


STAR® Biller-Direct Payments Acquirer Tip Sheet

Sales and Information Sheet for Biller/Acquirers' Customer Service Representatives

The following overview could be provided to customer service employees to introduce STAR® Biller-Direct Payments.

1. What's happening?

(Biller Name) is now offering a convenient new way for our customers to pay their bills. Instead of writing a check, they can pay online, over the phone—either through our telephone Voice Response Unit (VRU) or by speaking with a call center representative—or at a kiosk with any ATM/debit card that contains the STAR logo: . Plus, they can even set up automatic recurring payments.

2. Why is this good for the customer?

- Our customers can save time
 - They can eliminate postage expenses
 - They can pay bills wherever they are, even when traveling on vacation or business
 - They can choose to set up automatic recurring payments for added convenience
 - They can avoid potential late fees
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3. How do they make their payments?

Customers can log on to our Web site, call our VRU system, speak with a customer service representative or visit a kiosk. They will then:

- Provide or enter their billing account number for authentication purposes
 - Confirm the amount to be paid
 - Select "ATM/Debit" as the payment option and enter their STAR card number
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4. What should we do?

Let our customers know that this new service is available, and that it's convenient, easy to use, secure, and will save them time and money—no stamps to buy, no trips to the mailbox or to our office. It's especially helpful if the customer is nearing the bill's due date—paying with their STAR ATM/debit card can help them avoid late fees as payments are debited from their account in real time.

5. Why should we promote this service?

The main reason is that we strengthen customer relationships and improve satisfaction by giving our customers more payment options. But there are other reasons as well:

- It enables faster availability of funds
- It reduces our losses from bad checks
- It saves us money, compared to credit cards or checks, because the processing costs are lower
- It reduces the need to handle and count cash

6. **Why should I offer STAR® Biller-Direct Payments to my customers?**

Studies have shown that you may receive more customers by offering numerous payment options. With the STAR Biller-Direct Payments, your customers can make payments through various channels—from Internet to call center and more. And, you may even realize cost savings by utilizing this service when compared to other payment methods.

7. **What does a single-message, online real-time transaction mean?**

Unlike other transaction types, STAR Biller-Direct Payments provides immediate confirmation of good funds. The single message connects to the issuing financial institution and sends you a response immediately. In cases where the customer's payment is declined, you have the opportunity to prompt for another form of payment while they are still connected to your system.

8. **Is the STAR Network expanding the types of biller categories accepted for bill payment?**

Since the inception of bill payment more than 10 years ago, the STAR Network is constantly looking for new, low-risk biller categories to add for bill payment. We've added numerous categories and payment channels which have grown the product and increased biller participation.

9. **What types of payment channels are available for STAR Biller-Direct Payments?**

STAR Biller-Direct Payments offers Internet payments, Voice Response Unit (VRU) payments, call center with a live customer service representative for inbound payments, as well as automatic recurring payments. We've also added kiosk payments where a customer can swipe or enter his or her card number (without their PIN) into a kiosk terminal to make a payment.

10. **How do I get set up for STAR Biller-Direct Payments?**

There are several variables that are dependent upon the type of paperwork that will need to be submitted to the STAR Network. A list of documentation requirements will be presented upon understanding what payment channels and biller categories will be most beneficial to your organization.

11. **Are there any opportunities for marketing or communication efforts?**

For more information regarding marketing and communication opportunities, please see the section titled "Marketing Tools for Billers and Acquirers" located within the *STAR Biller-Direct Payments Marketing Guide*.

12. **What makes STAR Biller-Direct Payments unique?**

STAR Biller-Direct Payments allows your customers to use their ATM/debit card in a non-face-to-face environment and provides yet another payment option for paying monthly bills. And, just as PIN-secured debit transactions are on the rise, so is the growth of STAR Biller-Direct Payments, which can result in cost savings for your organization.

13. **How do I connect to utilize STAR Biller-Direct Payments?**

You have several options for connectivity: directly connecting to the STAR switch, utilizing a direct processor and connecting with their systems or working with an Indirect Processor who might have a relationship with one of the many STAR Direct Processors. Your sales associate can assist you to outline your options.

14. **Are STAR Biller-Direct Payments secure?**

STAR carefully considers the types of biller categories and payment channels allowed for debit bill payment. STAR Biller-Direct Payments requires that the biller and customer have an established relationship. Authentication, such as a user ID or password, is also required to help verify the customer.

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