

# Losing your wallet—real or digital—presents some all too real, time-consuming challenges

Perhaps you've experienced the sudden shock of realizing that your purse, smartphone or wallet is missing, when it was there just a minute ago. Also, with the increasing number of "digital wallet" options available for consumers to use, unfortunately, there's more than one way to lose your wallet.

Today, losing a wallet can mean either the loss or theft of your actual wallet, or it can mean that the information your digital wallet contains has been compromised or stolen as a result of a data breach or other type of security incident. Major data breaches have been in the news recently, causing more consumers to wonder about how to maintain the safety of their wallets – whether digital or physical.

It's a good thing, then, that you have Discover® Wallet Protection. If your purse or wallet is lost or stolen, or your digital wallet's information is compromised by a data breach or other incident, with one phone call you can reach a [Discover® Wallet Protection](#) representative who can help to request the cancellation or replacement of your registered lost or stolen cards, including credit, debit and ATM cards.

On this same call, you can initiate 180 days of credit monitoring – with all three major bureaus (Experian®, Equifax® and TransUnion®) – that will alert you to new accounts, new inquiries, address changes or new public records associated with your credit file. With this monitoring, you can be alerted to changes on your credit bureau file and activities that may be related to potential theft of your identity.

The Wallet Protection program also reimburses you \$100 toward the purchase of a replacement wallet or purse.

## **Additional Benefits of Your Wallet Protection Membership**

Remember to keep your Wallet Protection registry up to date, so Discover can attempt to contact your credit issuers in the event of a lost or stolen incident.

1. You can go online or call 1-888-802-9639 to register all the cards in your wallet with the Discover Wallet Protection Registry.
2. The Wallet Protection Registry covers the primary cardmember, the secondary cardmember and any Authorized Buyer.

## **Other Ways You Can Help Protect Yourself From Fraud**

1. Switch your account on or off with **Freeze it®** to prevent new purchases any time you misplace your card.\*
2. Keep your mailing address, email address and phone number up to date so Discover® can alert you of any suspicious activity on your account.
3. Our \$0 Fraud Liability Guarantee means you are never responsible for unauthorized transactions on your Discover Card account.

**Discover® Wallet Protection is a paid membership that is optional and voluntary.**

\*When you freeze your account, Discover will not authorize new purchases, cash advances, or balance transfers. However, some activity will continue including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, payments, Discover protection product fees, other account fees, interest, rewards redemptions and certain other exempted transactions.

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