



Plus Alliance

Expand your surcharge-free  
ATM network.

VISA

Let cardholders access their funds at more places nationwide.

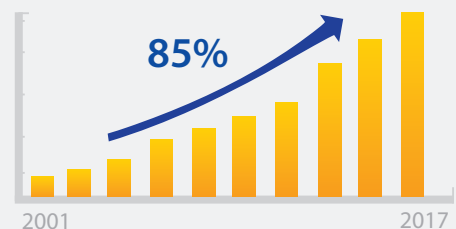
**At Visa, we understand that customers today want to be able to access their cash wherever they go, without paying fees.**

That's why we're offering issuers a turnkey solution to give cardholders expanded access to thousands of surcharge-free ATMs nationwide. Now you can avoid the infrastructure costs of deploying more ATMs and give your customers what they want with Plus Alliance.

For ATM acquirers, Plus Alliance enables you to attract cardholders who avoid fees, helping generate increased revenue and contributing to your bottom line. It's quick and easy to implement, so you can start accepting Plus Alliance transactions right away.

**99%**  
of consumers are  
interested in  
**surcharge-free ATMs<sup>1</sup>**

**Cardholder fees  
for ATM use  
outside of bank  
network are rising<sup>2</sup>**



<sup>1</sup> Visa US ATM Survey, February 2017

<sup>2</sup> Bankrate.com, 2017 Checking Account Survey - <https://www.bankrate.com/banking/checking-account-survey/> - as of March 3, 2018

# Simple, smart, and streamlined.

## For Issuers:

### Deliver convenience

Offer cardholders nationwide access to thousands of surcharge-free ATMs in convenient, everyday locations.

### Save money

Eliminate the need to rebate surcharge fees when free ATM access is required for the card program.

### Drive acquisition/retention

Attract new cardholders, improve retention of your existing base, and provide the value-added services consumers look for in a financial partner.

## For Acquirers:

### Improve earnings

Generate increased revenue from incremental ATM transactions at a differentiated interchange rate.

### Increase foot traffic

Attract customers who seek out surcharge-free ATM locations.

### Shift consumer behavior

Encourage cardholders who conduct manual cash transactions to move to the ATM.

## End-to-end solution:

- Consumers can find participating ATMs through the Plus Alliance decal and the Visa Global ATM Locator.
- Transactions are automatically identified by VisaNet for assessment of unique interchange.
- Unique flag in Visa/Plus BIN file helps identify participating cards.
- Any existing Plus-accepting ATM or Plus Issuer can participate with no system upgrades or re-issuance.

## Ready to take advantage of the Plus Alliance program?

For more information about joining Plus Alliance, contact your Visa Account Executive or email [plus@visa.com](mailto:plus@visa.com) today.

