

Payment Acceptance

Prepaid

Information & Analytics

Advanced Solutions & Innovation

Network Solutions

Issuing & Access Solutions



STAR[®] Network

First Data takes you beyond with solutions designed for a changing debit landscape.



GO BEYOND: NETWORK SOLUTIONS

The ways your customers access and manage their money are evolving every day. And whether they travel down the street or to the other side of the globe, enabling convenient, reliable and secure debit transactions for your cardholders is crucial to your success.

At First Data, our global experience across the full payments value chain gives us unique insights into the marketplace, allowing us to develop the most innovative and comprehensive solutions financial institutions need to leverage more value from every transaction.

First Data's STAR® Network products are no exception. By offering coast-to-coast coverage and 99.9% uptime, the STAR Network gives cardholders safe access to their money virtually anytime, anywhere they want. And while giving your cardholders more freedom and functionality, you'll help increase your revenue and transaction volume.

CONNECT YOUR CUSTOMERS & MEMBERS to Their Money

Extensive Access & Coverage

As one of the largest PIN-debit network, with 3.6 billion average annual transactions, the STAR Network provides convenient access at nearly 2.3 million retail and ATM locations coast to coast.

Operational Excellence

99.9% uptime means your customers can rely on the STAR Network for consistent account access, while you can count on our proven conversion expertise as well as universal integration for greater back-end efficiency. The STAR Network provides cost-effective gateway access to all leading ATM/ POS networks and card associations.

Commitment to Innovation

Our ongoing investment in new products and industry-leading advances, like the security of STAR CertiFlash™ technology, keeps you ahead of the competition.

Exceptional Client Relationships

With a customer-first focus, First Data and STAR are committed to a partnership that provides you with the right tools and insights to help your business grow.

Strong Industry Partnerships

Collaboration with key industry leaders enables First Data and STAR to deliver incremental value to our clients – delivering new solutions faster and more economically.

“ First Data offers a lot of solutions for an institution our size, but they haven't tried to force them on us. They've been ready when we're ready. And change has been fairly simple. From the very start, working with First Data gave us a high level of confidence.”

President and CEO,
JM Associates Federal Credit Union

[Learn More](#)

STAR® NETWORK SOLUTIONS

Provide more valuable and secure PIN-debit options for your customers, and enjoy the efficiencies that come from leveraging our larger suite of solutions.

SOLUTION	FIRST DATA ADVANTAGE	BENEFITS
<u>STAR® PIN-Debit Network</u>	One of the nation's leading PIN-debit networks with nearly 2.3 million ATM and retail POS locations coast to coast	Provides debit cardholders access to their money at more locations across a broader geography—with proven reliability
<u>STAR CertiFlash™ Technology</u>	This security feature combines contactless chip payment with the security of one-time card number technology	Lowers fraud costs for PIN-debit transactions and enhances cardholder convenience
<u>STAR^{sf}® ATM Access</u>	Offers cardholders access to 36,000 surcharge-free ATMs across the country	Provides added value and greater convenience for cardholders and helps drive customer retention
<u>STAR® Expedited Transfer</u>	Enables real-time account-to-account and person-to-person transfers using the STAR® Network	Offers added convenience and value to enhance customer satisfaction and retention
<u>STAR® Biller-Direct</u>	Allows billers to provide customers the option to pay bills using their STAR ATM/debit cards	Provides billers with a "good funds" payment model and low chargeback rates in addition to potential savings over other payment types
<u>STAR STATION® Portal</u>	Provides the convenience of an Internet-accessible administrative tool	Delivers real-time access to all the resources and information you need to manage an EFT program
<u>STAR® Network for Prepaid Cards</u>	Gives prepaid cardholders the same coverage and products as STAR debit cardholders	Adds the value of STAR Reload transactions at participating POS and ATM locations

RELATED FIRST DATA SOLUTIONS

STAR Network customers often choose these First Data solutions to complement and augment their debit network products.

SOLUTION	FIRST DATA ADVANTAGE	BENEFITS
<u>Debit & ATM Processing</u>	Provides a single source for processing of PIN-secured, signature debit and stored value cards—and the expertise of one of the largest ATM transaction processors	Our fully integrated, comprehensive solution allows for flexible system design while optimizing reliability and performance in addition to minimizing costs and risks
<u>Internet Banking</u>	A complete Internet banking solution that includes mobile, online application, bill payment and personal financial management tools	First Data's deep industry partnerships allow financial institutions to deliver first rate Internet banking solutions that help increase customer loyalty
<u>Credit Processing</u>	A comprehensive solution that supports the entire cardholder lifecycle from approval and remittance to risk management and customer service	Enhances customer and member relationships and provides another source for revenue generation

HOW DO YOU GO BEYOND TO...

- Protect your debit cardholders from fraud?
- Give your cardholders more ways to pay?
- Offer more ATM and retail PIN-debit access?
- Maximize debit card usage and interchange revenue?
- Provide more value to your debit cardholders?
- Manage debit transactions more efficiently?

FIRST DATA. STAR® NETWORK.

W First Data and STAR are clearly at the head of their class when it comes to processing, ATM operations and combating fraud. You know, you always look at the bottom line. But the intangibles like quality of service, the relationship we have with First Data and their leadership in the financial services industry are what keep us with them. I can't see any processor doing a better job than First Data."

Senior Vice President of Operations,
DNB First

[Learn More](#)

FIRST DATA GOING BEYOND

+40 years in the business
+28 product categories, hundreds of products
\$1.4 trillion settled annually
53 billion transactions annually
744 million card accounts on file

FOR MORE INFORMATION

Contact your First Data sales representative or visit firstdata.com

b>yond the transaction.™

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