STAR® Network is one of the most recognized, independent debit networks in the nation and the industry’s first major PIN-debit network. In fact, we’ve known debit with a singular focus for over 36 years.

Offering coast-to-coast access, coupled with the scale and reliability you’d expect from a pioneer in the industry, STAR® Network touches all parts of the commerce ecosystem and is uniquely equipped to offer merchants a superior choice.

STAR® Network is implementing a multi-phased initiative called STAR Access℠ to expand our debit transaction capabilities to include "signature" (>50, no cash back) and "no customer verification" methods, offer acceptance to merchants without PIN capabilities, and enhance our fraud security solutions.

We’re evolving to help you thrive in the rapidly changing marketplace.

STAR® Network Supports:

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

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

**Cardholder Verification Methods (CVM):**
- PIN
- Signature
- PINless (No CVM)

Secure authentication options for Cardholder Not Present payments
You do have a better choice.

STAR Access™ allows you to compete for the best economics on every transaction.

And that’s just one of the ways we help you succeed in the marketplace. Through the STAR Access™ initiative, we are putting in place a comprehensive system with the infrastructure, innovative technology, and new products to help your business thrive. And it keeps evolving to support your transaction needs in the future.

How STAR Access helps merchants:

- **Improved Security**—STAR Access is building into the infrastructure new network-wide fraud prevention and risk-management solutions to address additional risks associated with signature and other CVM transactions.

- **Economics**—STAR provides choice and competition, allowing you to compete for the best economics on every transaction.

- **Routing**—STAR merchants are able to make routing decisions on all debit transactions, not just PIN-based transactions or those processed via a single message.

- **Improved Customer Service**—Acquirer adoption will provide broader access for STAR cardholders for those merchants that do not typically prompt for PIN, including eCommerce websites, mail order, and phone order.

- **Reliability**—STAR offers a highly stable and reliable alternative route to process transactions without impacting cardholders and merchants.

Why STAR Access from First Data:

- **Expertise**—First Data has a footprint in all areas of the payment ecosystem, and we leverage our expertise to help our clients.

- **Innovation**—First Data is a leading innovator in the payment and debit industries.

- **Advanced Technology**—We offer you the latest in payments and security technologies and a broad set of solutions.

- **Brand Recognition**—STAR offers the infrastructure, service, technology, and deep industry knowledge that support full debit capabilities.

- **Competitive**—While other debit networks are not expanding enough to provide viable alternatives for signature and other CVM, STAR is at the forefront in these arenas helping you better compete in the marketplace.

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