



Quick Reference Guide

Visa DPS | Debit and ATM Processing Frequently Asked Questions

- ▶ Thank you for your interest in Visa DPS debit processing and ATM terminal driving. When you start looking for ways to enter or expand your presence in the debit card market, you'll likely have many questions and the exercise of issuing a Request for Proposal (RFP) can seem daunting and time consuming. Well, we're here to help. This quick reference guide will help get you on the way.

As an experienced processor of debit and ATM cards for many clients in the financial services industry, we see quite a few RFPs having a couple dozen to even a few hundred questions. We've seen and heard it all. That's why we can give you a head start by sharing what we hear and do.

Following are some of the most frequently asked questions that prospective—and what we hope will be new—clients ask and want to know from Visa DPS as a processing partner. We hope they help you. And when you're ready, we'll be here to guide you along the path of working with us as a debit processing and ATM terminal driving partner with the people, solution set, and commitment you need to meet your business objectives.



1. WHAT DIFFERENTIATES YOUR SOLUTION FROM THE COMPETITION?

Visa DPS is the only company that can offer you a proven and global, comprehensive, cost-effective debit solution. Visa's debit strategy integrates the four essential components of a complete debit program: the global purchasing power of the Visa Check Card, ATM access with the Visa/Plus ATM network, PIN-based POS functionality through Interlink, and a single-source processing platform through Visa DPS.

In particular, Visa DPS' strategy is focused on continual enhancements to our industry leading, best in class debit products and services and careful management of signature and PIN debit programs to deliver a long-term, sustainable business case for our customers.

2. HOW LONG HAS YOUR COMPANY BEEN PROVIDING DEBIT PROCESSING [ATM TERMINAL DRIVING] SERVICES?

Visa DPS was established in 1995 and provides comprehensive processing services for participating United States issuers of Visa debit, prepaid and ATM payment products. In addition to core issuer authorization processing, Visa DPS offers card management services, exception processing, PIN and ATM network gateways, call center services, fraud detection services and ATM terminal driving. Visa DPS processes more transactions on the Visa network than any other issuer processor in the world.

3. HOW WOULD YOU DESCRIBE YOUR RELATIONSHIP MANAGEMENT STRUCTURE FOR MY CARD PROGRAM?

There are three individuals that will support you from an account management perspective: a **Sr. Business Leader**, a **Business Leader** and an **Account Manager**. The Sr. Business Leader and Business Leader are responsible for ensuring that your account management needs are being met and serve as advocates for you within the Visa DPS organization. Your Account Manager will be responsible for handling any day-to-day operational issues including: exception processing, transaction tracking, network issues, funds movement, database changes, interface enhancements, reports and notification. The Account Management team utilizes a proprietary Customer Relationship Management tool where all issues are logged and monitored until resolution.

4. WHAT REAL TIME FRAUD MANAGEMENT TOOLS ARE CURRENTLY AVAILABLE?

Visa DPS offers a variety of risk management services to help you control fraudulent activity on your Visa-branded debit cards. These services range from a complete neural network fraud detection system and robust transaction authorization options, to a simple Suspect Activity Report. You can use any or all of the Visa DPS options to limit fraudulent activity, as well as to adjust risk tolerance as your card program matures. Key components of our Risk Management offering include:



Falcon Fraud Detection System

The Falcon fraud detection system uses a neural network capable of performing sophisticated fraud scoring. It captures relationships and patterns unique to your individual cardholders that are often missed by traditional methods of fraud detection.

Visa Advanced Authorization

Visa Advanced Authorization Service is another neural network that provides key information on fraud risk for each individual VisaNet transaction. Visa Advanced Authorization provides the Risk Score, Risk Condition Code, and the Compromised Event Reference (CER) ID for each Visa transaction.

Risk Services Manager

Risk Services Manager (RSM) enables you to independently manage your fraud rules (using the web-based CATS application) and stop fraud at the time of transaction authorization. RSM is integrated directly in to the Visa DPS authorization system and is capable of processing—in real time—all authorization transactions. With RSM, your users write, test, and deploy rules used to evaluate authorization requests in real time. Transactions matching the rule parameters can be denied or sent to Falcon for real-time processing.

Visa DPS also offers several authorization options to minimize your exposure to fraud, which include the following:

- Risk edits and authorization checks
- Address Verification Service (AVS)
- Internet Gambling Decline option
- Verified by Visa
- Card Verification Value (CVV/CVV2)

5. WHAT CALL CENTER SUPPORT IS OFFERED WITH YOUR SOLUTION?

Visa DPS offers high quality call center support that can help you reduce back-office expenses and fraud losses. Our Customer Support Services (CSS) include 24/7 hot carding and card activation, and customer service for Visa-branded products including Verified by Visa and Visa prepaid products, as well as turnkey fraud monitoring and case management solutions for financial institutions using Falcon™ Fraud Manager.

Using a toll-free number unique to your institution, CSS can provide support around-the-clock (full-service plan) or during off-hours (shared service plan). Customer service representatives (CSRs) and the Visa DPS bilingual voice response unit (VRU) provide coverage to serve your cardholders and reduce your call center operating expenses. CSS operates from multiple call center sites to provide 24-hour coverage in all time zones and to support business continuity.

6. WHAT REPORTING IS AVAILABLE FOR DEBIT [ATM] PROGRAMS?

Visa DPS produces a diverse set of reports, each of which contains a carefully selected set of data designed to help you perform a specific function in the management of your processing with Visa DPS. While Visa DPS primarily provides settlement and report distribution at the processor level, we support both processor- and institution-level reporting. Additionally, if your financial institution participates in regional networks, Visa DPS optionally provides regional network reports on a pass-through basis.

To support your reporting needs, Visa DPS also provides an online viewing system for reports called CA-View. CA-View is an integrated reports distribution system that sorts and collates reports for easy online viewing. Visa DPS also offers Processing Reporting Services which provides issuers with the ability to access system-generated daily and monthly reports as well as reports generated using custom search and filtering criteria. These two report types are referred to as pre-generated reports and on-demand reports.

7. WHAT RESOURCES ARE NECESSARY AND HOW DOES YOUR COMPANY ASSIST WITH PORTFOLIO CONVERSIONS?

A Visa DPS Implementation Manager will serve as the Project Manager (PM) for the conversion, and will manage dates, requirements gathering, tasks, strategy, and communication while serving as consultant on critical processing decisions. The PM will have a Visa DPS internal project support team that will vary in size based upon requirements. An ATM specialized Project Manager will also be assigned to the project to work with the PM as necessary. A kick-off meeting will be held at a location of your choice that will include Visa DPS personnel from all of the functional areas critical to the implementation for two full-day sessions. These meetings will provide an opportunity to review all current systems, and future needs. In an effort to gain momentum and ensure project success, it will be important for the issuer and Visa DPS to define both the project scope and project requirements.

8. DO YOU OFFER A WEB-BASED PORTAL FOR PROGRAM MANAGEMENT?

Yes. To support management of your processing relationship with Visa DPS, you will gain access to the Client Administrative Tools and Services (CATS) application. The CATS system supported by Visa DPS is a browser-based tool providing single-point access to the following functions:

- **ATM Campaign Management** — Enables you to define, distribute, and manage marketing campaigns for ATM devices.
- **ATM Remote Electronic Journal** — Enables you to view an ATM's electronic journal.
- **ATM Terminal Totals Manager** — Enables you to inquire about and maintain your institution's ATM terminal totals. Actions include inquiring about terminal settlement, current terminal, and institution summary totals, balancing an ATM, and adjusting an ATM's cash position.



- **Card & Account Maintenance** — Enables you to search for, add, delete, and update various card or financial account records stored on the Visa DPS system. Card & Account Maintenance also provides access to the Name Match and Monitor Call Center functions. You can also update the Visa network and Interlink exception files via the Card & Account Maintenance screens.
- **Processing Reporting Services** — Enables you to access pre-generated daily and monthly processing reports as well as generate reports using custom search and filtering criteria. Additionally, financial institutions can export report data in a variety of formats.
- **User ID Administration** — Enables authorized staff members to reset CATS system passwords for users at your institution.
- **Visa Resolve Online for DPS** — Enables you to perform transaction inquiries based on card, BIN, extended BIN, terminal, account ID, and perform full exception processing functionality.
- **Visa Data Manager** — Enables authorized staff members with access to historical transaction and cardholder records, dynamically generated charts and graphs, pre-generated statistical reports, and ad-hoc, custom-defined queries.

9. WHAT ATM MODELS CAN YOU PRESENTLY DRIVE?

Visa DPS supports a wide range of ATM devices, telecom connectivity solutions, and communication protocols. Visa DPS supports most of the standard ATM device types running on OS/2 or Windows operating systems depending on device capabilities. Visa DPS ATM terminal driving services include support for major device types, protocols, and dial-up functionality, as well as a variety of cash and non-cash transactions.

10. DOES YOUR SYSTEM HAVE ACCESS TO A SURCHARGE FREE NETWORK? IF YES, ARE THERE SPECIAL COSTS TO ACCESS THAT NETWORK?

Yes, Visa DPS supports private arrangements for no-fee and no-fee alliances. Participants of no-fee alliances agree that their collective ATMs will not charge a fee to other participants' cardholders. There are no fees associated with this support.

Additionally, the Plus network also has a nationwide surcharge free network called the Plus No-Surcharge Alliance, which is an optional surcharge free network which is available to Plus members. There are no costs associated with the program; however participating members must sign an agreement to not impose a surcharge to customers of all other participating Members in the Plus No-Surcharge Alliance at any of its qualified ATMs.



11. HOW MUCH LEAD TIME DO YOU NEED TO INSTALL, MOVE OR REMOVE AN ATM?

Standard lead time for this process is 30 calendar days. ATM installations are supported by our ATM Implementations group. The data that is required to initiate a project includes ATM specific details, such as ATM make, model, operating system software (Windows, OS/2), vendor software application (Agilis, Aprta Edge), as well as the issuers' desired configuration details (ATM location's street address, denominations dispensed, card reader type, surcharge fee amount, etc.). Should business needs may require this process to be completed on an expedited timeframe, and these types of requests are routinely supported by our ATM Implementation team.

12. DOES YOUR SYSTEM SUPPORT ATM PIN BASED TRANSACTIONS FOR CARD ACTIVATION? DOES IT SUPPORT VRU CARD ACTIVATION? WHAT CARDHOLDER DATA ELEMENTS CAN YOUR SYSTEM USE TO DO CARD ACTIVATION?

Visa DPS supports ATM PIN based transactions for card activation and VRU card activation. For VRU activation, about 10 different identifiers, including Social Security number, Birthday, Home Phone number, Business Phone number, and Password are required as data elements.

13. PLEASE DESCRIBE YOUR CARD PRODUCTION AND FULFILLMENT CAPABILITIES TO PRODUCE DELIVER ATM AND DEBIT CARDS.

Visa DPS offers card management services for Debit and ATM cards that automate card and PIN orders for new cardholders as well as reissuance when cards expire. A full range of options provides the flexibility you need to securely issue personal or business cards on multiple card designs, enable your customers to choose their own PINs, control delivery timing and even give cardholders the opportunity to add ID photos to their cards. We manage the fulfillment process for you with our fulfillment partner, who produces cards within one day of receiving your orders from Visa DPS. Access to their client website is also included in standard pricing so you can track orders, place special requests and manage any custom stock they produce for on you. Alternatively, you can elect to contract directly with any of our certified fulfillment vendors, and we will still transmit your orders to them automatically.

Get Started Today

Please contact a Visa DPS debit and ATM processing expert at askDPS@visa.com. Thank you.