

# United States of America

United States Patent and Trademark Office

## DISCOVER

**Reg. No. 5,865,151**

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**Int. Cl.: 9, 35, 36, 38, 41,  
42, 45**

**Service Mark**

**Trademark**

**Principal Register**

Discover Financial Services (DELAWARE CORPORATION)  
2500 Lake Cook Road  
Riverwoods, ILLINOIS 60015

CLASS 9: chip cards; computer e-commerce software to allow users to perform electronic business transactions via a global computer network; computer software for providing an on-line database in the field of transaction processing to upload transactional data, provide statistical analysis, and produce notifications and reports; computer software, namely, electronic financial platform that accommodates multiple types of payment and debt transactions in an integrated mobile phone, pda, and web based environment; downloadable software in the nature of a mobile application for managing credit card accounts and performing contactless credit card transactions; downloadable mobile applications for managing credit card accounts and performing contactless credit card transactions; encoded electronic chip cards containing programming used for authentication in financial transactions; electronic data carriers in the form of magnetically encoded charge, credit and debit cards; magnetically encoded debit cards; magnetically encoded credit cards; electronically coded credit cards, namely, magnetically encoded credit cards; electronically coded debit cards, namely, magnetically encoded debit cards; magnetically encoded smart cards, namely, encoded electronic chip credit cards containing programming used to store and protect cardholder data; gift cards and prepaid cards with magnetic coding or electronically coding; computer software for transmitting, displaying and storing transaction, identification and financial information for use in the financial services and banking industries; magnetically coded cards; electronically coded cards, namely, magnetically encoded debit cards, credit cards, and stored value prepaid cards; computer software for facilitating and administering payment, banking, credit card, debit card, payment card, electronic payments, electronic processing and transmission of bill payment data, transaction authentication, routing, authorization, fraud detection and control, and encryption services; computer software for a digital wallet that stores customer account information; computer software to enable smart cards, mobile phones and mobile devices to interact with terminals and card readers; computer software for transmitting, displaying and storing transactions, identifications and financial information for use in the financial services, banking and telecommunications industries; computer software for facilitating payment transactions by electronic means over wireless networks, global computer networks and/or mobile telecommunications devices; downloadable software application for use in connection with contactless payment terminals for the purpose of allowing merchants to accept contactless mobile commerce transactions

FIRST USE 2-20-1985; IN COMMERCE 2-20-1985

CLASS 35: financial records management; arranging and conducting incentive reward programs to promote the sale of goods and services of others in connection with the use of debit cards, credit cards, and stored value prepaid cards; conducting a credit card and debit card customer incentive program; promoting the sale and usage of credit card accounts, debit card accounts, smart card accounts and other payment access devices through the administration of an incentive award program to retail merchants; promoting the goods and



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Patent and Trademark Office

services of others by means of discounts, incentives and statement credits generated in connection with the use of credit cards; promoting the use of credit cards through marketing offers and cardholder incentives; administration of a consumer loyalty program to promote restaurant services and retail services of others; business administration of consumer loyalty programs; analyzing and compiling business data to provide insights on customers' preferences; business analysis of financial transaction data; marketing services, namely, creation of custom analytical modeling and data sciences to provide insights on customers' preferences that predict behavior; business data analysis services in the field of marketing and technology; updating and maintenance of data in computer databases; promoting the use of credit and charge cards through the offering of special offers and promotions of others to card members; promoting and marketing the goods and services of others by distributing advertising material, coupons and discount offers via text messages; consumer research which provides insights on customers' shopping preferences; marketing services, namely, conducting consumer tracking behavior research and consumer trend analysis to provide insights on customers' shopping preferences; business advice, inquiries, and information program for solution providers who provide products and services that are used by issuers and acquirers on a global network; maintaining a registry of recommended third parties whose products and services meet network requirements; business marketing services; business to business direct marketing services; promotional contests for promoting the sale of goods and services of others generated in connection with the use of payment cards; promoting sports competitions and events of others; data processing in the field of banking; preparing of business reports; tracking of sales volumes for others; promoting payment card usage, namely, promoting the sale of credit card accounts through the administration of incentive award program available through program registration and electronic communications by e-mail or text messages; business information services in the field of data analytics, namely, data selection, data arrangement, data processing, data presentation, data cleansing and data distribution in the fields of marketing demographics and consumer purchasing behaviors relating to banking and financial services; promoting activation and usage of payment cards for financial institutions through discount, administration of incentive award programs; promoting activation and usage of payment cards for financial institutions; promoting public awareness of benefits and perks generated in connection with the use of payment cards, through advertising designed to motivate cardholders to pursue interests and opportunities in the fields of travel, entertainment, fine wine and food, and sports; marketing consultation in the field of financial services, information services and marketing services; market research; conducting marketing studies; information services, namely, analyzing consumer purchase and bill payment information for consumer purchase behavior analysis, risk analytics, marketing and economic forecasting; providing electronic bill presentment services; business networking, namely, business intermediary services relating to the matching of government agencies, academics, non-profit organizations and related businesses to each other; On-line professional networking services, namely, facilitation of connections among governments, academics, non-profit organizations and business to each other; advertising services for others through means of wireless networks, mobile telecommunications devices or global computer networks; preparation of statements of financial accounts; marketing services, namely, conducting consumer tracking behavior research and consumer trend analysis; business management and advisory services; marketing consulting services; market research services; business information services featuring consumer tracking, analyzing, forecasting and reporting of cardholder purchasing behavior; promoting the sale of the goods and services of others by means of incentive rewards programs generated in connection with the use of credit, debit and payment cards via wireless networks, mobile telecommunications devices or global computer networks; promoting the sale of the goods and services of others by means of incentive rewards programs generated in connection with the use of credit, debit and payment cards to promote access to coupons, vouchers, voucher codes and rebates at retailers; advertising services for others through means of wireless networks, mobile telecommunications devices or global computer networks; administration of a customer loyalty program to promote the purchase of the goods and services of others which provides rewards for credit card use; promoting the sale of goods and services of others through the issuance of rewards for credit card use; credit card registration services; stored value prepaid card registration services; debit card registration services; bill presentment services

FIRST USE 2-20-1985; IN COMMERCE 2-20-1985

CLASS 36: financial transaction authentication and verification services, namely, credit card and debit card authentication and verification; merchant banking services, namely, bundling of services of others to facilitate small business obtaining a merchant account at the same time, namely, packaging of business credit and debit card offerings of others with merchant accounts of others to facilitate small business acceptance of payment cards; managing and analysis of financial accounts via a global computer network, namely, financial administration of credit and debit card accounts and financial analysis services; financial services, namely, issuance of credit cards and debit cards; bill payment services; payment card services, namely, credit, debit, and cash card payment processing services; banking services; providing student loans; student loan services; online banking; home equity loan services; arranging of loans; consumer lending services; financing and loan services; checking account services; savings account services; certificate of deposit services; providing a payment network, namely, providing electronic processing of credit card, debit card and stored value prepaid card transactions and electronic payments and transfer of funds via a global computer payment network; providing a debit card payment network, namely, providing electronic processing of credit card, debit card and stored value prepaid card transactions and electronic payments and transfer of funds via a global computer payment network; credit card services, namely, issuing of credit cards and processing of credit card payments and transactions; credit card verification services, credit card authentication services and credit card factoring services and cash and rebate services for credit card use as part of a customer loyalty program; prepaid card services offered through cards with stored value, namely, issuing of prepaid cards with stored value and processing of stored value prepaid card payments and transactions, prepaid card verification services, stored value prepaid card authorization services, prepaid card authentication services; stored value prepaid card factoring services and cash and rebate services for stored value prepaid card use; debit card services, namely, issuing of debit cards and processing of debit card payments and transactions, debit card verification services, debit card authentication services; debit card factoring services, cash and rebate services for debit card use as part of a customer loyalty program; cash disbursement through use of automatic teller machines (atm) and cash replacement services rendered by credit card; point of sale and point of transaction services, namely, electronic cash, credit card, and debit card transactions; facilitating person-to-person electronic means via a global computer network, namely, credit card, debit card, and stored value prepaid card payment processing services through electronic means via a global computer network; credit risk management services; consumer lending services; administration of savings accounts; atm banking services; charge card and credit card payment processing services; check processing; consumer clearing and reconciling financial transactions via a global computer network; debt collection services; credit and cash card payment processing services; credit card authorization services; credit recovery and collection; debt recovery services; debt settlement services; electronic banking via a global computer network; internet banking; electronic loan origination services; electronic loan preparation services; electronic transfer of money; electronic transfer of funds; evaluation of credit bureau data; financial analysis; loyalty program payment processing services; online banking; processing of contactless credit and debit card payments; processing of credit card payments; processing of debit card payments; providing a website featuring college information in the nature of financial aid and financing information for college students; providing a website providing financial information; providing electronic processing of electronic funds transfer, ach, credit card, debit card and electronic check and electronic payments; cash disbursement and cash replacement services rendered by credit card; electronic cash transactions; check verification services; check cashing services; offering cash rewards for use of banking services as part of a customer loyalty program; transaction authorization and settlement services; electronic funds transfer; providing financial information; providing financial information, namely, providing financial data information and financial reporting on credit and debit card usage; credit management services, namely, credit consultation, credit scoring services, credit risk management; dissemination of financial information via a global computer network; offering cash rewards for use of banking, credit card, and debit card services as part of a customer loyalty program; cash incentive programs for credit card users, namely, cash and other rebates for credit card use as part of a customer loyalty program; providing cash and other rebates for credit card use as part of a customer loyalty program; providing personal loans and lines of credit; individual retirement account services; gift card transaction processing services; electronic remote check deposit services; fraud reimbursement services in the field of credit card purchases; vehicle loans; money

transfer; online banking services accessible by means of downloadable mobile applications; payment and funds verification services; providing a website featuring personal financial information and financial advice; providing an internet website portal in the field of financial transaction and payment processing services; providing equity lines of credit; business credit reporting services; business credit verification services; charitable foundation services, providing financial assistance for programs and services of others; charitable fundraising services; check acceptance services; check recovery services; college consulting services, assisting students in applying for scholarships and financial aid; commercial lending service; credit consultation; credit counseling services; debit account services featuring computer readable debit card; debt management services; electronic check acceptance; electronic commerce payment services, namely, establishing funded accounts used to purchase goods and services on the internet; electronic payment services involving electronic processing and subsequent transmission of bill payment data; evaluation of credit worthiness of individuals and businesses; facilitating and arranging for the financing of loans; investment fund transfer and transaction services; money lending; providing on-line stored value accounts in an electronic environment; administration of transactions involving funds drawn from securities, stocks, funds, equities, bonds, cash, or other types of financial investments in retirement plans using a credit or debit card over a global data network; funding online cash accounts from prepaid cash cards, bank accounts and credit card accounts; merchant banking services; processing of signature debit electronic transactions; providing an interactive website featuring advice and information in the field of collegiate scholarships; providing home equity lines of credit; providing on-line financial calculators; providing student loan information; real estate financing services; proprietary credit card services, namely, issuance of credit cards, credit card factoring services, credit card verification and authentication services; stored value prepaid purchase card services offered through cards with stored value, namely, issuance and processing of prepaid cards; electronic credit and debit card transaction processing service; point of sale and point of transaction services, namely, processing of point of sale and point of transaction payments; electronic payment processing services related to electronic payments made through credit, debit, and prepaid cards; providing home equity lines of credit; credit card and payment transaction authentication and verification services; bill payment services; facilitating credit card, debit card, and stored value prepaid card payment services through electronic means via a global computer network; electronic funds transfer services; providing financial information, namely, providing financial information regarding credit and debit card data and reports; providing personal loans; cash incentives program, namely, offering cash rewards and other rebates for credit card users for use of credit card services as part of a customer loyalty program; mortgage lending services; advisory services regarding all the forgoing services; insurance carrier services, namely, providing travel, vehicle and rental accident insurance for others; providing alerts as to any activity and changes of consumer financial transactions, namely, online banking services featuring electronic alerts that alert credit card, debit card, and prepaid card users of any activity and changes of consumer financial transactions

FIRST USE 2-20-1985; IN COMMERCE 2-20-1985

CLASS 38: telecommunication services, namely, providing electronic message alerts via the internet notifying individuals of any activity and changes of consumer financial transactions; telecommunication services, namely, providing electronic message alerts via the internet to individuals for unauthorized use of social security numbers to facilitate the detection and prevention of identity theft and fraud

FIRST USE 9-00-1995; IN COMMERCE 9-00-1995

CLASS 41: educational services, namely, conducting classes, seminars, conferences, and workshops in the field of banking, finance, and credit card transactions; Educational services, namely, conducting classes, seminars, conferences, and workshops in the field of banking, finance, and credit card transactions, and printable materials distributed therewith; providing information in the field of financial education

FIRST USE 2-00-2012; IN COMMERCE 2-00-2012

CLASS 42: fraud and identity theft protection services, namely, electronic monitoring of credit card, debit card, and prepaid card activity to detect fraud via the internet; electronic

monitoring of personally identifying information to detect identity theft via the internet; computerized fraud detection services, namely, electronic monitoring of credit card, debit card, and prepaid card activity in the field of finance, banking, credit, debit and payment cards to detect fraud via the internet; computerized security services, namely, electronically monitoring, detecting and reporting on personally identifying information of customers to detect suspicious and abnormal patterns regarding point of sale activity indicating theft, fraud, or other criminal activity related to such personally identifying information; electronic monitoring of monetary charitable donations to detect fraud via the internet; computerized monitoring, specifically, electronic monitoring of monetary charitable donations to detect fraud via the internet; electronic monitoring of personally identifying information contained within credit reports, the internet, and public records to facilitate the detection and prevention of identity theft and fraud; providing computerized fraud detection services, namely, electronic monitoring for electronic funds transfer, credit and debit card and electronic check transactions via a global computer network; providing computerized user authentication services using biometric hardware and software technology for e-commerce transactions, electronic funds transfer, credit and debit card and electronic check transactions; providing computerized user authentication services using biometric hardware and software technology for e-commerce transactions to reduce fraud in payment card transactions; computerized biometric authentication services relating to secure payment services, namely, providing computerized user authentication services using biometric hardware and software technology for credit card, debit card, and stored value prepaid card transactions; Providing computerized user authentication services of personal information and data of individuals using biometric authentication hardware and software technology for credit card, debit card, and stored value prepaid card electronic payments and transactions; computerized fraud detection and evaluation services, namely, electronic monitoring of credit card activity to detect fraud via the internet utilizing information obtained by financial institutions that features data from payment card transactions, for purposes of detecting fraudulent uses; providing services to individuals and financial institutions to address computerized identity restoration and security after identity theft or fraud, namely, electronic monitoring of credit card activity to detect financial fraud; Providing a secured-access, members only online user-interface website featuring technology that gives members the ability to retrieve and analyze financial data and reports based on payment cardholder transaction data

FIRST USE 2-20-1985; IN COMMERCE 2-20-1985

CLASS 45: financial screening, verification and regulatory services, namely, regulatory compliance consulting in the field of finance

FIRST USE 2-20-1985; IN COMMERCE 2-20-1985

The colors orange and black are claimed as a feature of the mark.

The mark consists of the stylized word "DISCOVER" in all capital letters in black, where the letter "O" is presented as a shaded orange circle.

OWNER OF U.S. REG. NO. 3760567, 5158826, 3047967

SER. NO. 87-703,207, FILED 11-30-2017

**REQUIREMENTS TO MAINTAIN YOUR FEDERAL TRADEMARK REGISTRATION**

**WARNING: YOUR REGISTRATION WILL BE CANCELLED IF YOU DO NOT FILE THE DOCUMENTS BELOW DURING THE SPECIFIED TIME PERIODS.**

**Requirements in the First Ten Years\***

**What and When to File:**

- **First Filing Deadline:** You must file a Declaration of Use (or Excusable Nonuse) between the 5th and 6th years after the registration date. See 15 U.S.C. §§1058, 1141k. If the declaration is accepted, the registration will continue in force for the remainder of the ten-year period, calculated from the registration date, unless cancelled by an order of the Commissioner for Trademarks or a federal court.
- **Second Filing Deadline:** You must file a Declaration of Use (or Excusable Nonuse) and an Application for Renewal between the 9th and 10th years after the registration date.\* See 15 U.S.C. §1059.

**Requirements in Successive Ten-Year Periods\***

**What and When to File:**

- You must file a Declaration of Use (or Excusable Nonuse) and an Application for Renewal between every 9th and 10th-year period, calculated from the registration date.\*

**Grace Period Filings\***

The above documents will be accepted as timely if filed within six months after the deadlines listed above with the payment of an additional fee.

**\*ATTENTION MADRID PROTOCOL REGISTRANTS:** The holder of an international registration with an extension of protection to the United States under the Madrid Protocol must timely file the Declarations of Use (or Excusable Nonuse) referenced above directly with the United States Patent and Trademark Office (USPTO). The time periods for filing are based on the U.S. registration date (not the international registration date). The deadlines and grace periods for the Declarations of Use (or Excusable Nonuse) are identical to those for nationally issued registrations. See 15 U.S.C. §§1058, 1141k. However, owners of international registrations do not file renewal applications at the USPTO. Instead, the holder must file a renewal of the underlying international registration at the International Bureau of the World Intellectual Property Organization, under Article 7 of the Madrid Protocol, before the expiration of each ten-year term of protection, calculated from the date of the international registration. See 15 U.S.C. §1141j. For more information and renewal forms for the international registration, see <http://www.wipo.int/madrid/en/>.

**NOTE: Fees and requirements for maintaining registrations are subject to change. Please check the USPTO website for further information. With the exception of renewal applications for registered extensions of protection, you can file the registration maintenance documents referenced above online at <http://www.uspto.gov>.**

**NOTE: A courtesy e-mail reminder of USPTO maintenance filing deadlines will be sent to trademark owners/holders who authorize e-mail communication and maintain a current e-mail address with the USPTO. To ensure that e-mail is authorized and your address is current, please use the Trademark Electronic Application System (TEAS) Correspondence Address and Change of Owner Address Forms available at <http://www.uspto.gov>.**