



STAR[®] Network ATM Acceptance



Anytime, anywhere access to cash

In today's world, debit customers expect fast, efficient and secure ATM access to their funds day or night – wherever they live, work and play. In addition, they desire easily accessible ATM and branch locations to conduct their daily banking needs.

Partner with STAR Network, one of the largest ATM networks in the U.S., to provide your cardholders with 24/7 access to their money.

Convenience is just around the corner

STAR Network ATM Acceptance solutions offer your cardholders a national network of thousands of safe and convenient ATMs in all 50 states.

Coast-to-coast locations at banks, credit unions and retail stores are searchable via the STAR ATM Locator Tool:

<https://www.star.com/locator/>

STAR[®] Network ATM Acceptance Benefits:

- › 99.999% historic availability minimizes cardholder impact at ATMs
- › Multiple ATM networks on your ATMs can increase foreign cardholder usage, as well as interchange & surcharge income
- › STAR Shared Deposits enables cardholders to make deposits at foreign ATMs
- › Increase your core banking footprint by providing a means for customers to conduct banking at remote ATMs
- › Combine STAR ATM Access & STAR Debit to simplify operations
- › STAR Predictive Fraud Score provides the latest in debit fraud prevention tools to help ensure reliability & security

ATM SOLUTIONS THAT MEET YOUR NEEDS.

STAR® Network ATM Acceptance solutions are designed to keep you in front of your cardholders with convenient and secure ways for them to access their money.

We can help your financial institution expand your geographical presence, foster more profitable customer relationships, maximize revenue and streamline back office operations.

First Data provides end-to-end ATM transaction processing, which includes terminal driving, network/ATM/telecommunications monitoring, authorization and routing to all gateway connections.

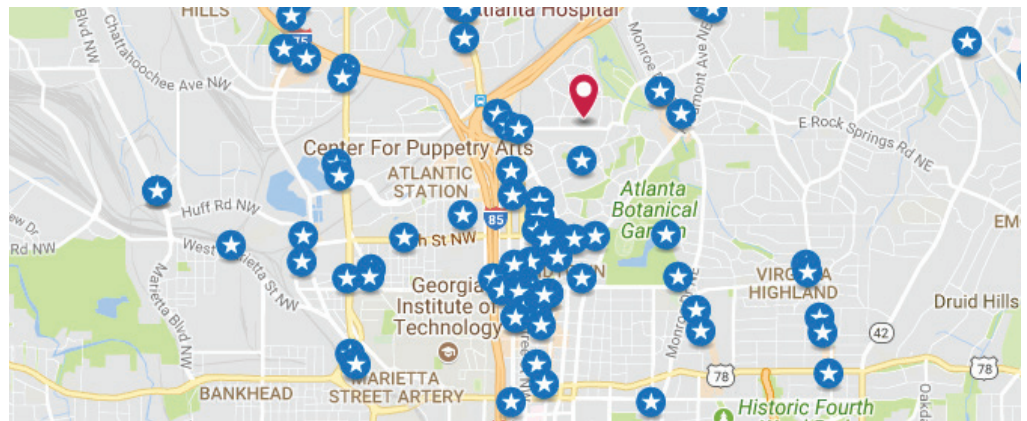
* SurchARGE-free ATM machine count subject to change

STAR Network SurchARGE-Free Services

Offer your cardholders surcharge-free ATM access in all 50 states with the STARsf® service.

Whether they're around town or traveling cross country, provide your cardholders with access to more ATMs in more locations – surcharge-free. Without any added infrastructure, your ATMs can become part of the STARsf network.

This nationwide network of more than 50K* surcharge-free ATMs are conveniently located in participating national and regional retail locations like Target®, Walgreens® and Costco®. Cardholders can also find STARsf ATMs in Walmart® and other frequently visited locations. Check the STAR ATM Locator for availability.



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For more information about STAR Network ATM Acceptance, please contact your Relationship Manager or visit STAR.com.

First Data®

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