

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

January 24, 2024

John T. Greene Chief Financial Officer Discover Financial Services 2500 Lake Cook Road Riverwoods, IL 60015

> Re: Discover Financial Services Form 10-K for Fiscal Year Ended December 31, 2022 File No. 001-33378

Dear John T. Greene:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance Office of Finance