



Visa Check Card—Consumer Debit Offline Transactions



A flexible solution for virtually every "pay now" need and preference

Why Visa check card?

Visa check card offers payment convenience wherever Visa debit products are accepted—including restaurants and fast food chains; medical offices; internet/phone orders; movie theaters, dry cleaners, parking, and billers such as utilities, insurance companies, and cable providers. Plus, cardholders can use their cards for cash access at any Visa ATM or member location around the globe.

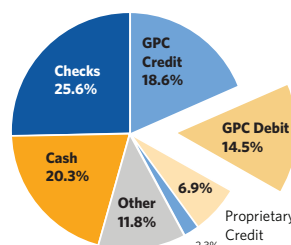
By combining convenience with invaluable consumer protections, Visa check card enhances the value proposition of your DDAs—building stronger customer relationships, protecting core deposits, and helping you compete!

Visa check card 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.

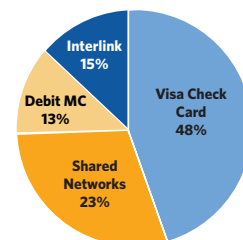
The opportunity

The 2006 consumer debit sales volume of more than \$1 trillion is an excellent indicator of just how important debit cards have become to consumers.¹

Personal Consumption Expenditure By Payment Type (%)
2006 Purchase PCE = \$7.2 trillion



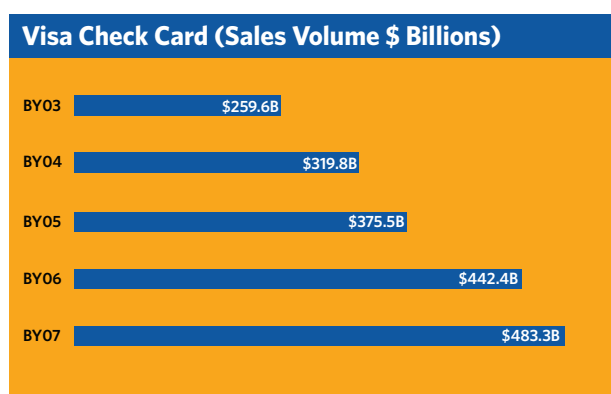
Estimated Brand Share of General Purpose Card Debit
2006 GPC Debit = \$1.0 trillion



Sources: Global Insight, Bureau Economic Analysis, Nilson, ATM & Debit News – Sept 2006, IDC, Visa Business & Economic Analysis as of Sept 2006



The opportunity, cont.



The above statistics are based on a business year beginning in July and ending June 30.

Benefits you can build on

Customer relationships. The utility, convenience, safety, and protections of Visa check card enhance customer satisfaction and build loyalty.

Comprehensive support. We'll guide you every step of the way—from planning, to seamless integration, to identifying new areas for growth—to help you maximize sales volume and ROI.

Brand synergy. Your brand—combined with Visa—provides a powerful incentive for new and existing customers to continue banking with you.

ROI. The Visa check card can:

- Assist in increasing DDA revenue opportunities
- Help reduce payment processing costs by displacing cash and checks
- Contribute to lower account turnover and preservation of core deposits
- Serve as a new account acquisition tool

Risk management. In the United States, virtually all purchases are authorized electronically; funds are settled in one to three days. Risk and fraud prevention tools and programs include:

- **Advanced Authorization.** Real-time risk evaluation for 100 percent of transactions processed through the Visa network. Identifies fraudulent transactions and protects against phishing and other types of systemic fraud.
- **Cross-Visa-Brand Compliance.** Compliance process that helps issuers recover counterfeit fraud losses due to compromised data on Visa, Interlink, or Visa/Plus ATM.
- **Fraud Reimbursement/Compliance.** Enables issuers to recover fraud losses resulting from Visa Operating Rules violations.
- **Cardholder Information Security Program.** Data security requirements that apply to any entity that stores, processes, or transmits Visa cardholder information.

Customer benefits.

Convenience. Faster and easier than writing a check; safer than carrying cash. Welcome everywhere that Visa debit products are accepted.

Security. Cardholders are protected by Visa's multiple layers of security, including:

- **Visa's Zero Liability Policy.** Cardholders are not responsible for unauthorized purchases if their card is lost or stolen.²



Benefits you can build on, cont.

- **Fraud monitoring.** Ongoing transaction monitoring to detect suspicious or unusual account activity.
- **Three digit code.** A unique 3-digit security code to help ensure that the cardholder is in possession of the card when making phone and Internet purchases.
- **Verified by Visa.** An optional service where cardholders may select a personal password to help ensure that only they can use their card to make purchases at participating Internet sites.
- **Chargeback protections.** Cardholders have the right to refuse payment if unsatisfied with goods or services.

Simplified Record-Keeping. All purchases are clearly identified on monthly account statements, minimizing the risk of overspending.

The features your business demands

Interlink® and Plus® ATM Network. Optional PIN-based POS access and cash back and/or additional ATM locations.

Rewards. Your rewards program, or Visa rewards programs, such as Visa Extras, can play a key role in expanding Visa check card usage and attracting new customers.

Bill payment. Your customers can achieve the ease, peace of mind, and time savings of automatically paying recurring bills.

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

Back-office upgrades. Innovations such as Visa Account Updater (bill payment), the Preauthorized Payment Cancellation Service (PPCS), Visa Resolve Online, and Re-engineering Disputes (RED) increase the efficiency of your back office.

Contactless payments. This growing opportunity speeds the purchase process, enabling merchants—particularly in categories such as fast food and convenience stores—to serve more customers in less time.

How to grow it

Penetration. Issue Visa check cards to 100 percent of DDA customers. With every new card, you have the opportunity to encourage activation and promote sustained card usage.

Activation. Encourage cardholders to start using their cards right away. This is the first step in achieving brand recognition that leads to increased transaction volume and long term card loyalty.

Usage. Inform cardholders of benefits and usage opportunities (e.g., bill payment, quick service restaurants, federal tax payments, charitable contributions, Internet shopping). Consider offering incentives or adding a rewards program to motivate card use for everyday expenditures.



Supporting your success

Visa Online. Visa Online (www.us.visaonline.com) is a secure issuer website with instant access to the most current materials and support to help grow your Visa check card portfolio:

Featured programs include:

- Visa Extras
- Bill Payment with Visa
- Direct Marketing Programs
- Hispanic Programs
- Visa National Promotions
- Incentive Marketing Programs
- Retail Branch Programs

Visa Check Card Marketing Resource Guide 2007-08. A free guide offering insights and strategies for implementing and measuring marketing campaigns for each stage of the cardholder lifecycle.

Smart Moves for Effective Card Marketing. An educational series that highlights strategies and best practices to help you implement Visa check card marketing programs.

Visa Check Card Best Practices. A free guide offering insights into market opportunities and target audiences, as well as strategies, marketing support, suggested messaging, and other advice for reaching your audience.

Consumer Debit Branch Best Practices for Penetration and Activation. This free guide provides insights to help increase Visa check card penetration and activation.

Advertising. Ongoing national media advertising—including television—supports Visa check card penetration, activation, and growth.

For more information

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.

¹ Visa/MasterCard quarterly reports and ATM Debit News, September 2006.

² Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.