



## VISA DEBIT PROCESSING SERVICE | Full-Service Transaction Processing

Comprehensive processing for Visa payment products.



### Comprehensive Debit Solution

Visa Debit Processing Service (DPS) is part of Visa's Comprehensive Debit Solution, an end-to-end solution that encompasses the full range of debit products: Visa Debit for consumer offline debit transactions, Interlink for PIN-enabled debit transactions, Visa/Plus ATM Network for ATM transactions, and POS Check Service for check conversion, as well as Visa DPS for full-service transaction processing. With Visa's Integrated Debit Solution you can take advantage of a nationwide network that provides you with debit uniformity across all areas, streamlining operations and customer service and lowering costs.

### Why Visa Debit Processing Service?

With Visa DPS, issuers benefit from a complete processing solution distinguished by cutting-edge technology and quality client service. Leading financial institutions throughout the United States have responded to Visa's commitment to processing excellence—establishing Visa DPS as the world's largest volume issuer processor of Visa transactions.<sup>1</sup>

- **Issuer-focused.** Meeting issuers' payment product and service needs is our business and our priority.
- **Integrated processing solution.** Reach objectives with the Visa solution for success in the debit and prepaid marketplaces.
- **Continuous access and security.** Issuers are covered with reliable, state-of-the-art processing and security technology.
- **Single-point connectivity.** One connection simplifies Visa and EFT product processing needs.
- **Proven service.** Specialized team is dedicated to helping issuers meet their card program goals.

## Visa DPS opportunity

Choose Visa as a partner and receive the combined strength of the Visa brand, a comprehensive suite of debit products, plus leading edge processing support for all Visa products and emerging technologies.

- **Visa brand.** According to a recent survey, Visa Debit is the number one brand for debit purchases in the U.S.<sup>2</sup> In 2006, Visa's average DDA penetration was 75.7%.<sup>3</sup>
- **Visa products.** Visa DPS supports Visa payment products including Visa Debit, Visa credit,<sup>4</sup> Visa prepaid cards, Interlink, Visa/Plus ATM Network, Visa POS Check Service and Visa ePay. In addition, issuers will enjoy full-function ATM terminal driving and network gateway services.
- **Visa processing.** Visa DPS processes more than 45 percent of all Visa debit transactions in the U.S. and drives over 3,500 ATMs. In 2008, Visa processed over 12 billion payment transactions.<sup>5</sup>

## Benefits

- **Reduce processing costs.** Consolidate all card-based activity on an integrated platform—reducing costly infrastructure, eliminating redundant functionality, lowering telecommunications costs, and streamlining back-office procedures.
- **Streamline operations.** Simplify daily reconciliation, balancing, and exception processing tasks with a single solution for all EFT processing needs, including a “one-stop” shop for all related business processes.
- **Manage risk.** Utilize advanced risk management tools including Visa Advanced Authorization, Falcon<sup>®</sup> Fraud Manager,<sup>6</sup> Flash Fraud Rules, and full-function fraud call center services to help issuers' financial institutions manage risk and reduce administrative expenses associated with fraud management. The equipment, systems, and staff to deliver these services reside at Visa, minimizing your resource requirements.
- **Stay on the leading edge of technology and delivery.** Maximize the productivity of your Visa programs by combining advanced processing technology with the latest Visa product releases and enhancements for fast and efficient market entry.
- **Get the support you deserve.** Enhance issuers' ability to achieve full value from Visa payment products with world-class client implementation and ongoing client support.
- **Enhance customer satisfaction.** Rely on advanced continuous availability systems, including a world-class data center and redundant back-up and recovery system, to serve cardholders wherever and whenever they transact business—enhancing approved transaction rate and cardholder satisfaction.

## Products supported

Visa DPS provides processing services for a suite of Visa products, including:

- **Visa Debit**
- **Visa Business Debit**
- **Visa credit card**
- **Visa prepaid cards**
- **Interlink**
- **Visa/Plus ATM Network**
- **ATM Terminal Driving Services**
- **Network Gateway Services**
- **Visa ePay**

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## Additional services to support your business

- **Authorization processing.** Features robust and flexible authorization solutions for Visa and ATM card products including contactless and instant issue card support.
- **Settlement and reporting.** Provides a single settlement position and time for card programs, accompanied by comprehensive reports.
- **Cardholder Support Services (CSS).** Provides high-quality call center services that can help reduce back-office expenses and fraud losses with 24/7 hot carding and card activation, client service for Visa products, and turnkey fraud monitoring and case management solutions for customers using Falcon Fraud Manager.
- **Cardholder Administration Tools & Services (CATS).** Offers a browser-based access tool to handle back-office and administrative functions including:
  - Card and Account Maintenance
  - Card Management
  - Transaction Inquiry
  - ATM Remote Electronic Journal
  - ATM Campaign Manager
  - ATM Terminal Totals Manager
  - Processing Reporting Services
  - User ID Administration
- **Card management.** Enhances the security and efficiency of financial institutions' plastic card ordering process.
- **Exception processing.** Provides an integrated system for researching transactions, processing exception items, and reporting fraudulent transactions to Visa. Or, issuers can take advantage of a full-service exception processing service and let Visa handle all exception processing.
- **Visa Extras.** Allows issuers to offer their cardholders a points-based reward program, providing another compelling reason for them to use their Visa cards every chance they get.
- **Preauthorized Payment Cancellation Service (PPCS).** Provides financial institutions with a consistent and cost-effective method for handling consumer stop payment requests.
- **Visa Account Updater (VAU).** Enables the exchange of updated account information electronically among participating issuers, acquirers, and merchants that process Visa transactions using account information they keep on file.
- **Emerging products and technologies support.** Enables the exchange of updated account information electronically among participating issuers, acquirers, and merchants that process Visa transactions using account information they keep on file.

## For more information

Please contact your Visa Account Executive or email us at [dpsinfo@visa.com](mailto:dpsinfo@visa.com).

<sup>1</sup> Visa U.S. Authorization Volume for Top 20 Issuer Processors, May 2007.

<sup>2</sup> 2009 Visa Debit Tracker, Visa Research Services.

<sup>3</sup> 2008 Visa Operating Certificate Data. Visa Debit Processing Service Total Transaction Volume FY08.

<sup>4</sup> Pass-through only. Excludes statementing, interest, finance charges, or application of other fees.

<sup>5</sup> Visa Debit Processing Services Total Transaction Volume Report, August 2009.

<sup>6</sup> Falcon is a registered trademark of Fair Isaac Corporation.

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