

WHAT YOU NEED TO KNOW ABOUT DIRECTPAY

DirectPay allows you to pay your Discover card bill automatically, by automatically withdrawing the amount you specify from your checking or savings account every month, as explained below. To enroll, please read about your payment options below—then complete and mail the enrollment form on the next page.

MINIMUM PAYMENT DUE OPTION

DirectPay will automatically withdraw the Minimum Payment Due shown on your Discover card statement every month on the next automatic payment date referred to on your statement. Any payments made prior to your withdrawal date will be applied towards your Minimum Payment Due. Any credits applied to your Account after the Closing Date shown on your statement may lower your Minimum Payment Due and thus the scheduled DirectPay amount.

MINIMUM PAYMENT DUE + A FIXED AMOUNT OPTION

DirectPay will withdraw the Minimum Payment Due shown on your Discover card statement plus the amount you have specified every month on the next automatic payment date referred to on your statement. Any payments made prior to your withdrawal date will be applied towards your Minimum Payment Due. Any credits applied to your Account after the Closing Date shown on your statement may lower your Minimum Payment Due and New Balance on your billing statement and thus the scheduled DirectPay amount. DirectPay will never withdraw more than your New Balance on your billing statement.

FULL STATEMENT BALANCE OPTION

DirectPay will withdraw the New Balance on your Discover card statement every month, on the next automatic payment date referred to on your statement. Any payments made prior to your withdrawal date and any credits applied to your Account after the Closing Date shown on your statement may lower your New Balance and thus the scheduled DirectPay amount.

OTHER AMOUNT OPTION

For the billing period shown on your statement, DirectPay will withdraw the amount you have specified every month on the next automatic payment date referred to on your statement. **If your Minimum Payment Due exceeds the amount you have specified, the Minimum Payment Due will be withdrawn.** Any payments made prior to this date and credits applied to your Account after the Closing Date shown on your statement may lower your New Balance and thus the scheduled DirectPay amount. DirectPay will never withdraw more than your New Balance on your billing statement.

Discover® Card DirectPay Enrollment Form – Page 2

To enroll, please complete this page and return it to:

Discover Card
P.O. Box 15158
Wilmington, DE 19885-9504

Please be sure to:

- Complete all the information requested in the form below
- Continue to pay your Discover card bill as usual until you receive an enrollment confirmation in the mail
- Make a copy of this form for your records before you send it

CHOOSE A DIRECTPAY OPTION

☐ **Minimum Payment Due**

Automatically withdraw the Minimum Payment Due shown on your Discover Card statement every month on the next automatic payment date referred to on your statement.

☐ **Minimum Payment Due + a Fixed Amount**

\$_____ (Enter fixed amount to withdraw—e.g. \$100.25)

Automatically withdraw the Minimum Payment Due shown on your Discover card statement plus the amount you have specified every month on the next automatic payment date referred to on your statement.

☐ **Full Statement Balance**

Automatically withdraw the New Balance shown on your statement every month, on the next automatic payment date referred to on your statement.

Please check your Discover card statement to see the most recent DirectPay payment and the amount of your next DirectPay payment.

☐ **Other Amount**

\$_____ (Enter amount to withdraw—e.g. \$100.25)

For the billing period shown on your statement, DirectPay will Automatically withdraw the larger of either the amount you specify or your Minimum Payment Due, every month on the next automatic payment date referred to on your statement.

PRINT YOUR DISCOVER CARD ACCOUNT NUMBER

Discover Card Account Number:

____ - ____ - ____ - ____

CHECKING/SAVINGS ACCOUNT INFORMATION

Name as it appears on account _____

Bank name _____

City _____ State ____ ZIP _____

Daytime phone number _____

CHOOSE ACCOUNT TYPE TO USE FOR DIRECTPAY

☐ Checking account number _____

☐ Savings account number _____

Bank routing number _____

(typically the first nine digits on the bottom of your check)



DIRECTPAY ENROLLMENT AUTHORIZATION

Initial to authorize DirectPay enrollment: ____ According to the terms above, I hereby authorize Discover Bank to debit my checking/savings account each month for my Discover card payment. This authorization is to remain in full force and effect until I contact Discover Card at **1-800-DISCOVER** (1-800-347-2683) to terminate or modify this authorization. Discover Card retains the right to cancel this agreement at any time.

Print Name _____

X _____ Date: ____ / ____ / ____

Authorized checking or savings account signature _____