STAR® PINless

Swipe-and-go convenience for acceptance of STAR Debit.

STAR® is one of the nation’s leading PIN-debit networks, offering coast-to-coast access coupled with the scale and reliability you’d expect from a pioneer in the industry. As one of the most recognizable debit networks that touches all parts of the commerce ecosystem, STAR is uniquely equipped to offer merchants a superior network alternative that delivers a better choice.
Why is STAR Debit a better choice?

Advanced Technology:
Industry-leading, secure innovations make transactions quicker and more convenient, allowing businesses to capture more volume:
• Apple Pay™, EMV™ enablement, STAR Access and more

Market Leadership:
Backed by First Data, a leading innovative technology solutions provider with over 40 years in the payment industry

Flexibility:
Comprehensive network service to all channels, all verification methods and all form factors (mobile, MOTO, etc.)

Fraud Management:
Leading innovations offered without the increased risk of fraud:
• High approval rates which leads to lower fraud losses

Reliability:
STAR expanded acceptance capabilities provide a highly stable and reliable alternative route to process transactions:
• Ultra high availability/reliability experience:
  High 10 year availability vs. competition

Choice and Better Economic Value:
• Maintains Durbin Amendment rights for network choice
• Choice allows merchants to have more control over payments environment
• Healthy competitive playing field – essential to preserve a healthy U.S. payments environment

STAR PINless Overview:
A convenient no PIN required payment solution targeted at certain merchant categories that allows cardholders to complete POS purchases of $50 and less without PIN entry – no PIN Pad required.
PINless debit integrates into First Data’s Smart Routing™ product to enable choice and priority for acquirers and sophisticated larger merchants with greater than one million annual PIN transactions. The benefit of Smart Routing™ is the control larger merchants receive by managing their PIN and PINless debit routing based upon their routing preference and business strategy.
Smart Routing™ supports a separate PINless routing table structure:
* Includes Payment Card Signature / No Signature Programs and PINless
* Debit Network programs
* Separate tables available for No Signature/PINless and PINned transactions

Starting the program:
• Because STAR connects to most U.S. merchant payment providers, your payments processor is the best place to start. Simply contact your acquirer processor representative and let them know you are ready to accept STAR PINless. STAR representatives are available to work directly with your processor, if they have any questions.

STAR Operating Rules Summary for STAR PINless Participation:
• STAR financial institution participation is required
• STAR merchants must participate, if accepting no PINless transactions through another debit network

STAR PINless debit is limited to certain business segments.
Segments that are currently eligible for this service are:
• Utilities – Telecom, Cable, Satellite, etc.
• Education – Universities and Colleges
• Government Agencies - City, County, State and Federal
• Miscellaneous Bill Payment Businesses - Insurance, Medical
• Regulated industries regarded as low risk. Merchants must prove to have a close relationship with customers and have the immediate ability to discontinue services if payment returns.

STAR PINless Benefits:
- Purchase goods and services without PIN: Streamlines your check-out processes for transactions under $50
- Speeds checkout: Gives you a competitive advantage
- PIN Pads not required: No need to add equipment to support
- More transactions: Accept PINless debit card transactions seamlessly
- Simplified setup process: Contact your Business Consultant for more details

For more information about STAR PINless, call your Business Consultant or visit star.com

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