

**STAR®**

**Deliver the Convenient, Secure Transactions Cardholders Demand**



In our evolving payments market, you need to meet the needs of consumers and businesses today, and in the future. STAR from Fiserv is ready to help, with a full-service debit payments network that gives your cardholders anytime, anywhere access to their money for accessing cash and making purchases and payments through any channel.

STAR delivers a comprehensive suite of point-of-sale, ecommerce, and card-not-present debit, ATM and funds transfer services with innovative functionality such as industry-leading fraud mitigation tools.

**The Best Economics to Boost Your Bottom Line**

Our focus is on the overall profitability and growth of your debit program.

- You easily assess the financial benefits of your debit program with transparent pricing and quarterly data analytics
- You have access to multiple interchange programs that STAR established for issuing organizations of all sizes
- You realize revenue immediately because we settle your interchange daily

**On-Demand Experiences**

Consumer preferences and behaviors are continually changing with technology innovations driving the expectations for speed and convenience. STAR is focused on delivering experiences in step with those needs.

We offer your cardholders safe, secure and flexible debit transactions to meet their payment expectations through existing and new channels such as digital wallets.

**Security is Our Priority**

STAR takes the security of your transactions seriously. We are focused on constantly expanding fraud mitigation services so that your cardholders can feel safe using their debit cards through any payment method.

**Pricing Programs for Issuers of All Sizes**

STAR offers several pricing options to meet the needs of network members of all sizes. The following pricing programs provide the highest level of net interchange revenue.

**Regulated Issuer**

This option is for issuers with more than \$10 billion in assets. It provides the maximum interchange allowed by law on all ticket sizes and on the full range of transactions.

## **STAR Choice**

STAR Choice is for non-regulated issuers with less than \$10 billion in assets and with STAR as their only unaffiliated network. It focuses on maximizing the net revenue position of the debit portfolio.

## **Comprehensive Reporting**

To complement operational reporting, STAR provides quarterly business reporting so you can evaluate the health of your debit program and see where your customers are shopping with STAR cards. A breakdown by merchant category is provided along with gross interchange revenue and fees.

## **A Full Suite of Debit Transactions**

STAR supports all payment methods for fast, frictionless cash access. Our PINless and signature capabilities specifically support the ability of consumers to make card-not-present and digital wallet payments. Through these capabilities, STAR ensures that you continue to earn interchange from traditional merchants that are enabling digital payments, as well as from new transactions generated by novel service providers.

## **PIN Debit**

STAR is one of the nation's largest PIN-debit networks, providing coast-to-coast access at millions of locations with the most secure method of debit payment and cash access at ATMs.

## **PINless Debit**

STAR offers quick checkouts for point-of-sale purchases that don't require a PIN and supports contactless mobile payments, plus bill payments and online ecommerce transactions.

## **STAR Access**

STAR Access is an end-to-end solution when signature debit is preferred with single and dual message formats and is a routing choice for ecommerce, customer not present, mobile and in-app transactions.

## **Expedited Transfer Service**

STAR supports funds transfer debits and credits which, becomes more important with the growth of person-to-person, business-to-consumer and business-to-business real-time payments.

STAR also offers opt-in programs to further enhance your debit program functionality.

- Stop Payments is a service that provides network members with the ability to cancel payments associated with recurring bill payments
- Prepaid reloads on general purpose reloadable cards are supported

## **Network Tools Fight Fraud**

A comprehensive toolset is used to fight fraud because we want consumers and businesses to feel comfortable using debit cards now and in the future, through any channel.

## **STAR Predictive Fraud Score**

STAR Predictive Fraud Score analyzes data collected from transactions to help identify potential fraud. It is an important element in combatting debit card fraud with models continually enhanced.

- Uses machine learning to continually analyze PIN, PINless and ATM transactions and provides an appropriate risk score
- Smart tools continuously learn and adapt to new fraud behaviors and trends



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) to learn more.

## Guardian Analytics®

Guardian Analytics from Fiserv provides a rules-based engine that monitors the network to detect unusual activity and fraud.

- Comprehensive and robust rules identify potential fraud occurring across multiple issuers or acquirers
- PINless velocity monitoring checks are conducted internally to add another layer of fraud mitigation where the risk may be higher

## CardAlert Service

FICO® CardAlert Service is a consortium of data that combines industry-leading predictive analytic software and investigative techniques to help identify fraud.

## Key Benefits

- Improves net revenue with competitive pricing and transparent fee structure
- Provides data analytics for debit program management
- Ensures seamless transactions across all commerce channels, devices and payments methods for consumers and businesses
- Helps increase approval rates while reducing fraud risk

## Connect With Us

For more information about STAR, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](https://www.fiserv.com).



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