



Omnichannel Debit Routing Solution

Delivering choice and a lower cost of debit acceptance

Our proprietary dynamic routing engine can help deliver secure, end-to-end debit solutions for in-store, online and mobile payments. Our product innovations focus on the strategic business needs of merchants, helping to optimize cost of acceptance, grow revenue and enhance customer loyalty.

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Merchant benefits



Single source, single integration – Developer-friendly APIs offering end-to-end debit acceptance through all major channels, devices and CVMs



Coverage – Cost-optimized routing supported on all U.S. networks



STAR® Network – We own one of the industry's largest debit networks



Actionable data and insights – Track transaction performance and trends with real-time reporting and analytics



Scale and reliability – Processing 40 percent of all U.S. debit transaction volume across all U.S. debit networks*



Fraud and risk management – Leading machine learning-based tools that can help protect your brand and customers



Debit innovation – Leading team of experts driving payment innovation on real-time debit rails



Economic lift – Managed routing that can lower costs and increase approval rates





Supports debit growth while optimizing routing costs

Partner with the debit expert and industry innovator

We are the only **single-source provider**, at scale, that can accept debit payments from virtually all channels, devices and verification types across the most networks. With nine U.S. network connections, we can support cost-optimized routing on virtually all U.S. networks.



Enabling a frictionless customer experience

In-Store

- PIN POS, PINless POS and Signature Debit routing
- Pay a lower cost, based on networks available on a card
- Compatible with popular POS devices and mobile readers

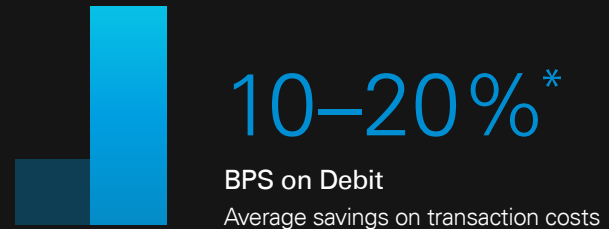
Online

- Supporting e-commerce, bill payment, recurring and card-on-file
- Customizable routing preferences based on cost, approval rates, liability shift and ticket size
- Patented dynamic-routing algorithm to help optimize every payment and simplify routing complexities

Grow revenue with Authorization Optimization

Coupling Debit Routing and Authorization Optimization helps you maximize online acceptance.

- Help increase overall authorization rates by 4–10%*
- No impact to chargebacks, unlike other providers
- Single integration for all major card brands



Can reduce interchange and switch fee costs up to **40%***

Annual savings for a large rideshare merchant **\$20M***

Expected net new annual revenue for a global tech client **\$99M***

Sources: *Fiserv statistic based on client results. Individual results may vary.