Today, financial institutions are facing greater competition in the marketplace, as well as stronger regulations—both of which impact your customer relationships and your business. However, the STAR® Network is pro-actively working to find solutions to help you adapt and thrive in this complex system.

STAR is one of the most recognized, independent debit networks in the nation and the industry’s first major PIN-debit network. We’ve known debit with a singular focus for over 36 years. Offering coast-to-coast access, coupled with the scale and reliability you expect from a pioneer in the industry, STAR® Network is uniquely equipped to provide financial institutions a superior choice.

STAR Access℠ is our ongoing initiative to innovate and expand our STAR Network infrastructure to better support our members, and turn challenges into opportunities. From advanced fraud prevention to regulation compliance to helping you build your brand, STAR is continually evolving to help you compete in this changing industry.

As part of this evolution, STAR is expanding to offer the full suite of debit transactions, including:

- Introduction of additional functionality such as a dual message environment supporting both card present and card not present
- New network-wide fraud score, authorization blocking and stop payments
- Support for PIN, PINless, and signature cardholder verification methods
- Enhanced functionality for settlement, dispute processing, reporting, and interchange

Evolving support for all channels, all devices, and all cardholder verification methods.
STAR Access℠
Poised to help you compete in this changing industry.

STAR is better positioned than other alternatives to navigate change and to provide products that can compete in this complex system. The fact that STAR is owned by First Data provides us the opportunity to develop innovative solutions to help our members compete in this evolving industry.

STAR has a 360° view of the payment ecosystem and the scale to leverage all players as the grand collaborator.
- Leading innovator in the industry
- The latest in payments and security technologies and a broader set of capabilities
- Leveraging First Data's thought leadership, technology infrastructure and solution expertise

STAR has significantly invested in our network systems that will increase the value to your financial institution:
- STAR offers a highly stable and reliable alternative route to process all debit transactions
- STAR fraud prevention and risk management solutions including our state-of-the-art fraud scoring system that utilizes advanced machine learning technology and provides a risk score for all STAR Network transactions
- Flexible solutions to manage transaction risks and back office processes, including fraud reporting and dispute processing

Greater acceptance at merchant locations:
- STAR is ready to be accepted at all merchants, even those where no PIN pad is deployed or where the cardholder is not prompted for a PIN.

STAR Access is designed to provide strong economic value:
- STAR’s streamlined and transparent pricing structure can result in greater net income on your debit portfolio.

No change to your cardholder’s purchase experience:
- STAR Access does not require any change at the POS so the cardholder experience remains the same.

A Leader in Advanced Fraud Mitigation
Enhancements to fraud prevention, detection, and remediation are critical components for STAR Members. STAR’s introduction of new fraud and risk products demonstrates our significant investment in the STAR Network.

STAR is introducing fraud scoring as part of the Network’s overall fraud mitigation strategy, making this available to all STAR Members and Processors, and for all STAR transactions (mitigating the risk with signature and CVM transactions). STAR’s fraud scoring solution will help clients gauge the risk potential of every STAR Network transaction with indicators within real-time authorization.

**Fraud Scoring Benefits:**
- High fraud account detection rate
- Low false positive rates

The Expanded STAR® Network Supports:

**All Channels**
- ATM
- In-store POS
- Internet eCommerce
- Biller Websites, Kiosks, IVR, Call Center
- In-App (Issuer or Acquirer mobile payment applications)

**All Devices**
- Magnetic Stripe Card
- Chip Card
- Companion Cards, e.g. Fobs, Mobile
- Mobile Devices
- Desktop computers

**All Cardholder Verification Methods**
- PIN
- PINless (No CVM)
- Cardholder Not Present Payments
- Signature

With our investment in advanced fraud and risk mitigation, STAR remains committed to our members in enhancing our products and services as the payment industry evolves.

For more information about STAR Access for your Financial Institution, contact your Business Consultant or visit STAR.com