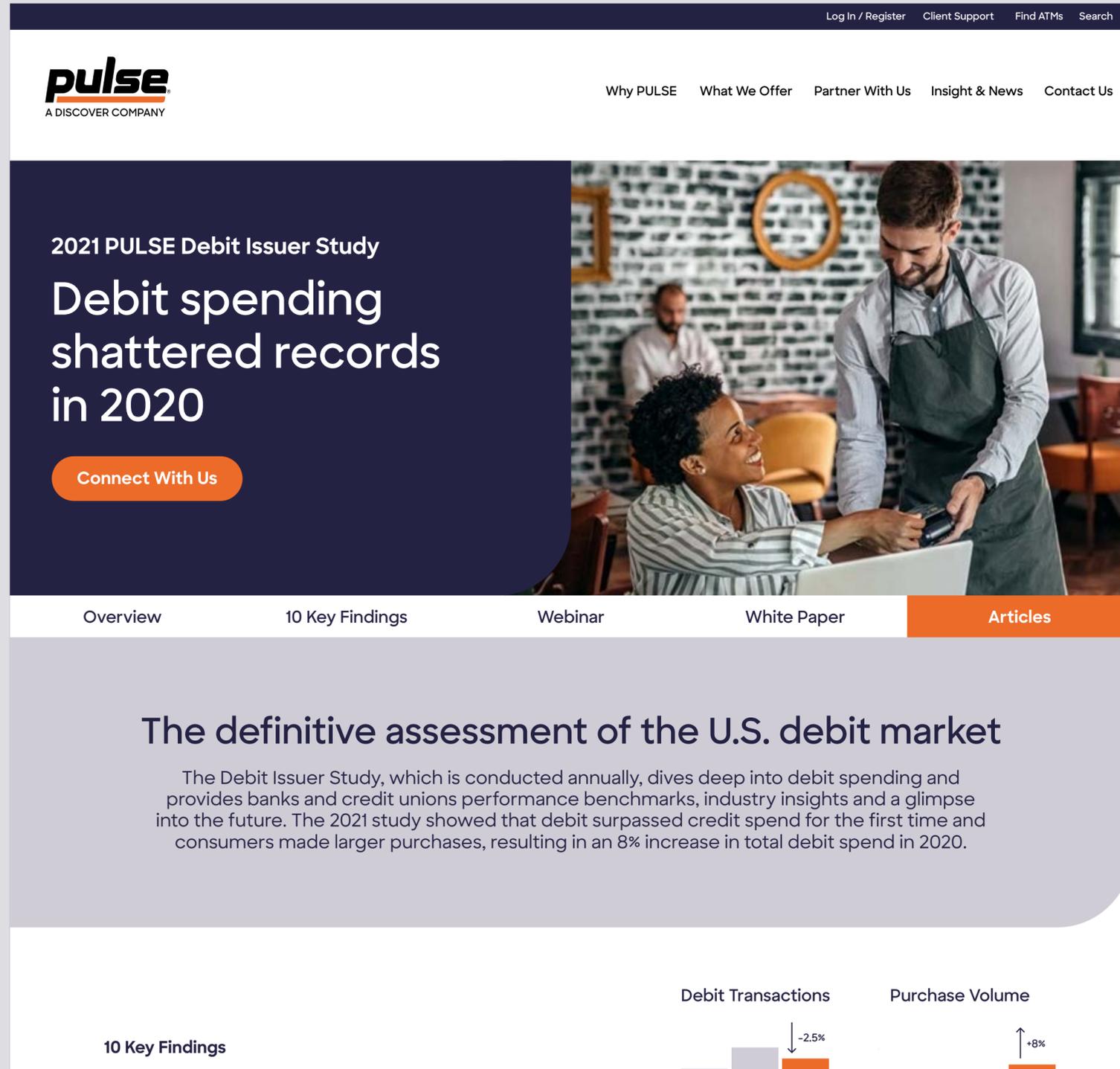
Interior pages house more content than the home page, giving users additional information about topics that are tailored to their specific needs.











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pulse
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Why PULSE What We Offer Partner With Us Insight & News Contact Us

Connect With Us

Connect with a PULSE® debit expert

Already a client? Go to Client Support.

Call us at (800) 543-3695, or drop us a note and we'll call you back.

Request a call back *Required field

First Name* Last Name*

Company*

Phone*

How can we help you?

Email*

Submit

Give us a call

We're available 8am - 5pm CT, Monday through Friday.

(800) 543-3695

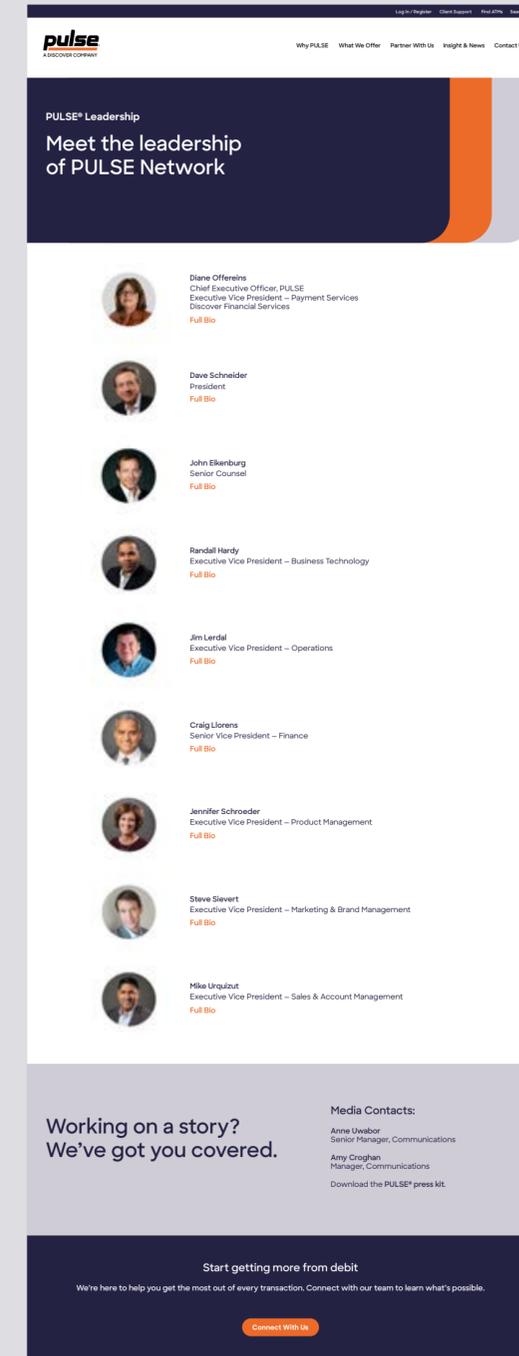
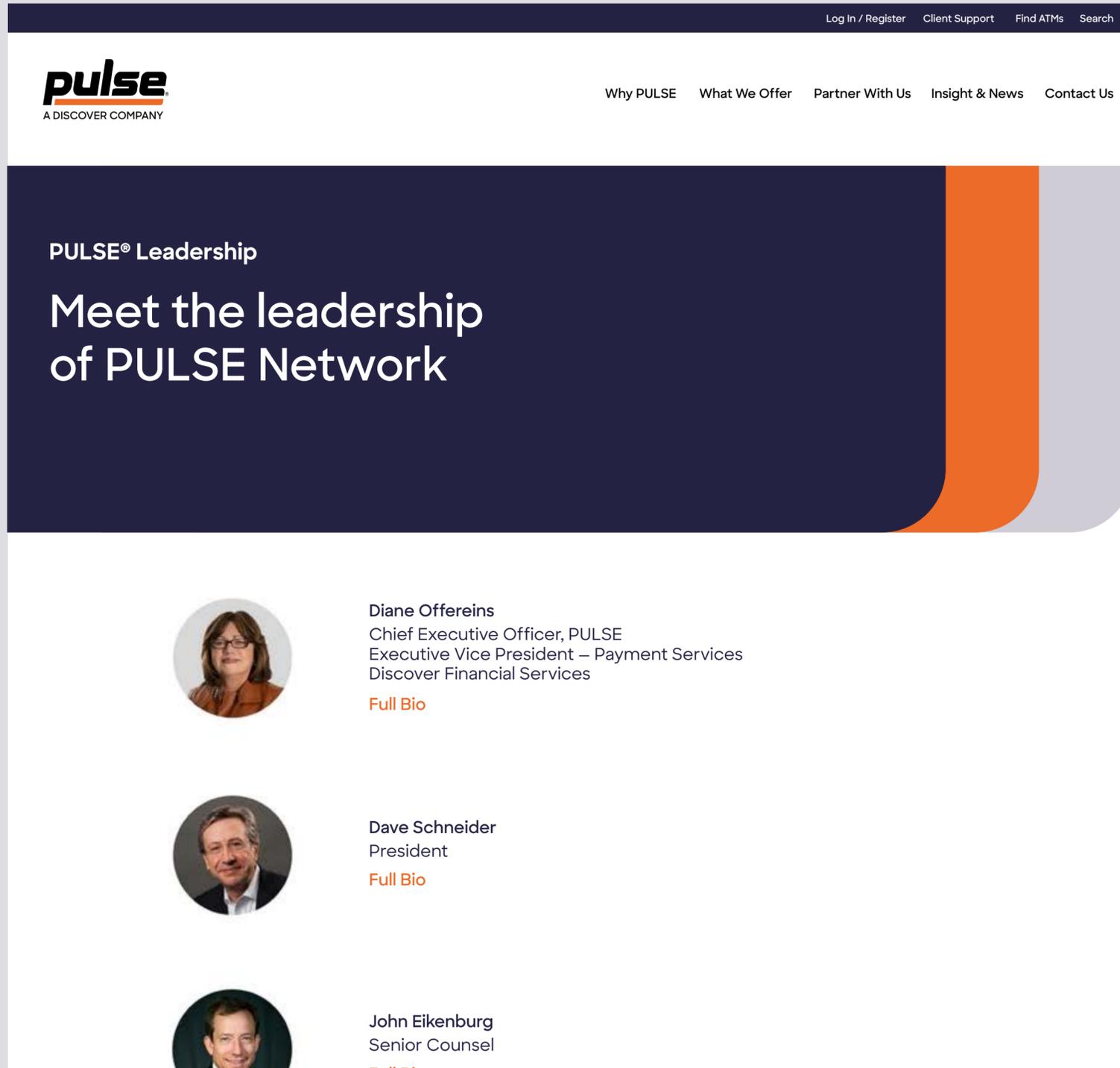
Already a client?

Go to Client Support.

Contact our office

PULSE Corporate Office
1301 McKinney
Suite 600
Houston, Texas 77010

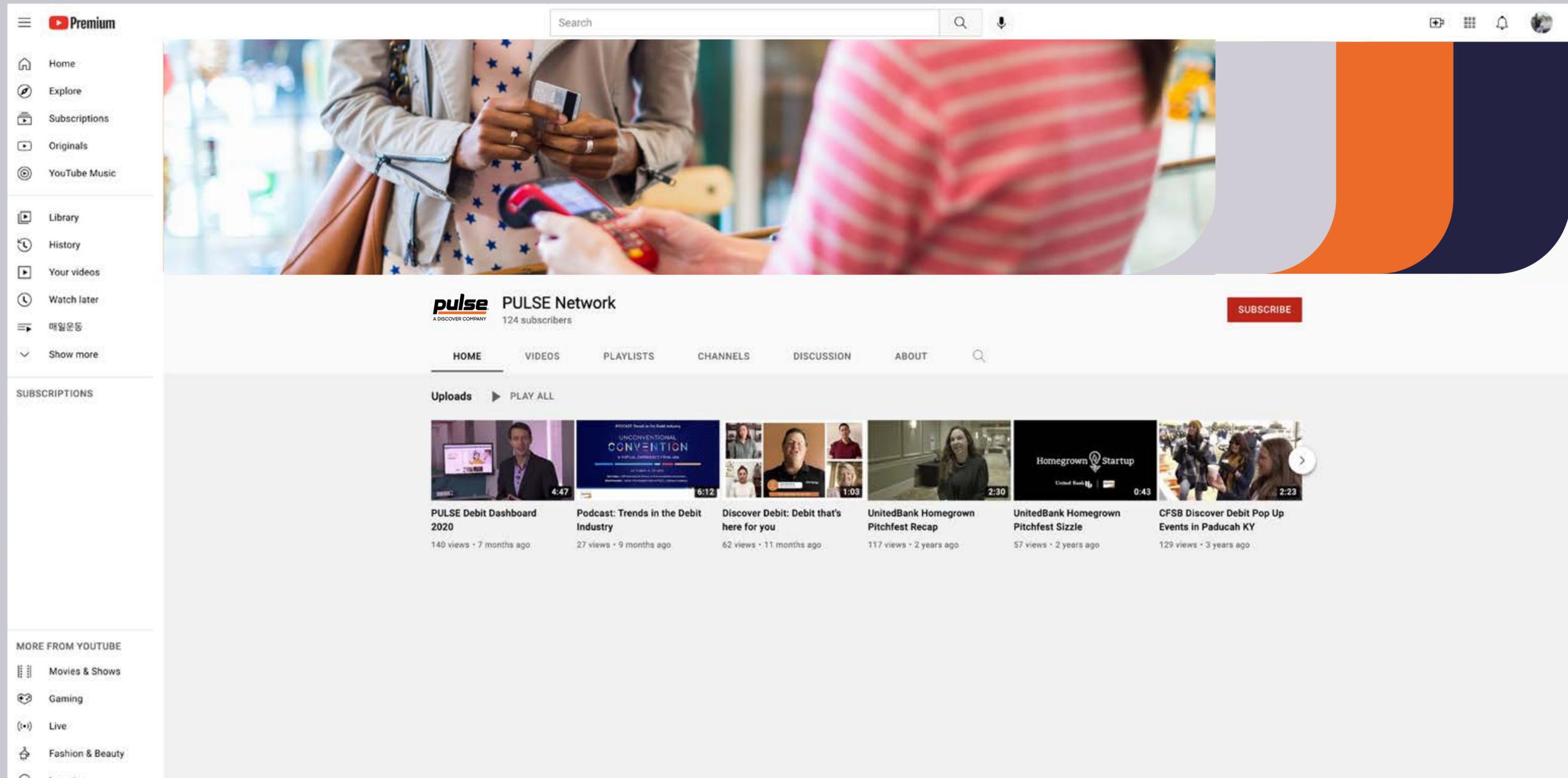
(713) 223-1400
(800) 420-2122



4.4

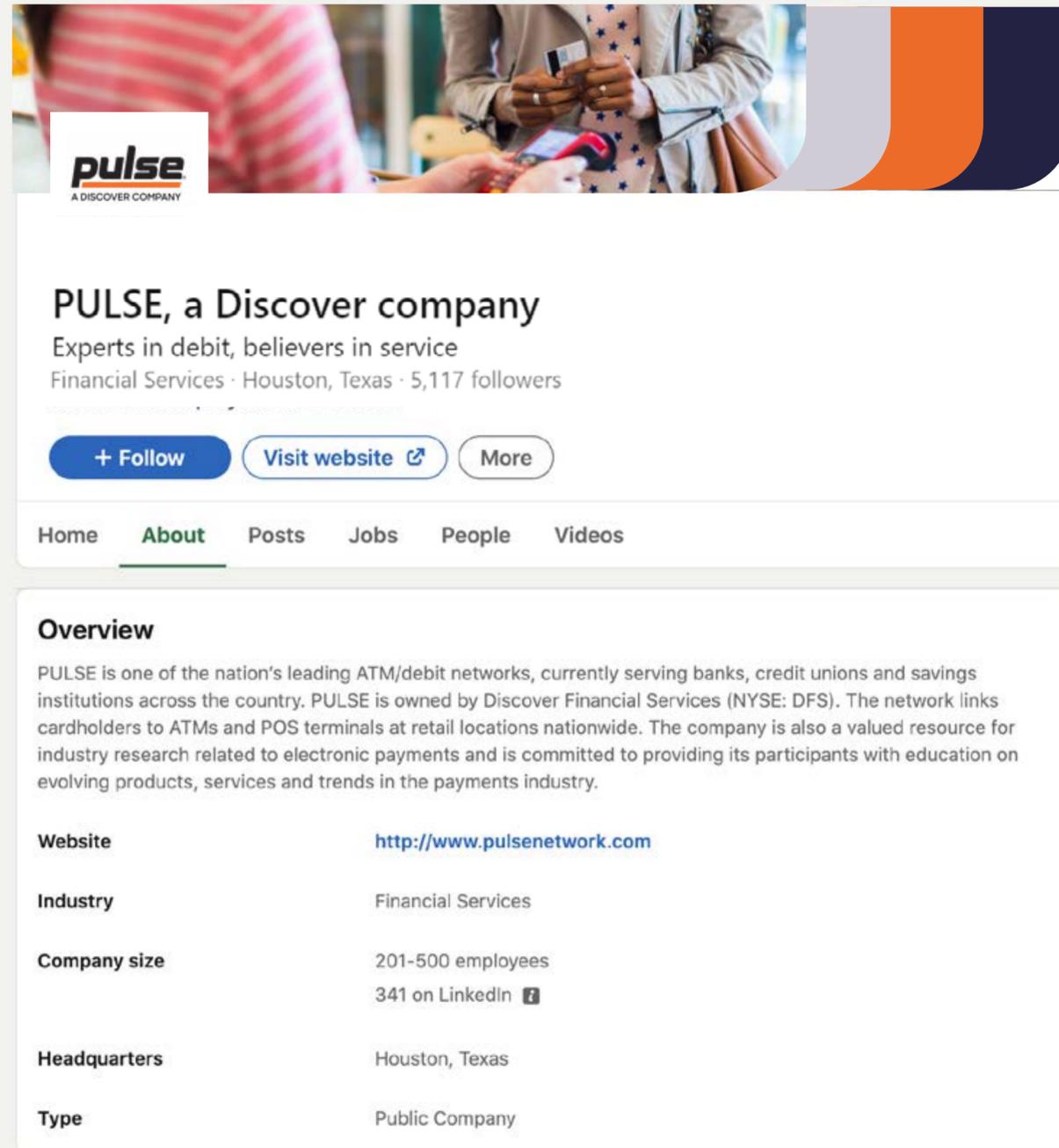
Social

YouTube helps us bring the PULSE brand to life in video format. Webinars, roundtables, behind-the-scenes footage and more can be found on this channel.



Given our B2B focus, it's essential that PULSE has a presence on LinkedIn. There, we can share helpful resources and

network with current and future clients, keeping our business top-of-mind while demonstrating our expertise.



4.5

Message Platforms

Message platforms are internal assets that explain upcoming changes in detail so that employees are informed and can accurately explain said changes to clients.

Discover Debit



Message Platform – 2021 Pricing
FINAL 12.4.20

PULSE has been focused on debit for 40 years, advocating for our partners, delivering highly competitive economics and offering innovative solutions that create choice. Consistent with that focus, and in consideration of the challenging business environment created by the pandemic, we are making minimal changes to our pricing structure in 2021. Inclusive of these changes – which take effect April 1, 2021 – our interchange and fees remain highly competitive.

2021 Pricing Changes at a Glance

- The PIN POS and PULSE PAYSM Express Switch Fees for unregistered merchants will increase from \$0.075 to \$0.095. This change does not impact registered merchants.
- As consumers use debit in a wider variety of ways, new types of merchants are utilizing our PINless Bill Pay transaction for recurring consumer payments. While PINless Bill Pay interchange rates will not change, we are adding several merchant types to pricing category 2 (\$0.12 + 159¢). The addition of these new merchant types is expected to have little impact on issuer interchange initially, as current volume in these MCCs is low. Signing new merchants to PINless Bill Pay in these categories in the future may create incremental interchange for PULSE issuers, however. The small number of merchants that will be materially impacted may be notified by their relationship manager.
- NOTE: Because the switch fee increase does not impact merchants with whom we have a relationship, and because the MCC list changes impact only a small number of merchants and require a merchant-specific response, there will be no formal merchant email notice this year. The Merchant Relations team will handle these notifications on a one-off basis.
- The Router Maintenance Fee specified in the Processor Fee Schedule will change from a fixed pass-through rate of \$50/router/month to a variable pass-through rate determined by the router size and location. This change follows a hardware upgrade that will result in two router models.
- The fee for temporarily retaining BINs in the PULSE system after those BINs have been removed from the PULSE BIN file ("soft delete") is being reclassified. Rather than billing this fee to issuer processors as a Special Database (GEN) Fee of \$1,750, this service will incur a new BIN Soft-Delete Fee of \$1,750 per financial institution for each week requested. This change is included in our issuer communications because it is likely to be passed through by processors.
- The 2021 Issuer and Processor Fee Schedules also reflect pricing changes for our Stop Pay service. These changes take effect January 11, 2021, and were communicated prior to the 2021 pricing announcements.

Schedule of Communications

- Friday, 12/3/20 – Internal advance notice
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- First Quarter 2021 – Tier changes communicated to impacted issuers and their processors

PULSE Pricing Philosophy

- We strive for a balanced pricing philosophy and try to optimize routing to maximize issuer net economics.
- We're focused on the network business and competing for all debit.
- PULSE has a dedicated pricing analytics team that actively engages merchants and monitors market activity to optimize volume for PULSE issuers.

Audience Messaging

ISSUERS:

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PULSE



Message Platform – 2021 Pricing
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Grid and design are applied to header

4.6

Trade Shows

Trade shows present the challenge of making the PULSE brand stand out among a sea of other brand signage, including our competition.

All messaging beyond the PULSE logo should be short, simple and clearly connected to our positioning and value proposition.

Discover Debit



PULSE



4.7 Solution Sheets

A solution sheet is usually a one-pager about a specific product offering that we share with our clients that includes all the details of a product or service.

PULSE® DebitProtect®
Fraud Detection Service






Every Millisecond Matters

PULSE DebitProtect, powered by the FICO® Falcon® Platform, analyzes every transaction, alerts you to suspicious activity and can block fraudulent transactions in real time.

Knowledge gives you power

- Developed in collaboration with FICO, DebitProtect applies artificial intelligence and machine learning to model cardholder behavior and transaction scoring during the authorization process. Card issuers will receive alerts within seconds when suspicious activity is detected.

DebitProtect delivers :

- Real-time scoring on 100% of transactions
- Behavior analysis of the card, not the cardholder
- Real-time ATM profiles that detect fraud to prevent mass cash-out events
- A unique view of all transactions on the PULSE Network

DebitProtect authorization blocking customized fraud prevention

DebitProtect Authorization Blocking is one of the most effective tools for fraud prevention. This optional service goes beyond the standard product features of identifying and alerting on threats of fraud to block suspicious transactions. DebitProtect Authorization Blocking includes a dedicated team to help you adjust your fraud strategy over time to better manage your business. DebitProtect Authorization Blocking also delivers real-time blocking on fraudulent transactions and provides customized fraud rules, a dedicated fraud analyst and reporting.

A more robust fraud mitigation management

With the evolution of fraud, it is critical for financial institutions to take a layered approach to prevent and reduce losses. The inclusion of DebitProtect Authorization Blocking into a fraud-management strategy provides for a more-robust approach to protecting your institution. This service offers enhanced protection for PINless transactions, custom settings for your institution and many other features, including:

- Self-service emergency rules to stop after-hours fraud
- Ability to restrict and permit groups of cards for travel or legitimate activity
- Card-group rules to manage cards impacted by skimmers, breaches and other compromise events

DebitProtect® Service Levels

| DebitProtect Service | Standard Service/ Alerting | Authorization Blocking |
|--|--------------------------------|---------------------------|
| Real-time fraud alerts based on network-wide rules for card-present, card-not-present and other transactions | ✓ | ✓ |
| Access to Case Manager and upload confirmed fraud | ✓ | ✓ |
| Real-time PINless transaction blocking | Optional network-wide rules | ✓ |
| Dedicated fraud analyst and fraud service consultant | | ✓ |
| Customized real-time fraud blocking | | ✓ |
| Self-service emergency rules to stop after-hours fraud | | ✓ |
| Ability to restrict and permit groups of cards for travel or legitimate activity | | ✓ |
| Card group rules to manage cards impacted by skimmers, breaches, other compromise events | | ✓ |
| Automated daily, weekly and monthly reports to monitor efficiency and efficacy | | ✓ |

Features and Enhancements

PULSE continues to collaborate with FICO to develop an array of customized functionality exclusive to DebitProtect users. Recent enhancements include:

- Data mapping to the PULSE Network, improving our ability to stop fraud on our network
- Batch file upload capability, allowing users to upload a fraud file or a list of compromised cards
- Card-group rules, empowering PULSE to write rules against a list of compromised cards

PULSE works directly with issuer to develop and write custom rules for DebitProtect Authorization Blocking

Become Part of a Community

As a DebitProtect participant, you become part of PULSE's fraud-detection ecosystem. You are never alone, continuously benefiting from shared knowledge and insights from network-wide transaction data that are applied throughout the network or to individual institutions, as appropriate.

Proven Results

DebitProtect puts the power of artificial intelligence and machine learning to work by analyzing card behavior patterns at a granular level. This enables DebitProtect to effectively identify suspicious transactions and seamlessly prevent fraud with minimal impact to cardholders' valid transactions. DebitProtect early results include:

- Account detection rate increased by 50%¹
- Blocked fraud increased by 40%¹
- Overall false positive ratio improved by 25%¹

Put the Power of DebitProtect to Work for You

If you are a PULSE participant and haven't already registered, take action now by contacting your Account Executive or by following these steps to get started today:

Step 1: Access the pulsenetwork.com
 Step 2: Log in with your user ID and password.
 Step 3: Register for access.

Upgrade to DebitProtect Authorization Blocking

Registered users of the standard DebitProtect service who want to go beyond their current rules and alerts and implement custom blocking rules should contact their Account Executive.

Contact your PULSE Account Executive today

877-247-8573 | pulsenetwork.com

Source: ¹PULSE Data Warehouse.

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4.8 Word Template

Many of us use Microsoft Word to create various types of internal and external communications. To protect the integrity of these documents, as well as our intellectual

property, always use the approved PULSE Word template, which includes our copyright in the footer. This template can be found in the PULSE brand library.

PULSE



PULSE Network
External Document

Title will go here

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4.9 PowerPoint Template

Using the approved PULSE PowerPoint template will help drive consistency for our brand. The template includes a “master” with slides for specific needs, such as title slides, etc.

Download the
Template [Here](#)

Title of Presentation
Presenter Name
Presenter Title
MM.DD.YYYY

Issuer Logo

*Add a nice pop-out quote or stat on a slide like this.
Or, make a custom cover slide.*

Issuer Logo

Text & Full Bleed Image

Issuer Logo

Text & Image Left Layout

Sub headline

Issuer Logo

Text & Image (Right Layout)

Sub headline

Issuer Logo

Text Column 2

Sub headline

Issuer Logo

Text & Full Bleed Shape

Key Point

Issuer Logo

3 Point Text Layout

Headline

01 02 03

Issuer Logo

Thank You

Issuer Logo

Questions?

Please contact Brand Communications at
JosieNguyen@pulsenetwork.com

Thank You.