



ATM Terminal Driving Service

Visa Debit Processing Service

Overview

Visa® Debit Processing Service offers a high-quality, comprehensive ATM Terminal Driving Service that can help you reduce processing costs and enhance the return on your ATM investment.

Our service supports a wide range of ATM device types and a variety of cash and non-cash transactions. We also offer special features, including deposit automation, that can expand your ATMs' appeal and help increase the revenue streams they generate. And, reports and back-office tools—including monitoring ATMs in real time, viewing electronic journal data, and distributing marketing content via a web browser—can help you effectively manage your ATM service and the success of your program.

By consolidating your debit processing with Visa Debit Processing Service, you can reduce the number of technical interfaces and vendors you manage, as well as consolidate all settlement and reporting—potentially reducing your overall electronic processing costs.¹

Benefits of Processing with Visa Debit Processing Service

- **Reduce costs.** Lower your overall network costs by reducing or eliminating in-house expenses associated with platform maintenance, research and development, and testing and certification by consolidating all debit card activity, including ATM, through a single telecommunications link to Visa Debit Processing Service.
- **Increase revenue-generating opportunities.** Enhance cardholder service by enabling non-cash dispense transactions, such as stamps and coupons.
- **Enhance cross-sell opportunities.** Support successful cross-selling using flexible ATM-level marketing features including customizable receipt text and screen graphics.
- **Reduce ATM downtime.** Receive prompt notification of faults and escalation via our fully automated device monitoring, notification, and fault reporting capabilities.
- **Maximize control.** Use our browser-based option to check the status of your ATMs anytime from any web-enabled PC, keeping you in control of your ATMs and their performance at all times.
- **Streamline back-office processing.** Streamline your back-office processing with single-point settlement and exception processing for all your debit card activity.
- **Simplify ATM accessibility.** View electronic journal transactions in real time from your desktop and update marketing screens remotely using ATM Content Manager, our web browser application.
- **Align with Visa/Plus® ATM Network initiatives.** Take advantage of Visa/Plus ATM Network initiatives including:
 - Shared deposits
 - No-surcharge alliance
 - Multiple Account Selection (MAS)
 - Alternative print media

Key Features

- **Financial transactions.** The standard transaction set includes:
 - Withdrawal
 - Fast cash
 - Balance inquiry
 - Transfer
 - Deposit check or cash (envelope and non-envelope)
 - Deposit with cash back

Key Features (continued)

- **Deposit automation.** Support for check and cash transactions includes:
 - Transmission to your host of MICR and currency data when the transaction is made
 - Unique transaction types enabling you to modify funds availability and posting processes when the transaction is made
 - Detailed receipts with options to display check images and currency break outs, supporting full migration to Check 21
- **Self-service transactions.** Self-service transactions enhance cardholder convenience and reduce demand for teller service. The transaction set includes:
 - Payment enclosed
 - Payment to
 - PIN change
 - Mini-statement
- **Non-cash media.** The non-cash media option for dispensing stamps and/or coupons enhances the value and usability of your ATMs and helps increase your revenue potential.
- **Customer service features.** A variety of customer service features offers cardholders even more ATM options including:
 - Bilingual screens
 - Open Account Relationship (OAR)
 - Multiple Account Selections (MAS)
 - Alternate ATM location message
- **Surcharge options.** Support is available for:
 - Adding a surcharge to specific transactions defined by your financial institution. The surcharge may be a flat fee or percentage of the transaction amount with a minimum or maximum fee.
 - Private arrangements for no-surcharging and no-surcharge alliances.²
- **Marketing options.** The following ATM-level marketing support enhances cross-selling and product promotion opportunities:
 - Customizable receipts
 - Marketing screens
 - Remote graphics distribution using our browser-based ATM Content Manager enables you to remotely deliver still-pictures or full-motion-video screen graphics to your ATMs' "Welcome," "Please Wait," and "Thank You" screens.
 - Host-based loads stored at Visa Debit Processing Service including locally-stored "overlay" files
 - Non-cash dispense for coupons and alternative print media
- **24/7 ATM and network monitoring.** Automated operations, using industry-leading Gasper³ technology, minimize ATM downtime with prompt proper notification and escalation when faults occur. Network monitoring support provides:
 - Complete network view
 - Automatic dispatch and information
 - Automatic escalation per client rules
 - Programmed responses and online alerts
 - Remote access to terminal status and dispatch information
 - Low cash alerts
- **Remote access.** Browser-based access, using industry-leading Gasper technology, to view the status of ATMs and dispatch events. Capabilities include:
 - View tickets
 - View all attempted dispatches on an open ticket
 - View successful and non-successful notifications

Key Features (continued)

- **Terminal management.** Online, terminal-based applications to assist in ATM management including:
 - **Transaction Inquiry.** Provides real-time access to recent transactions and detailed transaction history.
 - **Terminal Totals Facility.** Displays current and historic terminal totals including:
 - Cash management history
 - Cash adjustments and forced settlement
 - Terminal settlement history (historical settlement totals)
 - Summary settlement history (group summary)
 - **Remote electronic journal.** ATM Content Manager enables you to retrieve real-time transaction information from an ATM and view it at a PC workstation. You also may export information to an Excel® worksheet and schedule delivery of a separate flat file daily or weekly.
 - **ATM key management.** An automated system for securely generating, storing, and downloading a unique, double-length Terminal Master Key (A-Key) and Communications Key (B-Key) to an ATM. This solution eliminates your role as key custodian and the need for two key custodians to visit ATMs for manual key entry, reducing your overall key management costs.
- **Reports and files.** In addition to online information, reports that enhance terminal management include:
 - Daily and Monthly Reports
 - Detail and Summary Reports
 - Terminal
 - Foreign vs. on-us
 - Network
 - Transaction type
 - Suspicious Activity Report
 - Estimated Profitability Report
 - Foreign Terminal Usage Report
 - Partial Day Deposit Report
 - Gasper Generated Reports
 - Uptime/downtime by ATM
 - Service vendor performance
- **Device types.** Visa Debit Processing Service supports the following devices:
 - **Diebold**
 - 1XXX, “i” and “ix” series (certified through Agilis XV2.0)
 - Opteva series (certified through Agilis XV2.0)
 - Cash Source Plus series
 - Support Bulk Note Acceptor (BNA) and Intelligent Depository Module (certified through IDM5)
 - **NCR**
 - 50XX, 53XX, 56XX, and 58XX series (certified thru Aprta Edge 2.03)
 - Support Diebold Emulation or NCR Native format
 - **Fujitsu**
 - 1XXX, 4XXX, 6XXX, 7XXX, and 8XXX series
 - **Triton**
 - 9100, 96XX and 97XX and 5000 series
 - **Tidel**
 - S1000
 - **Wincor Nixdorf**
 - 2XXX series

Key Features (continued)

- **Communications protocols.** Support is available for the following protocols in a leased-line or frame-relay environment:
 - IBM SNA/SDLC (LUO)
 - IBM 3275 Bisync (ASCII)
 - IBM 3275 Bisync (EBCDIC)
 - TCP/IP
 - “True” dial-up
 - TNS dial-up (“Spoofing”)
 - Wireless CDMA
 - Support for client-owned WAN/LAN/VPN environments
- **Single network solution for all ATM and POS activity.** The solution utilizes Visa check card for signature-based purchasing, Interlink® for PIN-based purchasing and cash back, and the Visa/Plus ATM Network for ATM transactions.
- **Shared deposits through the Visa/Plus ATM Network.** This service allows Plus cardholders of participating issuers to make deposits at ATMs operated by participating acquirers. Cardholders may log on to the Visa/Plus ATM Locator website at www.visa.com to identify ATMs that participate in the service. Shared deposit functionality is available only in the United States.
- **Project management and support.** A dedicated ATM Implementation Manager expertly guides you through implementation. Following implementation, your support team is available to troubleshoot, solve problems, and assist you in upgrading service.
- **Customer-focused.** Meeting your payment product and service needs is our business and our priority.
- **Integrated processing solution.** Reach your objectives with the Visa solution for success in the debit and prepaid marketplaces.
- **Continuous access and security.** You're covered with reliable, state-of-the-art processing and security technology.
- **Single-point connectivity.** One connection simplifies your Visa and EFT product processing needs.
- **Proven service.** Specialized client team is dedicated to helping you meet your card program goals.

The Visa Debit Processing Service Advantage

For More Information

For more information, please contact your Visa Account Executive or Visa Debit Processing Service at (800) 611-1426 x7673.

¹This document is intended for descriptive purposes only. For more complete information regarding these services, please contact Visa Debit Processing Service.

²Participants of no-surcharge alliances agree that their collective ATMs will not surcharge other participants' cardholders. For a list of supported no-surcharge alliances, please see “Visa Debit Processing Service—Network Gateway Services.”

³Gaspar is an ATM monitoring product created by the Gaspar Corporation.

