



Your Privacy Center

Your Online Privacy

We may interact with you in a variety of ways online. From Discover websites, to our mobile apps, [online services](#) and presence on social media sites and apps—this Online Privacy Statement covers how Discover Financial Services treats your information.

Introduction

This Online Privacy Statement describes how Discover Financial Services (including Discover Bank and [affiliates](#)) treats your information on Discover.com and the other websites on which this Online Privacy Statement appears ("Website"), within the Discover mobile apps ("Mobile Apps") (together with Website, "Online Services"), as well as when you interact with us on social media sites and apps. For more information about privacy as it applies to your financial account, please see the [Consumer Privacy Statement](#) for the Discover product(s) you have.

About the Information We Collect

Our Online Services collect information that identifies you, as well as online data about you.

Our Online Services collect Personal Information. We often collect your name, account number, User ID, and e-mail address; and we may collect other [Personal Information](#) when you use our Online Services. For example, our Online Services may ask for third-party bank account information to complete a funds transfer or our Mobile Apps may also ask for images of checks you wish to deposit. After you log in to our Online Services, we associate subsequent activity during that [session](#) to you.

Our Online Services collect online data. We may collect information about the browser, IP address, device (including device ID and advertising ID), and operating system you are using. We may look at what website you came from, what you view within our Online Services, and/or what website you visit when you leave us. We may collect your location using GPS, a cellular network location, Wi-Fi networks, browser services, or information you provide.

Our Online Services collect information in different ways.

Information is collected directly from you. We may collect your name, account number, User ID, e-mail address, or other Personal Information you submit to us when you use our Online Services. We also collect other information you submit through our Online Services, such as requests to enroll in offers and alerts, and what you write when you chat with a customer service agent. We collect information when you complete an online survey. We will collect information when you click a link.

Information is collected passively. Our Online Services and some e-mails may use tracking tools like [cookies](#) and [pixel tags or beacons](#). Our Online Services gather online data about you over time across multiple websites, other platforms, or other mobile apps. The information collected by our Online Services may be combined with other data that we obtain about you, including data from third parties and offline sources.

We collect information about you from third parties, including social media sites and apps.

Our [Business Partners](#) and [Service Providers](#) may give us information about you. Additionally, we collect information about you when you interact with the Discover brand on social media sites and apps or other third-party websites, including but not limited to Facebook, Google+, Twitter, Pinterest, LinkedIn, Instagram and YouTube. Your use of such sites or apps and what information each social media site or app may share with us is subject to its privacy policies, terms of use, and privacy and advertising settings. Never disclose any personal financial information on any social media site or app.

How We Use Information We Collect

We use information to respond to your requests or questions. For example, we may use your information to process an application or complete a transaction that you requested. We may also use your information to redeem your rewards or send you an alert you signed up for.

We use information to improve our products and services. We use information to make our Online Services better and to customize your experience with us. We may combine information we get from you with information about you we get from third parties and other offline sources. We use technology that allows us to recreate a customer's browser session to resolve customer concerns or improve our Online Services. We may use information that we get online to help us manage your account. To learn more about our privacy practices for our financial services please read the [Consumer Privacy Statement](#) for that Discover product.

We use information for security purposes. We may use information, including your location information and IP address, to protect our company, our customers, and our Online Services from fraud, unauthorized transactions, claims and liabilities, and to manage risk. For example, if you have location services turned on while you are using the Mobile Apps, we may use your mobile location information to help identify potential fraudulent transactions.

We use information for marketing purposes. We may use information we know about you from our Online Services, including your location information, to send you information about new products and special offers. These may come from us, our Business Partners, or our Service Providers. We may tell you about new features or updates we think you will like. We may also use push notifications on our Mobile Apps. [Learn how to manage your choices for marketing communications.](#)

When you visit our Websites or open up our Mobile Apps, we may use information that allows us (or our Service Providers on our behalf) to send your computer or device targeted messages and offers. We may use passive technologies such as cookies, location information, device-level advertising and user identifiers, and pixel tags to uniquely identify your computer or device and the pages you view within our Online Services from time to time as well as to provide information to us and third parties about sites and apps you visit after seeing Discover ads or offers. [Learn how you can control tracking tools.](#)

We use information to communicate with you about your account or our relationship. We may contact you about your account or feedback. We may also contact you about this Online Privacy Statement or our [Terms of Use](#). We communicate with you about your account and the services we provide to you. We use the contact information you provide to do this. It is your responsibility to keep your contact information current with us.

We use information as otherwise permitted by law. We may use information in order to comply with the law. We may keep Personal Information as long as it is necessary or relevant for the practices described in this Online Privacy Statement or as otherwise required by law.

What We Share

We will share this information within the Discover Financial Services family of companies. This includes Discover Bank as well as current and future Discover Financial Services subsidiaries or affiliates.

We will share this information with our Service Providers. For example, we share information such as your phone number or e-mail address with Service Providers who send texts or e-mails on our behalf. We may also share information with companies that operate or analyze our Online Services. We may share information with companies who perform advertising services on our behalf.

We will share this information with our Business Partners. We may share information with our Business Partners to fulfill offers you request or to use your rewards toward a purchase. If you click on a social media widget within our Online Services (for example, if you "like" us from our Website), we will share that information to the social media site or app.

We will share this information if we have to in order to comply with the law or to protect ourselves. We may share information to respond to a court order or subpoena. We may share it if a government agency or investigatory body requests. We may share information when we are investigating potential fraud.

We may share this information with any successor to all or part of our business. If all or part of our business is sold we may be required to give our customer information as part of that transaction.

We may share this information with third parties at your request or with your authorization.

We may share this information for other reasons we may describe to you. Please see the [Consumer Privacy Statement](#) for the product(s) you have to learn more.

Managing Your Online Privacy Choices

You can update your account profile online or by phone. If you have online access to your account, you have the ability to view and update your account profile, including your contact information, by logging in to your Discover account and updating your profile page. You can also call us to make changes to your account profile or marketing preferences. To stop receiving our promotional e-mails or texts, you can follow the instructions in promotional messages you receive from Discover. Even if you opt out of getting marketing messages, we may still send you transactional messages, including responses to your questions or information about your account.

You can control preferences on your mobile devices. For example, you can turn off location services within your mobile device settings or mobile apps, decline to consent to location tracking when prompted by the Mobile Apps, or reject receiving push notifications on your device. If your operating system allows, you may choose to limit the Mobile Apps' access to other information on your mobile device, including but not limited to the camera, contacts, or calendar. This may result in the loss of some of the Mobile Apps' functionality.

See [About Our Ads](#) to learn about your advertising privacy choices.

About Our Ads, Tracking and Your Choices

We conduct interest-based advertising. You may see Discover advertisements on other websites you visit from time to time. Some of these ads are based on your Internet browsing history over time and across

different websites or platforms, including Discover.com. We collect information this way. We also have Service Providers that collect information this way. This is called interest-based or online behavioral advertising. Discover uses interest-based advertising to target its advertising more effectively. Interest-based advertising or "online behavioral advertising" includes ads served to you after you leave our Website, encouraging you to return. They also include ads we think are relevant based on your shopping habits or online activities. These ads may be served on websites or on apps. They may also be served in e-mails. We may serve these ads, or third parties may serve ads. They may be about our products or other companies' products.

How you can opt out of interest-based advertising. There are several ways you can opt out of interest-based advertising.

1. You can opt out of receiving interest-based ads from Discover or its partners [using this tool](#).
2. You can opt out right from the ad itself. Ads served using interest-based advertising will have an Advertising Option icon in the ad. If you see that icon on Discover ads, you can click on it. You will then get an option to opt out.
3. The Self-Regulatory Program for Online Behavioral Advertising program provides consumers with the ability to [opt out of having their online behavior recorded](#) and used for advertising purposes generally.
4. On mobile devices, you can control device-level advertising privacy settings. For example, toggle the "Limit Ad Tracking" on iOS devices or "Opt out of interest-based ads" on Android devices.

If you opt out via methods 1-3 above, your choice will be stored as a cookie. If you remove or delete cookies you will need to renew your preferences.

We use common tracking technologies for a variety of reasons.

We use tracking tools:

- To recognize new or past customers.
- To store your password if you are registered on our Website or Mobile Apps.
- To improve our Website and Mobile Apps.
- To serve you with interest-based or targeted advertising (see below for more on interest-based advertising).
- To observe your behaviors and browsing activities over time across multiple websites or other platforms.
- To better understand the interests of our customers and our Website and Mobile Apps visitors.

How do we gather relevant information about you for interest-based advertising? To decide what is relevant to you, we use information you make available to us when you interact with us, our affiliates, and other third parties. We gather this information using the tracking tools described above. For example, we or our Service Providers or Business Partners may look at your purchases or browsing behaviors. We may look at these activities on our platforms or the platforms of others.

We work with third parties who help gather this information. These third parties may link your name or e-mail address to other information they collect. That may include past purchases made offline or online. Or, it may include online usage information.

You can control tracking tools on our Online Services. Our Online Services do not respond to browser-level

"do not track" settings because this setting is not universal across browsers. However, your browser may give you the ability to control tracking tools like [cookies](#) and [pixel tags or beacons](#). How you do so depends on the type of tracking tools. Certain browsers can be set to clear past and reject future tracking tools. If you block tracking tools on your browser, certain features of our Online Services may not work. Additionally, if you block or delete tracking tools, not all of the tracking activities we have described here will stop. Choices you make are both browser and device-specific.

We also advertise in other ways. If you opt out of interest-based ads, you may still see Discover ads. These are ads that are not based on your Internet browsing history. Some may be generic. Others may be targeted to you or an advertising segment you are in. The websites or services where targeted ads appear will have instructions about how to modify your advertising preferences within those sites. We encourage you to review those instructions and settings.

Additional Information

How Long We Retain Your Data. We may keep personal data as long as necessary or relevant for the practices described in this Online Privacy Statement or as otherwise required by law. Actual retention periods vary depending on particular services and products. We use the following to determine retention periods:

- personal data are needed to provide our services and products as described in this Online Privacy Statement (for example, to provide access to websites and mobile apps);
- personal data are needed for auditing purposes;
- personal data are needed to troubleshoot problems or to assist with investigations;
- personal data are needed to enforce our policies; and
- personal data are needed to comply with legal requirements.

Regulations require all financial institutions to obtain, verify, and record information that identifies each person for whom we open or have established an account. It is the policy of Discover that our records reflect our customer's name, physical address, date of birth, and identification number. With respect to records such as customer applications, account statements, and payments on the account, Discover generally retains those records for a minimum of seven years.

These Online Services are not intended for children. Our Online Services are meant for adults and are not directed to children. We do not knowingly collect Personal Information from children under 13 without permission from a parent or legal guardian. If you are a parent or legal guardian and think your child under 13 has given us information, you can e-mail us at privacy@discover.com. You can also write to us at Discover Financial Services, Attn: ECP Privacy Operations, P.O. Box 795, Deerfield, IL 60015 USA. Please mark your inquiries "COPPA Information Request."

We use standard security measures on our Online Services. To protect your Personal Information from unauthorized access, we use security measures that comply with federal law, including computer safeguards and controls. However, the Internet is not 100% secure. We cannot promise that your use of our Online Services will be completely safe. We encourage you to use caution when using the Internet. For example, do not use our Online Services on [jailbroken or rooted devices](#) and do not share your passwords.

Social Security Number Protection. Discover protects your Social Security number. Our policies and procedures:

- Protect the confidentiality of Social Security numbers;

- Prohibit the unlawful disclosure of Social Security numbers; and
- Limit access to Social Security numbers to employees or others with legitimate business purposes.

These protections apply to all Social Security numbers collected or retained in any way by Discover in connection with customer, commercial, employee, or all other relationships. Individuals applying for or obtaining a product or service from us to be used primarily for personal, family or household purposes may obtain more information by reviewing the applicable Consumer Privacy Statement.

We store information in the United States of America. If you live outside of the United States of America (U.S.), you understand and agree that we may transfer your information to the U.S. Our Online Services and associated practices are subject to applicable U.S. laws.

Our Online Services may link to third-party services or apps that we do not control.

If you click on a link to a third-party site or app, you will be taken to websites or apps we do not control, which may include but is not limited to social media sites and apps. This Online Privacy Statement does not apply to the privacy practices of those websites or apps. Carefully read the privacy policy of other websites or apps. We are not responsible for those third-party practices.

We may update this Online Privacy Statement at any time.

This Online Privacy Statement is effective May 25, 2021. We may change our Online Privacy Statement from time to time. We will notify you of any material changes as required by law, such as by posting the revised privacy statement on this page with a new “last updated” date. Please check the Website and Mobile Apps periodically for updates. This Online Privacy Statement was last updated on May 25, 2021.

Feel free to contact us if you have any questions.