



Interlink—Visa’s PIN-Based POS Network



See how Interlink can help you maximize the opportunity to grow debit card usage.

Why Interlink?

Join the growing list of financial institutions that rely on Interlink as their PIN-based POS network! It’s the PIN debit service you want your cardholders to use. Put it to work for you, and you’ll complement Visa check card with consolidated nationwide PIN-based debit payment coverage.

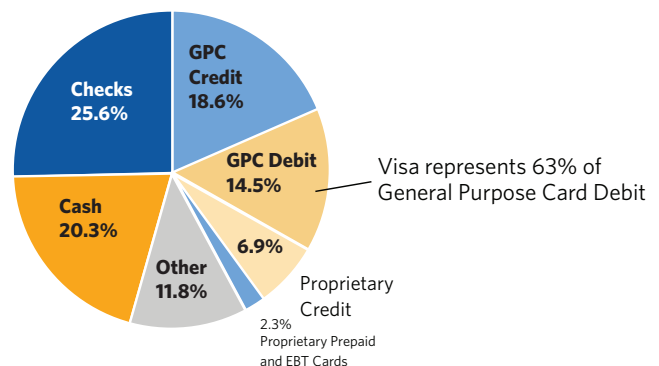
Interlink® is part of Visa’s Integrated Debit Solution, an end-to-end solution that encompasses the full range of debit products: Visa check card for consumer offline debit transactions, Interlink for PIN-enabled debit transactions, Visa/Plus ATM Network for ATM transactions, and POS Check Service for check conversion, as well as the Visa Debit Processing Service 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. Interlink is also the “top PIN-based POS network in the United States,” according to ATM & Debit News (September 1, 2006).

Your link to opportunity

Cash and checks still make up 46 percent of Personal Consumption Expenditures; when issuers add Interlink functionality, they can maximize the opportunity to grow debit card usage.

Personal Consumption Expenditure by Payment Type

2006 purchase PCE = \$7.2 trillion





Benefits you can build on

ROI. Interlink—a key component of the Visa Integrated Debit Solution—helps issuers minimize expenses while increasing revenue:

- Eliminates redundant costs and procedures by consolidating acceptance
- Reduces payment processing costs by displacing cash and checks
- Offers advantageous revenue opportunities and cost structure
- Contributes to lower account turnover and preservation of core deposits
- Streamlines back-office operations

Risk management. Reduce vulnerability with these innovative risk prevention and fraud loss mitigation capabilities:

- **Cardholder Information Security Program (CISP).** Data security requirements enforce the highest security standards with any entity that stores, processes, or transmits Visa cardholder information.
- **Advanced Authorization.** Visa fraud mitigation service provides in-flight risk scores.
- **Cross-Visa-Brand Compliance.** Compliance process helps issuers recover counterfeit-fraud losses due to compromised data on Visa, Interlink, or Visa/Plus ATM.

Optional Services.

- **Advanced Authorization Workstation.** Web-based fraud case management application gives issuers the necessary information for investigating high-fraud-risk transactions.
- **Compromised Account Management System.** Visa notification system alerts you when an account has been compromised.
- **Real-Time Decisioning.** Parameter-driven system allows issuers to have Visa decision transactions based on pre-selected issuer criteria (available October 2007).

Customer benefits. Enhance cardholder satisfaction with the utility, convenience, safety, and protection of Interlink:

- **Acceptance.** Typically Interlink is accepted wherever PIN pads are present in the United States.
- **Cash back with purchases.** Available at participating merchants.
- **Convenience.** Faster and easier than writing a check, and safer than carrying cash.
- **Record-keeping.** Monthly account statements clearly display all purchases, minimizing the risk of overspending.
- **Security.**
 - **Visa Zero Liability policy.** Protects cardholders from fraudulent purchases, even if their card is lost or stolen.
 - **Chargeback protection.** Gives cardholders the right to dispute payment for unsatisfactory goods or services.

The features your business demands

Secure transaction set. Card-swiped, face-to-face, single-message, PIN-always debit solution.

Stand-in processing. If you (or your processor) are unable to provide online authorization, Interlink stand-in processing automatically makes the authorization decision that maximizes system reliability and cardholder trust.



**The features your
business demands, cont.**

Easy implementation. When you decide to participate in Interlink, simply use your existing infrastructure for processing PIN-based transactions.

Branding. Issuers have the option of issuing Interlink-enabled cards without the Interlink Mark if competitor marks (PIN POS or ATM) do not appear on the back of the cards.

Cash back. Interlink issuers support cash back at the point of sale. Merchant and acquirer participation is optional, and merchants may designate maximum cash disbursement amounts.

**Supporting your
business case**

Simply add Interlink functionality wherever you wish: to stand-alone ATM cards, Visa-branded prepaid cards, or your entire Visa check card portfolio. At your request, we'll assist you in building your business case for Interlink participation, based on your individual portfolio parameters. Just ask.

Get started today

For more information, please contact your Visa Account Executive or call (888) 847-2242 for a Visa subject matter expert.

For details, visit Visa Online at www.us.visaonline.com.

