

 Solution

Accel[®] and STAR[®]

Fiserv debit networks provide solutions for merchants, service providers, and acquirers

Accel and STAR from Fiserv are leading U.S. debit payment networks that assist in accelerating retail and eCommerce payments and offer funding capabilities to a variety of different wallet types. Whether executing a business-to-business (B2B) or a consumer-to-business (C2B) transaction, Fiserv helps acquirers and merchants effectively manage their expenses with improved economics and authorization rates.

With secure and reliable transaction processing from initiation to authorization, you can enhance the purchase experience through seamless payment integrations, progressive systems, and refined tools that aim to increase authorization rates. Accel and Star give you access to more than 300 million cardholders from over 5,000 financial institutions throughout the U.S. and Canada.

Fraud mitigation solutions

Fiserv is fully committed to maintaining network integrity and transaction security by implementing state-of-the-art fraud-mitigation solutions. Merchants may use 3DSecure (3DS) authentication to reduce risk with card-not-present (CNP) transactions. The networks also maintain predictive scoring models and rules engines to monitor network activity.

Real-time debit payment rails

Demand for real-time payments affects nearly every payment service and system in place today. Experience how Fiserv networks help your peers meet business and consumer expectations with comprehensive, secure, real-time debit solutions.













At Wendy's, we fully embrace our PINless debit routing rights as a means to reduce acceptance costs. However, we also focus on other key strategic areas related to our acceptance practices. That's why we consider the Star and Accel debit networks one of our premiere debit network partnerships, as their PINless conversion enablement and approval rates are amongst the highest in the industry. You want to keep costs and friction down, while conversion and approvals up too? Then I recommend you reach out to your Star and Accel network reps today to learn more."

Peter Jessiman
 Director of payment acceptance
 The Wendy's Company

Comprehensive transaction support

We support single- and dual-message transactions at the point of sale (POS) and in the card-not-present environment, including incremental authorizations (such as tipping) and multiple shipments.

-  PIN debit
-  PINless debit at POS
-  Signature debit
-  Digital wallet funding
-  eCommerce
-  Expedited funds transfer
-  Tokenized transactions
-  Prepaid/healthcare cards
-  Bill payments
-  High risk transactions (online gambling and digital currency) and merchant wallets



Our long-standing relationship with STAR/Accel/Fiserv has been very positive for my company. I value the knowledge, trust and cost-savings opportunities brought to the table when discussing our PIN and PINless debit routing activity."

Tammy Rankin

Analyst, payment systems performance
ConocoPhillips

Evolve with Fiserv

Fiserv is at the forefront of the payments industry and is responsive to its constant evolution. We offer an innovative, secure and convenient suite of funds-access and payment solutions, empowering selection for every transaction.

Connect with us

For more information about
Accel and Star:
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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit [fiserv.com](https://www.fiserv.com) to learn more.