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Category	Service	Description	Benefits
	<i>Back-Office Outsourcing</i>	Comprehensive fraud research and investigation services, dispute resolution services, and chargeback management.	<ul style="list-style-type: none"> • End-to-end solution from the point of dispute through documentation • Reduced expenses and operational complexity for financial institutions • Minimized fraud losses through cardholder challenges, charge-backs and investigative efforts • Support and adapt to network regulation changes
	<i>Programming and Development</i>	Full-service team that supports custom programming and development requests from financial institutions to tailor our solutions to their needs.	<ul style="list-style-type: none"> • Customizable products, solutions, and tools for clients

Network & Security Solutions

Our Network & Security Solutions segment provides a range of network solutions and security, risk and fraud management solutions to business and financial institution clients in our GBS and GFS segments, and independently to financial institutions, businesses, governments, processors, and other clients. This segment also includes our Data and Analytics Solutions, Online and Mobile Banking Solutions, Healthcare Solutions and Government Solutions, and serves clients in the United States and outside the United States. Our largest service in this segment is our *STAR Network*, which enables clients to encrypt, route, and decrypt various types of financial data, process debit and ATM transactions, and provide access to demand deposit accounts. In 2014, our *STAR Network* routed 3.6 billion transactions in the United States, up 3% over 2013.

Network Solutions

We provide a range of network solutions to business and financial institutions clients. Our *EFT Network Solutions* manage debit card and account processing solutions and facilitate EFT commerce, such as PIN debit, PIN-less debit, and ATM transactions. Our *Stored Value Network Solutions* facilitate stored value commerce, such as (1) closed-loop prepaid transactions, which are initiated by various types of prepaid cards issued by enterprises, such as retailers, that issue enterprise-branded cards that can generally be used only at the enterprise issuing the card or account, and (2) open-loop prepaid transactions, which are initiated by various types of prepaid cards issued by a bank and carry a network association brand, such as Visa or MasterCard, enabling them to be used at multiple merchant locations.

Our EFT Network Solutions enable our business and financial institution clients to route secure, encrypted data between themselves on our *STAR Network* to facilitate PIN and PIN-less debit and ATM transactions. Our *STAR Network* is connected to over 3,800 financial institutions and community banks, over 1 million POS and ATM locations, and numerous third-party payment processors, ATM processors, and card processors that participate in the network. When a business, a merchant acquirer, or an ATM owner acquires a *STAR Network* transaction, it sends the transaction data to the network switch, which is operated by us, which in turn routes the encrypted information to the appropriate financial institution for authorization. To be routed through the *STAR Network*, a transaction must be initiated with a card participating in the *STAR Network* at an ATM or POS device also participating in the *STAR Network*.

Revenues related to the *STAR Network* are derived from fees payable under contracts and negotiated rate structures, but are driven more by the data transactions processed than by accounts on file. In a situation in which a debit transaction uses our network and we are the debit card processor for the financial institution as well