

MANAGING YOUR BRAND: CORONAVIRUS 2020

PUBLIC HEALTH EMERGENCY AND NATIONAL FINANCIAL CRISIS

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The opinions expressed in this presentation are those of the presenter in his individual capacity and not necessarily those of Discover Financial Services.

OVERVIEW

Transparency and authenticity: **Your company's mission**

Omni-channel communication: **Reaching the press and public**

Brand and reputation: **Enhance and protect**

Monitor the impact: **Finding pain points**

Until then: **Information overload**

THIS IS IT, FOLKS

Global crisis for you and your company

Feels like chaos all around

Once-in-a-lifetime professional experience

A personal, emotional experience

TRANSPARENCY AND AUTHENTICITY

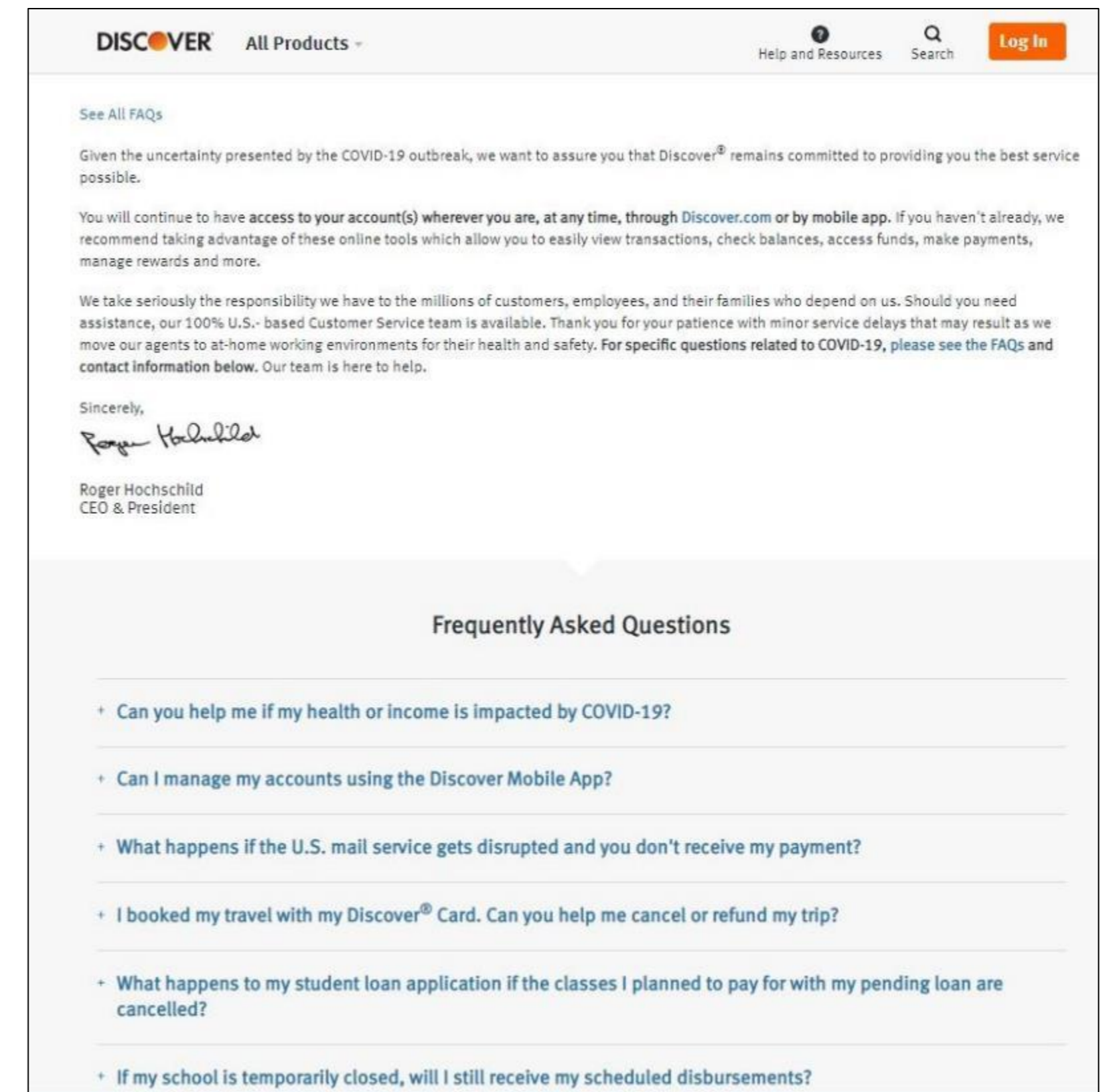
Your company's mission

Hospital, restaurant, bank, hotel, non-profit agency

Public and corporate leadership

Follow your leader or have them lay low

Make sure your company is ready



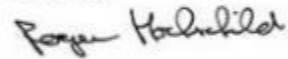
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Given the uncertainty presented by the COVID-19 outbreak, we want to assure you that Discover® remains committed to providing you the best service possible.

You will continue to have access to your account(s) wherever you are, at any time, through Discover.com or by mobile app. If you haven't already, we recommend taking advantage of these online tools which allow you to easily view transactions, check balances, access funds, make payments, manage rewards and more.

We take seriously the responsibility we have to the millions of customers, employees, and their families who depend on us. Should you need assistance, our 100% U.S.-based Customer Service team is available. Thank you for your patience with minor service delays that may result as we move our agents to at-home working environments for their health and safety. For specific questions related to COVID-19, please see the FAQs and contact information below. Our team is here to help.

Sincerely,

Roger Hochschild
CEO & President

Frequently Asked Questions

- + [Can you help me if my health or income is impacted by COVID-19?](#)
- + [Can I manage my accounts using the Discover Mobile App?](#)
- + [What happens if the U.S. mail service gets disrupted and you don't receive my payment?](#)
- + [I booked my travel with my Discover® Card. Can you help me cancel or refund my trip?](#)
- + [What happens to my student loan application if the classes I planned to pay for with my pending loan are cancelled?](#)
- + [If my school is temporarily closed, will I still receive my scheduled disbursements?](#)

OMNI-CHANNEL COMMUNICATION

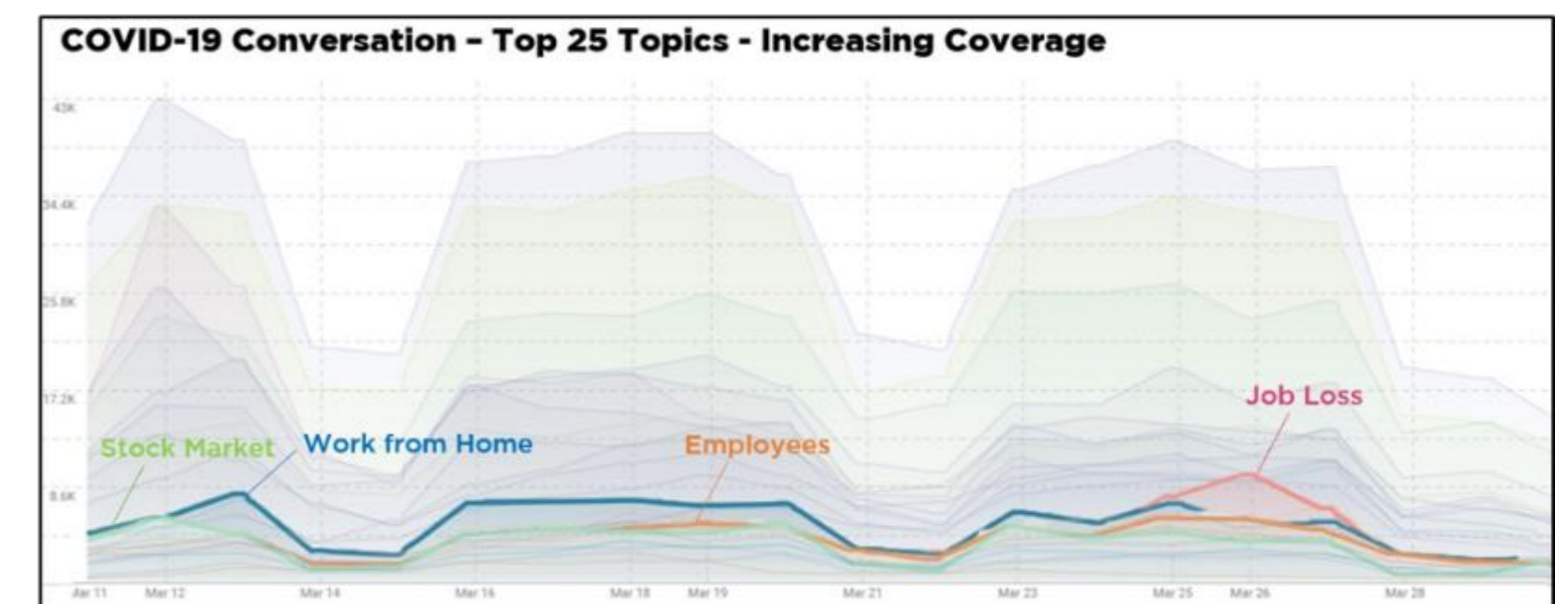
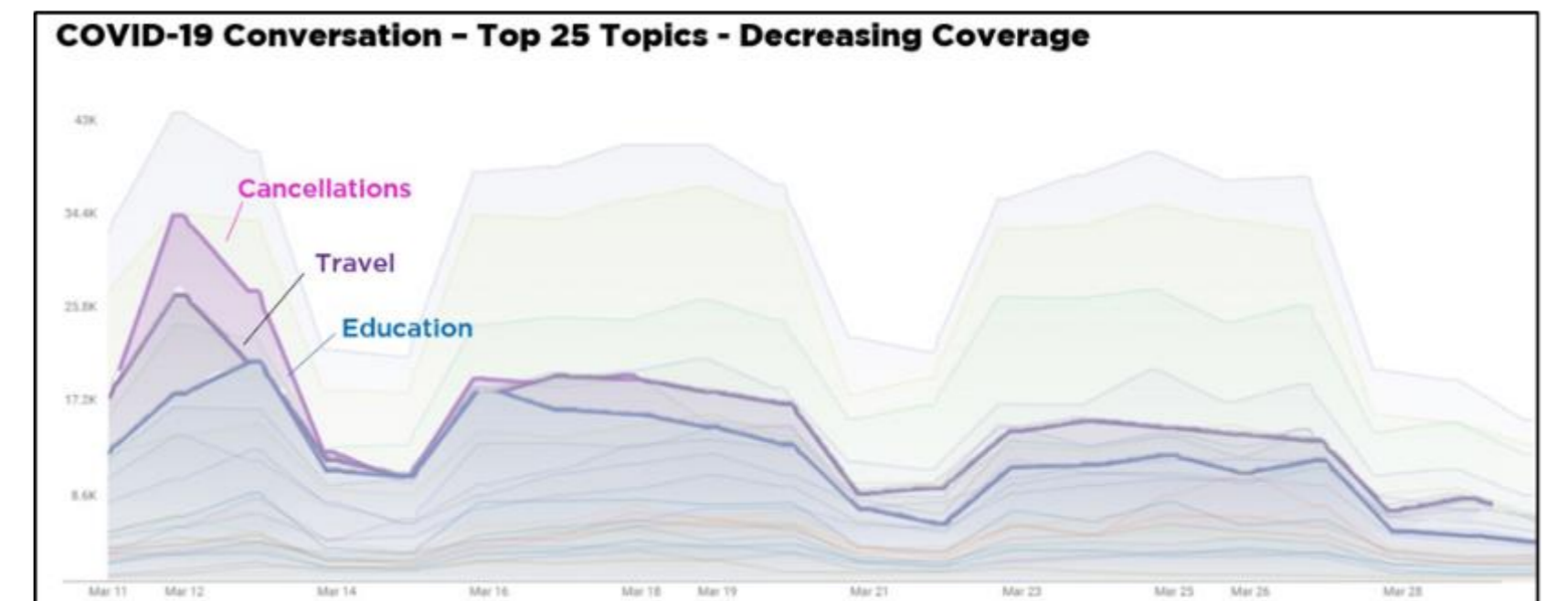
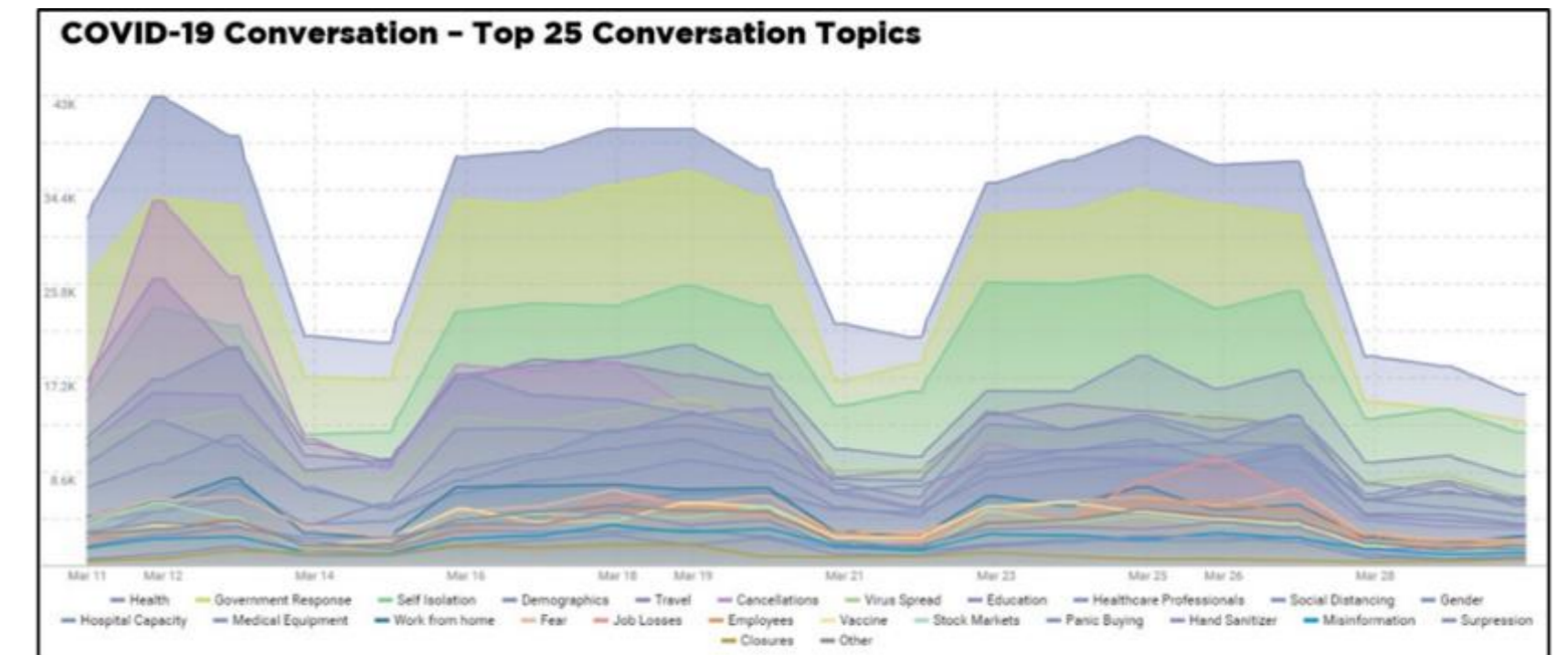
Reaching the press and the public

Reporters don't have time for us

Reactive or proactive

Quantity or quality

We can't forget local media



Source: Golin Research

BRAND AND REPUTATION

“Safety is our top priority”

Don't say anything if your company isn't ready

Are you fulfilling your company's mission?

Employees and customers will know

Taking advantage of a situation

CSR: Do *something*



MONITORING THE IMPACT

Your daily media reports

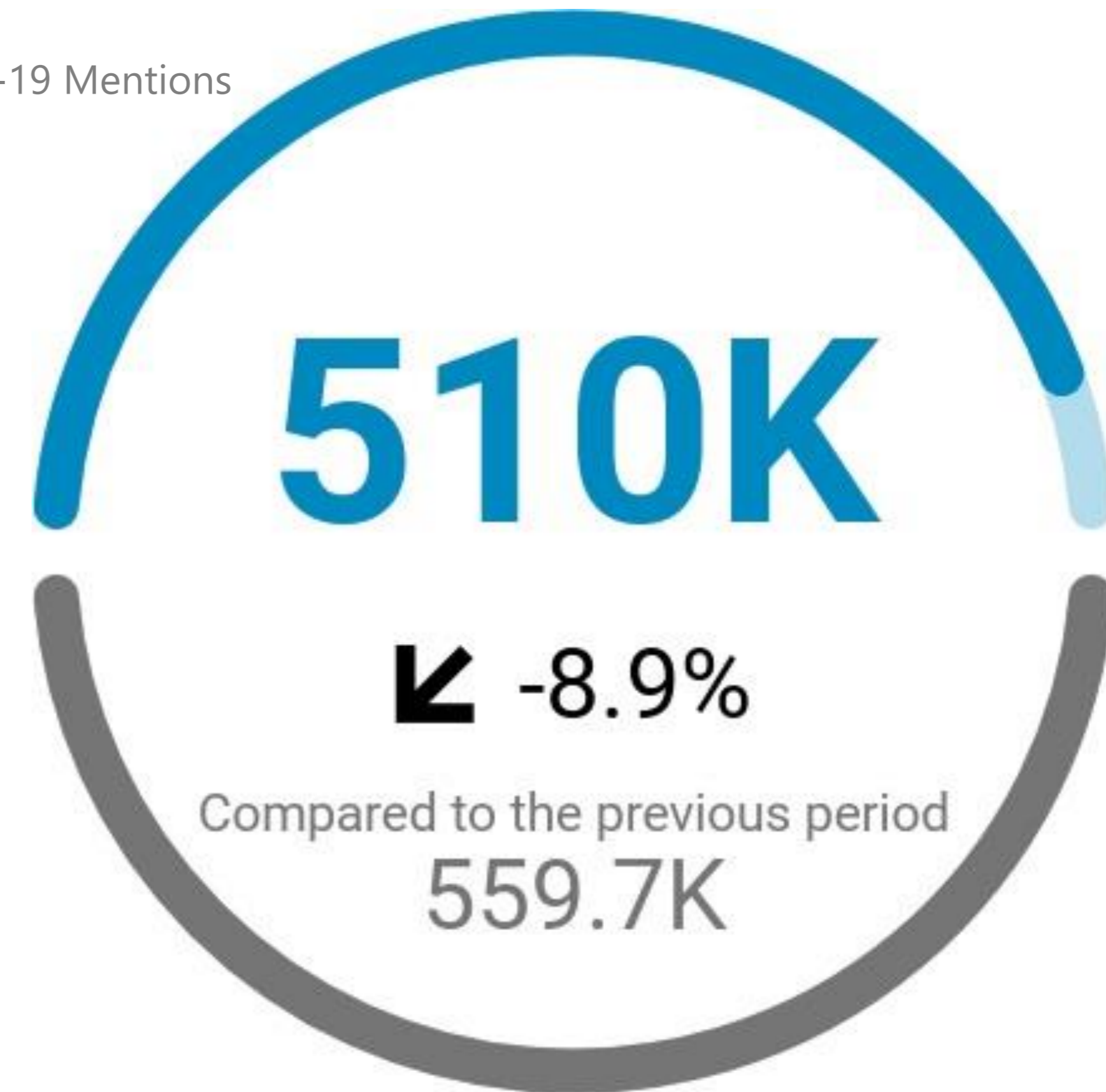
Breaking through

Where do you want to be?

Timing is everything

Analytics & reporting up

COVID-19 Mentions



Source: Golin Research

UNTIL **IT** ENDS

Chaos will continue

Information overload

Stay organized

Keep messages consistent

Control what you can

Anticipate discuss options

Start or finish your narrative, Part 1





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