

## Compliance Notification

### Discover International Alliance with Serbia's DinaCard

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Discover Financial Services announced an agreement with Serbia DinaCard, a leading Serbian payment network which will allow DinaCard cardholders to utilize the Discover, Diners Club International and Pulse networks for international purchases made outside of Serbia.

What does this mean to you? U.S. Merchants who currently accept Discover, JCB and Diners Club must also now accept the DinaCard. DinaCard transactions will be processed, qualified, funded, and reflected on your merchant statement as Discover. Discover disputes rules and processes will be applied to DinaCard transactions. As long as you're enabled to process this card type, you do not need to do anything further.

**Contact Persons:** If you have any questions regarding this change, please contact customer service.

**Date: October 6, 2010**

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