

Integrated Debit Services

A single-source solution



Signature and PIN-based Debit Card Processing ATM Terminal Driving One Source

Western States Card Services offers the first truly integrated debit card solution. Our program combines your ATM card with the purchasing power of VISA, to provide you with the competitive edge and convenience that your customers demand.

WSCS can help your organization leverage your ATM and Debit Card program to:

- Satisfy consumers' growing demand for convenience
- Reduce costs
- Streamline operations
- Generate additional revenue
- Limit the potential for fraud

A Complete Debit Solution

- ATM terminal driving
- PIN-secured and signature debit card processing
- Gateway network management
- Fraud protection services
- Robust reporting and management tools
- Comprehensive marketing programs and industry research

Single-Source Card and ATM Processing

Managing transactions is simplified when you consolidate it through a single source. WSCS can handle every phase of the transaction, from authorization to settlement, for all types of cards: Pin-secured, Signature debit and Stored Value. You can choose the level of control and set parameters for authorizing transactions. Processing is available for your entire ATM network, no matter what ATM model and telecommunications modes you're using. One full-service approach benefits you in a number of ways:

- Single online authorization point for all ATM, Point of Sale (POS) and Signature debit activity.
- One settlement point streamlines reporting and billing.
- One consistent authorization system helps reduce the risk of fraud.



- Administering one set of cardholder files means less back-office work.
- Maintaining a single set of transmission lines cuts down on telecommunications costs.

Signature Debit Processing Risk Management

- Fraud Risk Identification Service (FRIS)
- Identifies 40% - 60% of all fraudulent transactions
- Online host authorizations
- Comprehensive online fraud and risk management
- Card Activation Program
- CVV/CVC
- Address Verification Service

ATM Driving and Monitoring

End-to-end ATM transaction processing, which includes terminal driving, network/ATM/telecommunications monitoring, authorization and routing to all major gateway connections.

WSCS drives virtually all ATM makes and models, using a wide variety of telecommunication models. A solid foundation of standard transactions is available, including deposits, withdrawals, check cashing, transfers, payments and balance inquiries. You can enhance your ATM service with:

- Deposit automation (envelope-less deposits)
- Transaction personalization (pre-set language, fast cash, receipt options)
- Centrally distributed graphics to multiple ATMs for promotional advertising
- Transaction Verification
- Voice-enabled ATMs
- Multiple account access
- PIN change capability at ATM

..and much more



"The Trusted Partner For Those We Serve"