

DISCOVER[®]



SOCRATIC TECHNOLOGIES



An Official Sports Betting Partner of the NFL

NEW CUSTOMERS

BET \$5 TO GET \$200
IN FREE BETS INSTANTLY.

Gambling Problem?
Call (877-8-HOPENY) or text HOPENY (467369).

If you or someone you know has a gambling problem, crisis counseling and referral services can be accessed by calling 1-800-GAMBLER (1-800-426-2537) (IL/IN/MI/NJ/PA/WV/WY), 1-800-NEXT STEP (AZ), 1-800-522-4700 (CO/NH), 888-789-7777/visit ccpg.org/chat (CT), 1-800-BETS OFF (IA), 1-877-770-STOP (7867) (LA), visit OPGR.org (OR), call/text TN REDLINE 1-800-889-9789 (TN), or 1-888-532-3500 (VA). 21+ (18+ NH/WY). Physically present in AZ/CO/CT/IL/IN/IA/LA/MI/NH/NJ/NY/OR/PA/TN/VA/WV/WY only. Min. \$5 deposit. Deposit bonus requires 25x play-thru. Bonus issued as site credits. Eligibility restrictions apply. See draftkings.com/sportsbook and should be draftkings.com/footballterms.



BET ON NBA

UP TO **200%** SIGN UP BONUS

JOIN NOW

* SPORTSBOOK *Rebate* AN INDUSTRY FIRST

200%

CRYPTO BONUS

[MORE INFO...](#)

150%

SIGN UP BONUS

[MORE INFO...](#)

200%

BUDDY REFERRAL

[MORE INFO...](#)

3 Easy Steps

- 1 Simple to Join.
- 2 Simple to Deposit.
- 3 Simple to Cash Out.

**JOIN
NOW**

WE MAKE IT SIMPLE

Responsibility **to innovate, to protect,**
and to empower customers

Not just about what **Discover** does....

It's also about how **Discover** does it

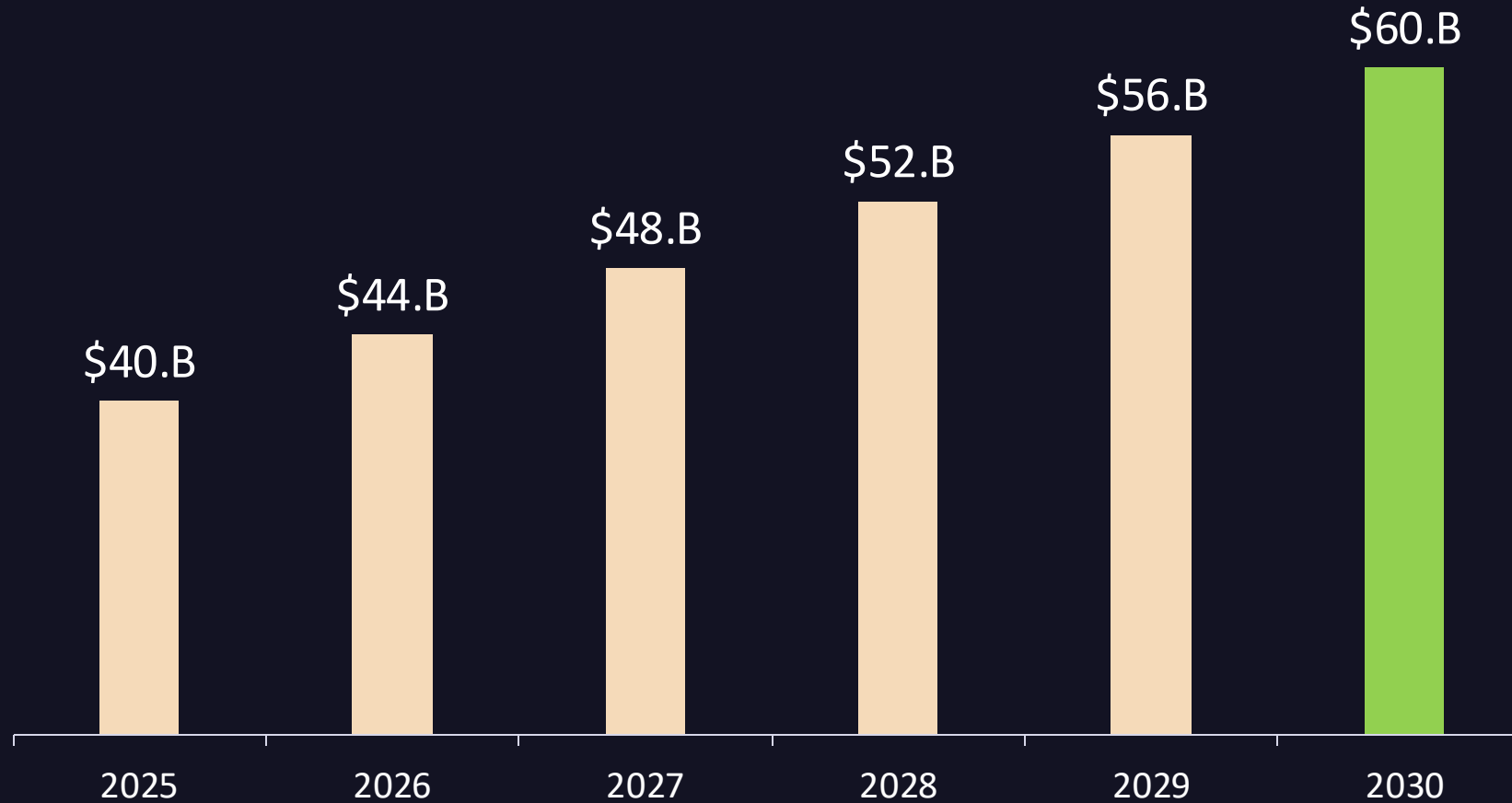
Balancing Innovation and Responsibility:

**Exploring Opportunities, Risks, and Ethical Standards
in a Rapidly Growing Market**

Roughly 1 in 5 Americans have an online sports betting account



Online gambling revenue to reach \$60 billion in 5 years



Credit cards offer natural alignment to online gambling



Innovate responsibly while meeting consumer needs



Five different types of online gamblers



Isolated gamblers play to escape daily responsibilities

Isolated



Indifferent gamblers play more as a way to kill time



Enthusiastic gamblers play more frequently and enjoy socializing



Recreational gamblers enjoy playing a variety of games



Thrill-seekers are excited at the chance of winning



Responsibility to protect:

Provide clear information about risks

Multi-response Max-Diff

No surprise here: cash back incentives are motivating



Establishing a monthly spend limit might be a way
to **innovate, protect, and empower.**

Trust is the foundation of any successful business relationship



We must turn challenges into industry leadership opportunities

Thought Starters:

Consumer Overspending

Monthly spend
limits

Transaction
limits

Consumer Reputation

Security
measures

Education

Card Co. Reputation

Transparent practices
Consumer protections

Rapidly evolving technology will help pave the way



Continuing to follow our values will translate to business growth

Discover Values

Doing the Right Thing

Innovation

Simplicity

Collaboration

Openness

Volunteerism

Enthusiasm

Respect



How can you set new standards for innovation and responsibility?



Q&A



Thank you for joining