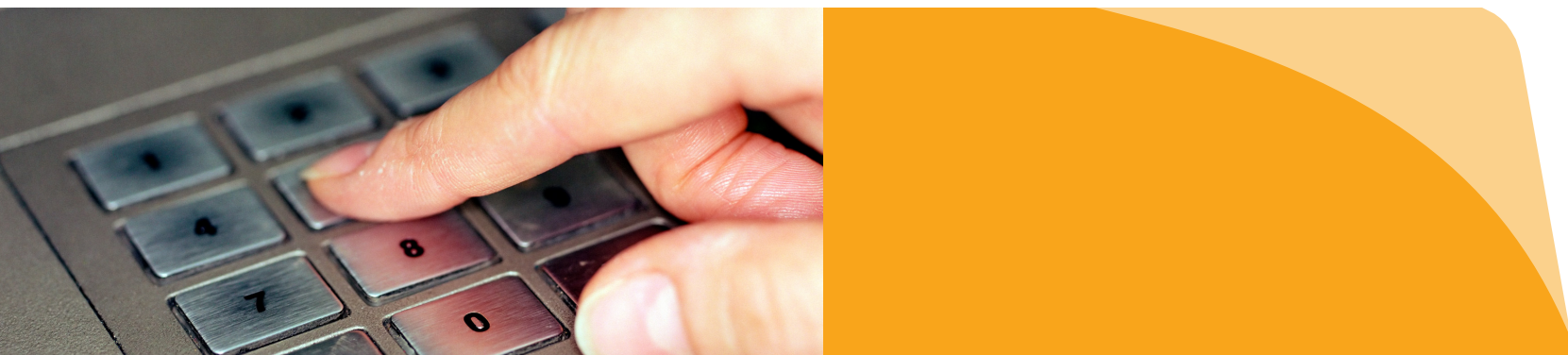




Visa/Plus ATM Network for ATM Transactions



The only network you need to give your cardholders global ATM convenience.

Why Visa/Plus ATM Network?

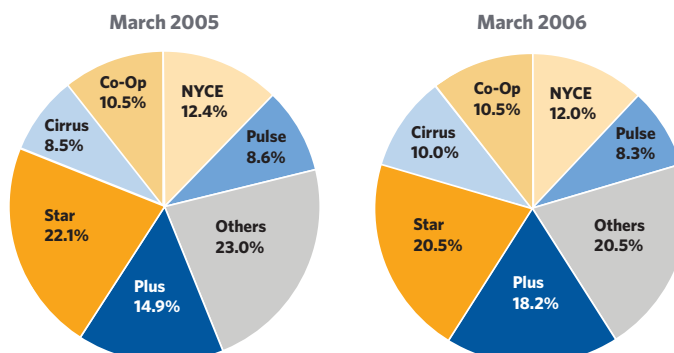
When you consolidate your ATM activity under the Visa®/Plus® brand mark, you're not just reducing costs and simplifying operations, you're meeting your cardholders' highest service expectations. With 24/7 worldwide access to funds on deposit and universal ATM coverage through more than 1 million ATMs in 179 countries (including more than 400,000 ATMs in the United States), the Visa/Plus ATM Network offers world-class functionality to your cardholders—and your business!

The Visa/Plus Network 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.

A network of opportunity

Visa/Plus is one of the global ATM networks, and growth remains strong. The total number of Visa/Plus ATMs increased 1.4% quarter over quarter from 1,156,298 to 1,172,955 in 179 countries.¹ Visa/Plus provides you with the added opportunity to displace checks written by your DDA customers for cash and travelers cheques.

ATM Share of Transactions²



Source: ATM and Debit News (EFT Data Book - 2006 Edition - March 2005 data), ATM and Debit News (EFT Data Book - 2007 Edition - March 2006 data) Cirrus - Visa estimates



Benefits you can build on

Strategic importance. Provide local, regional, and international ATM access through a single network. Harness the competitive advantages of a global ATM network and provide debit, credit, and prepaid cardholders with coveted ATM convenience.

Customer relationships. As the most important point of contact for day-to-day banking activities for many cardholders, ATM convenience can be a primary factor in acquiring new account relationships and retaining existing customers.

ROI.

- Offers an attractive economic model for ATM acquirers.
- Eliminates redundant costs and procedures associated with participation in multiple ATM networks by consolidating ATM access under the Visa/Plus brand with the Visa/Plus network and a single brand strategy.
- Issuer benefits from favorable switch fees and interchange rates.
- Lowers issuer's cost via a two-tiered interchange reimbursement fee and rewards more secure, higher-function ATM acquirers. Fees have been optimized to support institutions that are investing in infrastructure and customer value.

Product leadership.

- **Functionality leader.** Enjoy the full functionality required of a primary network.
- **Reliability.** Using sophisticated and secure communications technology, the Visa/Plus ATM Network delivers sound reliability.
- **Global ATM network.** The Visa/Plus ATM Network is the network you need to give your cardholders global ATM convenience.

Risk Management. Utilize Visa's fraud mitigation tools on all Visa/Plus transactions.

- **Advanced Authorization.** Visa's fraud detection service that risk scores transactions in-flight.
- **Cross-Visa-Brand Compliance.** Compliance process helps issuers recover counterfeit fraud losses due to compromised data on Visa, Interlink, or Visa/Plus ATM.

Customer benefits.

Convenient locations. Extensive penetration in the United States and worldwide ensures that cardholders are never far from their money:

- Cardholders can conduct their day-to-day banking business (cash withdrawals, transfers, balance inquiries, and deposits, where available) at convenient locations. No need to write checks for cash and stand in branch lines.
- Getting cash when traveling is as easy as getting cash at home. Using the Visa/Plus ATM Network outside of the United States provides local currency at favorable exchange rates.

Around-the-clock availability. Visa/Plus meets your expectations for serviceability—most Visa/Plus ATMs are available 24 hours a day.

Dependability. Visa/Plus ATMs have a high authorization rate, so your cardholders can count on getting their money when they need it.

The features your business demands

Branding. Add the Plus mark to your Visa check card, ATM card, and/or prepaid cards.

Participation options. Financial institutions may participate in the Visa/Plus ATM Network as an issuer and acquirer (allowing you to issue cards with the Visa/Plus brand marks and deploy Visa/Plus-branded ATMs).

Standard transaction set. Supports cash withdrawals, cash advances, transfers between accounts, and balance inquiries.

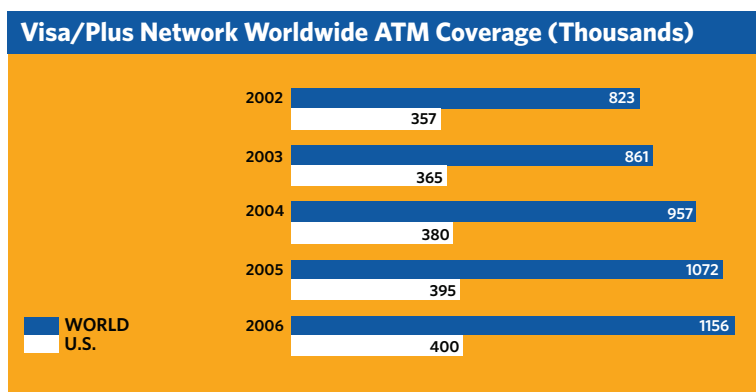


The features your business demands, cont.

Stand-in processing. The Visa/Plus ATM Network automatically authorizes transactions for your cardholders if you (or your processor) are unable to do so.

Optional Visa/Plus ATM Network services.

- **Shared deposits.** More than 12,000 Visa/Plus ATMs in the United States support shared deposits.
- **Multiple account access.** Cardholders may use a single card to access funds in multiple accounts.
- **Alternative media.** In addition to cash, Visa/Plus ATMs may dispense stamps, coupons, and tickets for enhanced revenue opportunities.
- **No-surcharging network.** The Plus Alliance helps interested financial institutions expand surcharge-free ATM access for their cardholders (U.S. only).
- **Visa/Plus ATM Global Locator service.** A complete listing of Visa/Plus ATMs worldwide is accessible at www.visa.com. A user-friendly mapping service is available for the United States, Canada, and seven additional countries. Features include:
 - > **Update service.** Add, delete, or change ATM listings in the Visa/Plus global locator database from your PC. The service offers real-time and batch options for reviewing and updating ATM listings.
 - > **Member Web site service.** Incorporate the value and marketing appeal of the Visa/Plus global locator service into your financial institution's Web site. ATM locations are updated dynamically, so there's nothing to maintain.
 - > **Toll-free telephone locator service.** Cardholders may locate Visa/Plus ATMs by calling (800) THE-PLUS (800-843-7587) from any touch-tone phone.



The above statistics are reported on a calendar year basis.

How to grow it

Connect your cardholders with their cash—wherever they are. Promote the Visa/Plus ATM Network as:

- A more convenient alternative to writing checks for cash
- The source for cash away from home—in the United States and worldwide

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.

¹ Visa International - 1st Quarter ATM Statistics, 2006.

² ATM and Debit News (EFT Data Book - 2006 Edition - March 2005 data), ATM and Debit News (EFT Data Book - 2007 Edition - March 2006 data) Cirrus - Visa Estimates

