

The new USD/EUR/GBP Prepaid VISA and MasterCard is an astounding new development in our portfolio which is designed for corporations seeking instant issue cards that can be readily and easily distributed to their customers, members, affiliates, employees, contractors and such likes.

DESIGNER BRANDS

One of the most powerful features of this prepaid card program is the ability for corporations to have their own branding at a fraction of the price associated with standard prepaid card programs. Utilizing a new Visa and MasterCard card creation process, branded cards can now be issued in as little as 3-4 weeks simply by sending us your card design by email. No longer is there a requirement to prepay for 5000 cards or more. With as little as 1000 cards, smaller corporations and smaller corporate requirements can now also benefit from the added advantage of aligning their branding with the Visa and MasterCard brand. Alternatively for the generic program you can add your company name to the card where the card holder name would normally appear if you wish.



NO KYC REQUIREMENT

There are very few reloadable prepaid cards in the world where KYC is not a requirement and this product also belongs to this exclusive club. With a maximum cumulative limit of 3300 EUROS or 3300 USD or 3300 GBP this product is structured on a particular regional ruling which negates any need for KYC. This allows corporations a fast and seamless platform for rapid deployment and activation of cards without any of the barriers to market associated with standard KYC requirement card programs. Once the cumulative loading limit has been reached then the card holder will need to be provided a new card if they want to continue loading new funds.

This provides a tremendous opportunity for deploying cards quickly which provides a higher value proposition as speed of delivery creates a higher value equity to your customer base.

GLOBAL ACCEPTANCE AND MULTIPLE APPLICATIONS

The prepaid card can be accepted both at physical point of sale retail locations as well as online where Visa and MasterCard payments are accepted. This makes it a great product for corporations seeking to launch a prepaid card program where they can issue instant travel money cards to their customers and instant gift, incentive and rewards cards to their customers or employees. The product can be a great payout tool for affiliate and sales driven programs where commission payments are small and regular.

STRENGTH OF THE BANKING PARTNER

Our banking partner Commerz Bank is a principal member of Visa and MasterCard and one of the world's leading financial institutions represented with a network of international branches, group companies and major foreign holdings as well as representative office in more than 50 countries. You need to be confident that the funds you deposit for your prepaid card program are in a safe regulated environment. Commerzbank boasts nearly 15 million private customers, as well as 1 million business and corporate clients. In 2012, it generated revenues of just under EUR 10 billion making it one of Europe's leading flagship financial institutions.

COMPETITIVE FEE STRUCTURES

Imagine a card without any of those monthly maintenance fees associated with standard prepaid card programs. This means the funds on your card will only be depleted by transactions you make with the card whether POS/Online transactions or ATM Withdrawals.

Transaction Items	Cardholder Fee	Your Residual Income	Payee
ATM Withdrawal	\$2.50/€2.50/£2.50	\$0.25/€0.25/£0.25	Billed to Card
ATM Decline	\$1.25/€1.25/£1.25	n/a	Billed to Card
ATM Balance Inquiry	\$1.25/€1.25/£1.25	\$0.25/€0.25/£0.25	Billed to Card
POS Purchase	\$1.25/€1.25/£1.25	\$0.25/€0.25/£0.25	Billed to Card
POS Decline	\$0.20/€0.20/£0.20	n/a	Billed to Card
Card Load Fee	1% of funds sent for loading	n/a	Billed to Client

- There is no monthly fee for card holder or monthly administration fee for client
- Instead of card holders being charged directly to their card for card loading instead there is fee that is charged to the client based on the value of funds that is sent to the funding account for loading. If client sends \$5000 to load cards then the cost would be \$50 which is invoiced to client for remittance of payment to provider within 7 days of the loads being executed.

Fee Type	Amount	
Facilitating international prepaid non personalized, Visa/MasterCard program implementation including program scope definitions, program qualification, risk assessment profiling and due diligence qualification. <ul style="list-style-type: none"> • Currency Sub BIN Assignment • Technical Implementation and Management • Client Program Training • Risk Management Assessments and Due Diligence • Card Holder Online Account Management • Card Loading Platform • Monthly Reporting 	Generic Card Program <u>(1 week implementation)</u> Program Set Up \$750.00 Branding - \$2,500 <u>(3 week implementation)</u> (Company logo on face of card))	
Card Volume Production Bands	Pricing (Magstripe)	Pricing (Chip and Pin)
500 - 999	\$7.00	\$8.50
1000 – 2499	\$6.00	\$7.50
5000+	\$5.00	\$6.50

- Pricing does not include shipping costs which will be determined at the time that cards are ready for shipment
- Card cost are in USD and covers company name personalization (if required)
- Minimum of 500 cards for Generic Program and 1,000 cards for branded

Card Parameter	Value
ATM Withdrawals (Cumulative limit per day)	Subject to Local Rules
POS/Online Transactions (Cumulative limit per day)	\$3,300.00/€3300.00/£3300.00
Maximum Amount per Card Load	\$3,300.00/€3300.00/£3300.00
Maximum Card Balance	\$3,300.00/€3300.00/£3300.00

- Once cards reach a cumulative maximum balance of 3300.00 then no more funds can be loaded.

DIRECT IBAN LOADING (ONLY IF CLIENTS WISH THIS FOR THEIR CARD HOLDERS)

Utilizing the banks immense platform means that card holders can send funds to their cards directly through IBAN should they wish. This provides a cost effective way for card holders living within the EU/SEPA region to be able to send funds to their card as if they were making a payment transfer to somebody else within their country. Not all clients will want this especially if your customers payments are centralized through your company. However this option remains.