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8:29 am ET  
Aug 28, 2014[CREDIT CARDS](#)

## Discover Credit Card Has Risen in Rankings and Acceptance

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By ANNAMARIA ANDRIOTIS



— Bloomberg

Consumers are voicing more love for [Discover Financial Services](#) [DFS +1.62%](#) credit cards.

Discover now ties with [American Express](#) [AXP +0.34%](#) for the highest customer-satisfaction ranking by cardholders, according to findings released Thursday by J.D. Power. The Westlake Village, Calif., market-research unit of [McGraw Hill Financial](#) [MHFI +0.74%](#) surveyed nearly 20,000 credit-card customers during the nine months ended in May, inquiring about their satisfaction with card issuers' operations. That included the cards' terms, rewards programs, customer service and the steps card issuers take in addressing customers' problems.

The findings mark the first time that Discover has moved to the top spot, after coming in second each year since 2007, when J.D. Power began the survey. It's also the first time that American Express shares the No. 1 position.

While consumer satisfaction increased with both issuers, "Discover this year improved faster," says Jim Miller, senior director of banking services at J.D. Power. Behind Discover's jump are the issuer's efforts to improve customer service over the phone and online, he says.

The issuer has run commercials emphasizing the friendliness of its customer-service representatives, which Mr. Miller says many survey respondents noted has improved. He says cardholders also noted instances of credit-card rewards that have become easier to redeem.

In recent years, Discover has expanded its merchant reach as well.

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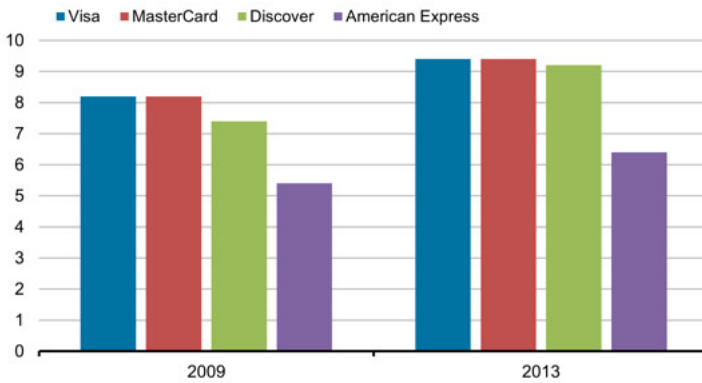
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## Big Growth in Discover Card's Acceptance

U.S. merchant locations, in millions, that accept four major credit-card networks



Source: The Nilson Report | WSJ.com

One long-time knock against Discover was that the credit cards on its network weren't accepted by as many merchant locations as [Visa](#) [V +0.55%] and [MasterCard](#) [MA +0.09%]. But the number of locations accepting Discover has been on the rise. Roughly 9.2 million locations in the U.S. accepted credit cards on the Discover network in 2013, up 2% from 2012 and up 24% from 2009, according to data from the Nilson Report, a payments-industry newsletter. The number of U.S. locations that accept Visa and MasterCard, which surpass Discover, increased 15% since 2009.

Discover's increase has helped narrow the difference between the number of U.S. locations that accept credit cards on its network compared to those on the Visa and MasterCard networks. These two networks each had about 800,000 more locations in 2009 than Discover, according to the Nilson Report. By last year, their edge had dwindled to around 200,000.

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