











Delivering choice and a lower cost of debit acceptance

Fiserv proprietary dynamic routing engine can help deliver secure, end-to-end debit solutions for in-store, online and mobile payments. Our product innovations focus on the strategic business needs of merchants, helping to optimize cost of acceptance, grow revenue and enhance customer loyalty.

Merchant benefits

-  **Single source, single integration** – Developer-friendly APIs offering end-to-end debit acceptance through all major channels, devices and CVMs
-  **Coverage** – Cost-optimized routing supported on all U.S. networks
-  **STAR® Network** – We own one of the industry’s largest debit networks
-  **Actionable data and insights** – Track transaction performance and trends with real-time reporting and analytics

-  **Scale and reliability** – Processing 40% of all U.S. debit transaction volume across all U.S. debit networks*
-  **Fraud and risk management** – Leading machine learning-based tools that can help protect your brand and customers
-  **Debit innovation** – Leading team of experts driving payment innovation on real-time debit rails
-  **Economic lift** – Managed routing that can lower costs and increase approval rates

**25-45
BPS on Debit**

**Average savings on
transaction costs**

Source: Fiserv statistic based on client results. Individual results may vary.

*Fiserv statistics based on client results. Results may vary.

Supports debit growth while optimizing routing costs

Partner with the debit expert and industry innovator

We are the only **single-source provider**, at scale, that can accept debit payments from virtually all channels, devices and verification types across the most networks. We own STAR Network, one of the industry's original debit networks, providing full-service debit acceptance with industry-leading fraud protection and coast-to-coast coverage. With **nine** U.S. network connections, we can support cost-optimized routing on virtually all U.S. networks.



Enabling a frictionless customer experience

In-Store

- PIN POS, PINless POS and Signature Debit routing
- Pay a lower cost, based on networks available on a card
- Compatible with popular POS devices and mobile readers

Online

- Supporting e-commerce, bill payment, recurring and card-on-file
- Customizable routing preferences based on cost, approval rates, liability shift and ticket size
- Patented dynamic-routing algorithm to help optimize every payment and simplify routing complexities

Can reduce interchange and switch fee costs up to

40%*

Annual savings for a large rideshare merchant

\$20M*

Expected net new annual revenue for a global tech client

\$99M*

Grow revenue with Authorization Optimization

Coupling Debit Routing and Authorization Optimization helps you maximize online acceptance. Our solution combines machine-learning rules engine, real-time card account updater and data science to monitor trends in issuer and consumer behaviors, providing actionable data insights.

- Help increase overall authorization rates by 4 – 10%*
- No impact to chargebacks, unlike other providers
- Single integration for all major card brands

*Fiserv statistics. Results may vary.

For more information about our omni-channel debit routing solution, please contact your Sales Representative.