



# 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—this Online Privacy Statement covers how Discover Financial Services treats your information.

### Introduction

This Online Privacy Statement ("Privacy Statement") describes how Discover Financial Services (including Discover Bank and [affiliates](#)) treats your information on discover.com and the sites on which this Privacy Statement appears ("Website"), within the Mobile App (together with Website, "Online Services"), as well as when you interact with us on social media sites. 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, e-mail address, and may collect other [Personal Information](#) when you use our Online Services. Our Online Services may ask for third-party bank account information to complete a funds transfer. Our Mobile App 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're using. We might look at what site you came from, what you view within our Online Services, and/or what site 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.**

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 or other third-party websites, including but not limited to Facebook, Google+, Twitter, Pinterest, LinkedIn, Instagram and YouTube. Your use of such sites and what information each social media site may share with us is subject to its privacy policies, terms of use, privacy and advertising settings. Never disclose any personal financial information on any social media site.

## **How We Use Information We Collect**

**We use information to respond to your requests or questions.** For example, we might 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 App, we might 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 might tell you about new features or updates we think you will like. We may also use push notifications on our Mobile App. [Learn how to manage your choices for marketing communications.](#)

When you visit our Websites or open up our Mobile App, 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 you visit after seeing Discover ads or offers. Our Service Providers may also use these tools. [Learn how you can control cookies and 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 might 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 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.

**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 part of our business is sold we may give our customer list 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 customer service 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 GPS locator services within your mobile device settings or mobile app, decline to consent to location tracking when prompted by the Mobile App, or reject receiving push notifications on your device. If your operating system allows, you may choose to limit the Mobile App's access to other information on your phone, including but not limited to the camera, contacts, or calendar. This may result in the loss of some Mobile App 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 website 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 might be served on websites or on apps. They might also be served in emails. We might serve these ads, or third parties may serve ads. They might 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 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 App.
- To improve our Website and Mobile App.
- 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 App 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 might look at your purchases or browsing behaviors. We might 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 might link your name or email address to other information they collect. That might include past purchases made offline or online. Or, it might include online usage information.

**You can control cookies and tracking tools on our Website.** 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 cookies. How you do so depends on the type of cookie. Certain browsers can be set to clear past and reject future cookies. If you block cookies on your browser, certain features of our Online Services may not work. Additionally, if you block or delete cookies, 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. The criteria we use to determine the retention periods include the following:

- personal data are needed to provide our services and products as described in this Online Privacy Statement (e.g. to provide access to websites and mobile applications);
- 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 social security 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 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](mailto: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.

**We store information in the United States (U.S.).** If you live outside of the United States, 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, you will be taken to websites or apps we do not control. This includes social media sites. This Online Privacy Statement does not apply to the privacy practices of those websites. Carefully read the privacy policy of other websites. We are not responsible for these third-party practices.

**We may update this Online Privacy Statement at any time.**

This Privacy Statement is effective 1/14/2019. 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 App periodically for updates. This Privacy Statement was last updated on 1/14/2019.

**Feel free to contact us if you have any questions.**