



Network Gateway Services

Visa Debit Processing Service

Overview

Visa® Debit Processing Service offers Network Gateway Services for all major national and regional ATM/POS networks, including Visa's own Plus® and Interlink® Networks, for maximum ATM and online POS value, coverage, and convenience. When you choose Visa Debit Processing Service as your network gateway, your financial institution benefits from a full online solution that helps you reduce costs and enhance back-office efficiency with single-point settlement and exception item processing.¹

Benefits of Network Gateway Services

- **Reduce processing costs.** Your financial institution's single-point connection to Visa Debit Processing Service enables you to consolidate all of your card-based authorization, including ATM and POS network activity, on an integrated platform—reducing telecommunications costs, eliminating redundant functionality, and streamlining back-office procedures.
- **Manage external networks.** When you use Network Gateway Services, Visa Debit Processing Service manages your external network connections including maintaining interfaces, supporting connectivity, and incorporating network upgrades and other mandates—freeing you from these time consuming tasks.
- **Streamline operations.** All network adjustments and chargebacks are entered through a PC workstation located at your financial institution, streamlining exception item processing.
- **Simplify settlement and reporting.** Consolidated settlement and network activity reporting simplify daily reconciliation/balancing and enhance information management.
- **Implement an integrated network strategy.** Using Network Gateway Services makes it easy to implement Visa's Comprehensive Debit Strategy, a full-service solution that brings together the essential components of a complete debit program that positions your financial institution for success in the debit marketplace. Components of the strategy include:
 - **Visa check card for signature-based purchasing convenience.** The Visa check card is welcome everywhere that accepts Visa debit cards—that's millions of locations worldwide including Internet and mail order/telephone order (MOTO) merchants.
 - **Interlink for PIN POS-based purchasing and cash back.** Interlink provides nationwide PIN-based debit POS purchasing capability at nearly 1.4 million merchant locations.² With acceptance in all 50 states, Interlink is one of the most widely accepted PIN-based payment products in the U.S.
 - **Visa/Plus ATM Network for ATM functionality.** With more than 1 million ATMs in 165 countries,³ the Visa/Plus ATM Network has an extensive presence throughout the U.S. and the world. The Visa/Plus ATM network supports standard transactions (withdrawals, balance inquiries, transfers, and cash advances), as well as alternative media dispensing, shared deposits, a surcharge free alliance, stand-in processing, and multiple account selection.

Key Features

- **Gateway destinations.** With a single connection to Visa Debit Processing Service, your financial institution has access to the following networks:
 - **National**
 - American Express®
 - Armed Forces Financial Network (AFFN®)
 - Cirrus®
 - CUSC
 - Diner's Club®
 - Discover®
 - Interlink®
 - Maestro®

Key Features (continued)

- MasterCard®
- Plus®
- Quest® (EBT)
- Visa®
- **Regional**
 - ACCEL®/Exchange®
 - Allpoint
 - CO-OP®
 - Credit Union 24® (Florida)
 - Member Access Pacific
 - Member Access Atlantic
 - NETS®
 - NYCE®
 - Pulse®
 - Presto!®
 - Shazam®
 - STAR®
- **Surcharge-Free Network Programs.** Visa Debit Processing Service also provides access to surcharge-free network options:
 - Plus - Plus Alliance
 - Allpoint
 - CO-OP
 - Credit Union 24 - CU Here
 - Member Access Pacific
 - NYCE - SUM™
 - Pulse - Select ATM™
 - STAR - STARsf
- **No-Surcharge Alliances.** In addition, your connection offers access to these no-surcharge alliances:
 - Alliance One
 - CU\$
 - Private arrangements
- **Single-point settlement.** Visa Debit Processing Service settles activity with all external networks on a daily basis. Your financial institution is responsible for settling only with Visa Debit Processing Service each day, eliminating the need for you to track individual positions or varying cutoff times for each network.
- **Single-point exception processing.** Visa Debit Processing Service gives you single-point exception item processing for all supported external network chargebacks and adjustments. Visa takes responsibility for forwarding all chargebacks and adjustments to the appropriate external networks' systems.
- **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.

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.

²Interlink Merchant Database, February 2006

³Visa Global ATM Network Statistical Highlights, September 2005

The Visa Debit Processing Service Advantage

For More Information

