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Diners club card wiki

Uncover a range of solutions designed to meet the needs of both large and small businesses. When you work with Diners Club, you'll benefit from it: A comprehensive suite of business cards and payment solutions Robust tools for expense management and analysis Security, flexibility, and premium service at both local and global level Explore Business Solutions Sorry, but we can't find the page you're looking for. It may no longer exist, change its location, or be temporarily unavailable. Consider using one of the links below to help you find the information you need. Reference ID: 18.55fd733e.1609464328.341db245 Diners Club International (DCI), founded as Diners Club, is a debit card company owned by Discover Financial Services. Formed in 1950 by Frank X. McNamara, Ralph Schneider, Matty Simmons, and Alfred S. Bloomingdale, it was the first independent debit card company in the world, and it established the concept of a self-sufficient company that produces credit cards for travel and entertainment. [3] Diners Club International and its franchise serve people from all over the world with activities in 59 countries. [4] History Diners Club Card issued in Japan, 2016 The idea for the Diners Club was conceived at Majors Cabin Grill restaurant in New York City in 1949. [5] Diners Club co-founder Frank McNamara had dinner with customers and realized he had left his wallet in another suit. [6] His wife paid the bill, and McNamara thought of a multifunctional debit card as a way to avoid similar embarrassment in the future. [7] He discussed the idea with the restaurant's owner at the table,[8] and the following day with his lawyer Ralph Schneider and friend Alfred Bloomingdale. [8] McNamara returned to the same restaurant the following February, in 1950, and paid for his meal with a cardboard card and a signature. [9] [10] The story became known,[7][11] Diners Club's official history refers to this meal as The First Supper, although, as stated below, some contentious accounts refer to it has actually been a lunch, and is credited by historians as the beginning of modern credit. [12] Different versions of the story differ on whether it was a lunch or dinner where McNamara forgot his wallet,

[7] and whether the bill was paid on loan or McNamara was waiting for his wife to run his wallet for him. [13] [14] Some journalists later credited Alfred Bloomingdale with the idea for the Diners Club. [7] McNamara and his lawyer, Ralph Schneider, founded Diners Club International on 8. [7] Alfred Bloomingdale joined briefly, then started a competing project in California before merging his California-based Dine and Sign with diners club. [11] McNamara's original view was to make a map that could have been used as a means of payment in restaurants around New York City; but he later expanded his use to other companies as well as including car rental, and flower shops. Den Den began to build its customer base by offering their cards to prominent businessmen. Soon after, Matty Simmons, the company's first press agent, began advertising the card in newspapers, magazines and by sending personal emails to potential customers. [16] Diners Club International was named to be a club of diners who would allow patrons to pay their bill at the end of each month through their credit account. [17] When the card was first introduced, Diners Club listed 27 participating restaurants, and 200 of the founders' friends and acquaintances used it. [17] Diners Club had 20,000 members at the end of 1950[18] and 42,000 at the end of 1951. [19] At that time, the company charged the participating companies seven percent and billed cardholders \$5 a year. [20] In 1952, McNamara sold his interest in Diners Club to his partners for \$200,000. [21] The first plastic Diners Club card was introduced in 1961; [22] in the mid-1960s, Diners Club had 1.3 million cardholders. [23] Towards the end of the 1960s, Diners Club faced competition from banks that issued revolving credit cards through Bank of America's BankAmericard (later changed name to Visa) and Interbank Master Charge (renamed MasterCard). Starting in 1968, American Oil Company, or Amoco, also launched its own co-branded Diners Club card called American Torch Club[24] (later renamed the Amoco Torch Club), and Sun Oil Company issued its version called the Sun Diners Club Card of 1977. [25] In 1981, Citibank, a unit of Citigroup, bought Diners Club International, including the franchisor, which has rights to the Diners Club trademark. Despite this, the majority of franchisees abroad remain independently owned. [26] Franchising International franchisee In a transaction completed July 1, 2008, Discover Financial Services bought Diners Club International from Citibank for \$165 million. [27] The agreement was announced in April 2008 and approved by the US Government in May 2008. By merging the North American Discover Network with the International Diners Club Network, Discover created a global payment system. Discover Bank has no plans to issue Diners Club-branded cards, which continue to be issued by Diners Club International licensees. [26] In 2011, Discover began incorporating its logo into Diners Club cards. Multiple payment processors that PayPal can only process new Diners Club cards that include the Discover logo. [26] Australian franchise In July 1974, Ansett Transport Industries acquired a 50% stake in the Australian franchise. [28] In January 1999, Ansett sold its stake to Citigroup. On November 1, 2018, it was announced that Diners Club International and Brazilian card association Elo extended their partnership and they launched Elo Diners Club International Cards in Brazil. The cards run through discover global network, and are accepted at 42 million grocery locations and 2 million ATMs more than 190 countries and China and Hong Kong In September 2017, Diners Club International signed an agreement with Allinpay, a Chinese payment provider, to be the exclusive provider of all the cards that are part of the Discover Global Network. Apart from that, Allinpay is set to increase card acceptance in Hong Kong, especially with travel-oriented merchants. [31] Kazakhstan In September 2016, Kazkommertsbank became the official Diners Club card issuer in Kazakhstan. In a statement, ceo of Kazkommertsbank, Nurlan Zhagiparov said: Our cooperation with Diners Club is another step towards the integration of Kazakhstan into the global economy, which increases tourism potential in our country. [32] Nordic franchises In the Nordic countries, the franchisee was SEB Kort AB, a subsidiary of the Swedish bank Skandinaviska Enskilda Banken. [33] The franchisee closed the service on 31 May 2019, citing increased competition and regulatory pressure in the payment card market, and the card is no longer issued in the Nordic countries. [33] North American franchise MasterCard alliance In 2004, Diners Club announced an agreement with Mastercard. Diners Club cards issued in the United States and Canada then contained a MasterCard logo and a 16-digit account number on the front and could be used wherever Mastercards were accepted. Cards from other countries continued to carry a 14-digit account number on the front, with the Mastercard logo on the back. However, since the acquisition of Diners Club International by Discover Financial Services, these cards have had the Discover logo on the back. [recision needed] Carte Blanche Carte Blanche began in 1958 when the Hilton Hotel's travel & entertainment cards were renamed. Hilton sold Carte Blanche to First National City Bank in 1966. Regulatory challenges forced First National City Bank to sell Carte Blanche to Avco in 1968. In 1978, Citicorp (parent company of First National City Bank, which was renamed Citibank) reacquired Carte Blanche without regulatory opposition. [34] [35] 1960s- and 1970s-era Carte Blanche cards were considered more prestigious worldwide than their competition, American Express and Diners Club cards, although its small cardmember base hindered its success. In 1981, Citicorp acquired the Diners Club card, and in the mid-1990s the Carte Blanche card was phased out in favour of diners club. The parent company Citigroup was formed in 1998 with the merger of Citicorp and Travelers Group. Citigroup issued a premium Diners Club card in 2000 and named it the Diners Club Carte Blanche card. It was a top-level charging card on par with the American Express Platinum Card. The card carries a US\$300 annual fee in April 2015 and offers an extensive menu of perks. [36] enRoute Diners Club expanded its customer base in Canada by acquiring the enRoute credit card from Air Canada in 1992. It marketed the card under the combined name for a period of time as diners club/enRoute card. [37] The EnRoute business was \$300 million at the time of purchase. Acquisition of BMO In November 2009, Citibank announced that Diners Club International's North American franchise has been sold to Bank of Montreal (BMO). The agreement grants BMO exclusive rights to issue Diners cards in the United States and Canada. At the time, BMO said Diners Club fits well with its existing commercial card business, adding that commercial cards are one of the fastest growing segments in the credit card business. [38] Philippines In June 2016, Security Bank sold Diners Club's exclusive rights in the Philippines to its rival, BDO Unibank[39], and in October of that year Diners Club International announced that they signed an agreement with BDO Unibank to become the sole supplier of diners club in the Philippines. [40] Russia In December 2010, The Russian Standard Bank and Diners Club International entered into an agreement to settle transactions in Russia. Under the agreement, Russian Standard Bank will process settlement transactions for other banks acting as acquirers of the Diners Club in Russia. [41] Slovenian franchisee In 2013, Tomaž Lovše, which owned Diners Club Slovenia, was one of three people investigated in Slovenia for unpaid debts owed to traders by his franchise. [42] In May, the Bank of Slovenia revoked Diners Club Slovenia's payment service license, which meant that 80,000 local members could not use their cards. [43] [44] Diners Club International transferred the franchise to a subsidiary of Austria's Erste Bank group, the Erste Card Club, and agreed to repay the franchisee's debts to traders. [42] [45] An Erste press release in August 2013 stated that Diners Club services were again available in Slovenia. [46] Southeast Asia In December 2016, Diners Club International and 2C2P announced in a statement that the latter is a global provider of cards running on the Discover Global Network and that it will increase the number of merchants using the card in the Southeast Asia region. [47] Swiss and German franchisees In a transaction that closed on 6 April [48] The United Arab Emirates Diners Club UAE, Egypt, Lebanon and Jordan are owned and operated by Network International subsidiary of Emirates Bank. [49] On August 2012, Citigroup announced the sale of its Diners Club franchise in the UK and Ireland to Affinrute Cards, a private investor group. On January 1, 2018, it was announced that Vietinbank has partnered with Diners Club International to be the exclusive issuer of Diners Club cards (both standard and contactless) in Vietnam. [52] In popular culture in 1963, the film *The Man from the Diners' Club* was released.[53] and Ideal Toy Company created the board game titled *The Diners' Club Credit Card Game*. [54] [55] The Australian band Client Liaison has Diners Club cards and in several of their retro themed music videos. [56] See also Companies portal Diners Club Arena Hyundai Card ^ Believe Belong Blog. Diners Club International. Filed from the original on April 2, 2015 Downloaded June 30, 2013. ^ ^ Diners Club Review. CasinosBanking. Downloaded 2011-05-26. ^ Diners Club: Local Sites. Diners Club International. Filed from the original on 2013-06-22. Downloaded 2013-06-30. ^ Klaffke, Pamela (October 1, 2003). Spree: A cultural history of shopping. Arsenal Pulp Press. p. 22-24. ISBN 978-1-55152-143-5. 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