STAR® Deposit-Sharing Service

Financial institutions continue to evaluate ATM enhancements that can help them increase their service level and potentially generate new revenue. The STAR® Network supports deposit acceptance as an optional network transaction, enabling members to increase both cardholder convenience and revenue.

Features

→ Optional transaction for issuers and acquirers*
→ Deposits may be accepted at all of an acquirer’s ATMs, or only select ATMs
  - Deposits can be made at these ATMs by cardholders of institutions participating in the STAR Deposits program
  - Issuers and acquirers may choose to offer this feature by region
  - If an acquirer’s ATMs within a particular region are included in the STAR Deposits program, then the acquirer’s cardholders within that region must also be included
  - If an issuer’s cardholders within a particular region are allowed to make deposits at ATMs that participate in the STAR Deposits program, then the issuer’s ATMs in that region must also be added
→ Accounts for deposits include both checking and savings
→ Members are part of the STAR Network
→ Special STAR Deposits decals available at no charge for display on ATMs that accept deposits from issuers that participate in the STAR Deposits program

Benefits

→ Increases cardholder convenience by expanding the number and type of locations where deposits can be made
→ Expands your physical reach since any full-function ATM can accept deposits
→ Options provide institution with greater flexibility
→ Increases cardholder convenience and issuer reach
→ Immediate recognition to cardholders that ATM accepts deposits

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative or visit firstdata.com.

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*Some state laws restrict the sharing of interstate deposits. It is the responsibility of the financial institution to ensure compliance with these regulations.