

# KEVIN BARRY VIDEO TRANSCRIPT

When you think of the innovation associated with PIN/debit, chances are, it was STAR that brought it to market. I'm Kevin Barry; I'm the general manager for the STAR debit network.

When we started, getting cash out of a machine using a plastic card and a four-digit code was the cutting edge. Today, that same card is now the consumer's most preferred way to pay. As debit outpaces every other form of payment, STAR continues to push the boundaries.

This year, we've extended the security of STAR PIN at point of sale with a new service called TransArmor, a merchant solution that protects cardholder information against fraud. Our STAR Prepaid Reloadable service gives STAR prepaid cardholders the ability to add funds to their cards at both point of sale and ATM locations. In the coming months, we'll be announcing even more advances for the next generation in secure payments.

We talk to a lot of financial institutions. Many of them serve on our STAR Advisory Groups. We listen to our business partners and provide meaningful solutions that align with their objectives. We'll continue to obsess about customer service. This is a business we're committed to. It's our passion.