



PRESS RELEASE

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DISCOVER CARDS ACCEPTED BY MERCHANTS IN THE CB SYSTEM

Cartes Bancaires (CB) and Discover Financial Services (Discover) announced that services to accept Discover cards in the CB system are now fully operational.

The result is that Discover Global Network card members can now use their Discover and Diners Club International cards in the CB System, and that CB acquiring banks can offer more cost effective card acceptance services to merchants without any modifications or investments being needed to existing POS terminals.

One of the first banks to benefit from this major development is la Banque de Polynésie, which is a subsidiary of Société Générale, and which is now proposing acquiring services for Discover brands through the CB system for both payments and cash withdrawals at ATMs.

Based on this agreement, la Banque de Polynésie has already successfully opened its ATM network through the CB System on the 19th September 2013 and the bank's merchants are able to accept Discover Global Network card products for payment transactions since the end of 2013.*

(*) Close cooperation with technical service providers such as Monext, Magellan and Océanienne de Services Bancaires was instrumental to the timely and successful completion of the project.



Groupement des Cartes Bancaires CB is a non-profit organization acting as the governing body of the CB payment scheme to provide a universal and interoperable card payment and ATM cash withdrawal scheme in Europe. End 2013, CB has 126 members, comprising both banks and payment institutions worldwide.

CB is responsible for the system's overall architecture, inter-member rules & procedures and risk management. CB also defines technical and security standards, and ensures that manufacturers and vendors whose products and services are used in the CB system comply with these standards.

Furthermore, CB operates an information system, providing its members with high performance data mining tools and countermeasures in the fight against fraud.

CB is one of the largest card payment schemes in the European Union with 61 million cards, more than 58,500 ATMs, 1.8 million merchants and a very significant activity comprising 10 billion card transactions in 2013.

For more information, visit www.cartes-bancaires.com

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Discover Financial Services (NYSE: DFS) is a direct banking and payment services company with one of the most recognized brands in U.S. financial services. Since its inception in 1986, the company has become one of the largest card issuers in the United States.

The company issues the Discover card, America's cash rewards pioneer, and offers home loans, private student loans, personal loans, home equity loans, checking and savings accounts, certificates of deposit and money market accounts through its direct banking business.

Discover Global Network is one of the main payments network in the world. With more than 25 million merchant acceptance locations and 1 million ATM and cash access locations across 185 countries and territories, the Discover Global Network brings together Discover Card from the U.S, Diners Club International, BC Global Card from South Korea, DinaCard from Serbia and Rupay from India.

For more information, visit www.discoverfinancial.com.

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BANQUE DE POLYNÉSIE a local bank and an international player.

Banque de Polynésie is a subsidiary of Société Générale and provides the full range of services of a retail bank: day-to-day operations, cash flow management and meeting the financing needs of consumers, professionals and business.

Acting as a true business partner, Banque de Polynésie dedicates all its expertise and resources to local development, and tailors its services, structures and products to the specific needs of its French Polynesian customers, with a staff of 300 employees and 19 branch offices. Its network of expertise is available every day and provides exclusive services.

As the leading bank for business in French Polynesia, Banque de Polynésie provides services to meet the needs of the local economy as well as the requirements of international markets. As a result of this flexibility and know-how, Banque de Polynésie now has a 40% share of the business market.