

📖 Solution

STAR[®]

Deliver the Convenient,
Secure Transactions
Cardholders Demand

In an evolving payments market, it's crucial to meet the needs of consumers and businesses today and in the future. STAR from Fiserv is ready to help with a full-service debit payments network that gives your cardholders anytime, anywhere capabilities for accessing cash and making purchases and payments through any channel.

STAR delivers a comprehensive suite of point-of-sale (POS), eCommerce and card-not-present debit, ATM, and funds transfer services with innovative functionality such as industry-leading fraud mitigation tools.



The Best Economics to Boost Your Bottom Line

Our focus is on the overall profitability and growth of your debit program.

- Access the financial benefits of your debit program with transparent pricing and quarterly data analytics
- Access multiple interchange programs that STAR established for issuing organizations of all sizes
- Realize revenue immediately because we settle your interchange daily

On-Demand Experiences

Consumer preferences and behaviors are continually changing with technology innovations driving expectations for speed and convenience. STAR is focused on delivering experiences in step with those needs.

We offer your cardholders safe, secure and flexible debit transactions to meet their payment expectations through existing and new channels, such as digital wallets.

Security Is Our Priority

STAR takes the security of your transactions seriously. We are focused on constantly expanding fraud mitigation services, so your cardholders can feel safe using their debit cards through any payment method.



Pricing Programs for Issuers of All Sizes

STAR offers several pricing options to meet the needs of network members of all sizes. The following pricing programs provide the highest level of net interchange revenue.

- **Regulated Issuer** – This option is for issuers with more than \$10 billion in assets. It provides the maximum interchange allowed by law on all ticket sizes and on the full range of transactions
- **STAR Choice** – This option is for non-regulated issuers with less than \$10 billion in assets and with STAR as their other unaffiliated network. It focuses on maximizing the net revenue position of the debit portfolio



Comprehensive Reporting

To complement operational reporting, STAR provides quarterly business reporting, so you can evaluate the health of your debit program and see where your customers are shopping with STAR cards. A breakdown by merchant category is provided along with gross interchange revenue and fees.



A Full Suite of Debit Transactions

STAR supports all payment methods for fast, frictionless cash access. Our PINless and signature capabilities specifically support the ability of consumers to make card-not-present and digital wallet payments. Through those capabilities, STAR ensures you continue to earn interchange from traditional merchants that enable digital payments, as well as from new transactions generated by service providers.

- **PIN Debit** – STAR is one of the nation's largest PIN-debit networks, providing coast-to-coast access at millions of locations with the most secure method of debit payment and cash access at ATMs

- **PINless Debit** – STAR offers quick checkouts for POS purchases that don't require a PIN and it supports contactless mobile payments, bill payments and online ecommerce transactions
- **STAR Access** – This is an end-to-end solution when signature debit is preferred with single and dual message formats. It is a routing choice for eCommerce, customer-not-present, mobile and in-app transactions
- **STAR Expedited Transfer Service** – STAR supports funds transfer debits and credits, which becomes more important with the growth of person-to-person, business-to-consumer and business-to-business real-time payments. STAR also offers opt-in programs to further enhance your debit program functionality. Stop Payments is a service that provides network members the ability to cancel payments associated with recurring bill payments. Prepaid reloads on general purpose reloadable cards are also supported



Network Tools Fight Fraud

A comprehensive toolset is used to fight fraud because we want consumers and businesses to feel comfortable using debit cards now and in the future, through any channel.

- **STAR Predictive Fraud Score** – STAR Predictive Fraud Score analyzes data collected from transactions to help identify potential fraud. It is an important element in combatting debit card fraud with continually enhanced models, and uses machine learning to continually analyze PIN, PINless and ATM transactions and provides an appropriate risk score. Smart tools continuously learn and adapt to new fraud behaviors and trends
- **STAR Network Guardian** – STAR Network Guardian uses a rules-based engine that monitors the network to detect unusual activity. Its comprehensive and robust rules can identify potential fraud across multiple issuers or acquirers
- **FICO® Card Alert Service** – FICO Card Alert Service is a consortium of data that combines industry-leading predictive analytic software and investigative techniques to help identify fraud




Key Benefits

- Improves net revenue with competitive pricing and transparent fee structure
- Provides data analytics for debit program management
- Ensures seamless transactions across all commerce channels, devices and payment methods for consumers and businesses
- Helps increase approval rates while reducing fraud risk




Connect With Us

For more information
about STAR:

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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