

Exploring New Avenues for Plastic Cards

Cash has had its day. With the continuing growth of electronic payment methods around the world, it seems that cash and paper-based payments are destined to become a thing of the past in a growing number of payment situations.

Enter the prepaid card: a flexible payment type with a broad spectrum of application possibilities, destined to open up exciting new avenues for plastic. As one of the highest growth areas in electronic payments in the United States, prepaid cards are forecast to create a similar wave of interest and adoption in markets around the globe, as banks and other organizations take advantage of the opportunities they present.

Solving Problem Payment Situations

Consumers are constantly pursuing more convenient payment methods as the pace of life gets more hectic. Most of us regularly encounter situations where the accepted method of payment causes hassle—needing to cash a check before the money can be spent, having to wire funds to a relative overseas, needing small change for regular low-value purchases in the same retail outlet, receiving a paper gift certificate that can only be used in one store. Those situations not only cause aggravation for the consumer, but also for the organizations involved in issuing checks, receiving large quantities of cash or administering gift certificate schemes.

Banks, retailers, government agencies, commercial businesses, not-for-profit organizations and others can all utilize prepaid card programs to help them meet the unique payment requirements of their business model and/or customer preferences. At the same time, the administrative processes of businesses and government entities can be considerably improved, such as processing payroll, speeding up reimbursements to insurance claimants, distributing government benefits payments or running a program to handle transportation fares.

Finding New Value Propositions

Most businesses strive for enhanced profitability, better customer service and product innovation. Prepaid cards can deliver all of the above by introducing new payment options that are easy to use and more convenient, thereby increasing the likelihood of consumer acceptance, as well as creating potential for new commercial partnerships among retailers, banks and other organizations. Whether the objective is to cross-sell to existing customers or to find a hook to entice new ones, prepaid cards are a solution that allow businesses to offer attractive products with perceived high value and generate positive exposure for their brand.

Gift cards, for example, have already been adopted by many retailers, enabling them to capture increased share of a market segment that has been largely cash-based. Consumers who enter a store to spend a gift card are likely to make additional purchases and buy full-priced goods.

Transforming enterprise payments and data & decisioning expertise takes more than technology—it requires business insight.

EFD Prepaid Solutions delivers flexible, innovative solutions that enable the world's leading businesses to acquire the right customers, serve them more efficiently and keep them...

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Prepaid Card Applications



Tapping Into New Market Segments

A surprising number of people do not have traditional banking relationships and are ineligible for debit or credit cards, particularly in emerging markets. Prepaid cards can give them the convenience of plastic in a number of ways, allowing them to participate in online shopping, withdraw cash from ATMs and purchase goods at point of sale. Welfare recipients and retirees may prefer to receive benefits on a secure, easy-to-use card instead of having to cash checks or carry food stamps. Teenagers are encouraged to develop responsible payment habits and manage

budgets through the use of a reloadable prepaid card. Migrant workers are able to transmit money to relatives back home without incurring prohibitive money transfer fees.

For the issuing bank or organization, the ability to generate card-based revenue from traditionally cash-oriented segments of the population, to attract potential future customers and to increase market penetration has obvious advantages for the bottom line.

EFD Prepaid Solutions is the largest and most comprehensive provider of open loop prepaid card services such as:

- Prepaid card account origination and management
- Authorization and settlement processing
- More than 250 web sites and applications constructed and hosted
- 24 x 7 multilingual IVR and agent support
- Fraud, risk and compliance management
- Custom professional services

A One-Stop Solution

EFD Prepaid Solutions is the world leader in turnkey open-loop system prepaid card solutions, which can be used for purchases in any outlet where the major association card brands are accepted.

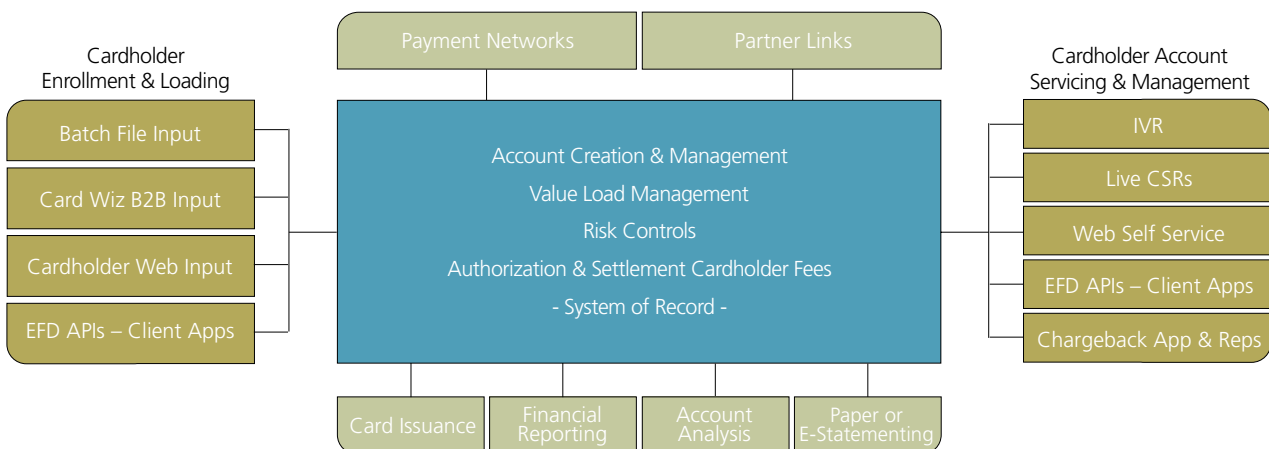
EFD offers complete end-to-end prepaid program management—from helping develop the business case to card issuing, application hosting, transaction processing and customer service. Secure, easy-to-use prepaid applications can be delivered for single-use or reloadable cards. The company uses its global service infrastructure to support prepaid card management, leveraging its technical expertise and experience of outsourced management to help customers grow their businesses cost-effectively while mitigating risk.

Flexible and Feature-Rich

As a processor, EFD Prepaid Solutions offers a wide range of functionality, so organizations are able to tailor a prepaid program to match their specific business objectives. From software applications that enable recipients to view their prepaid account online, to the ability to support fulfilled or instant issue cards, or the creation of separate purses on an individual card, EFD Prepaid Solutions offers clients the flexibility to specify which options they require across the entire card lifecycle—from cardholder enrollment and value loading to ongoing account servicing and management.

Different customers will use different sales channels to market their cards. Depending on whether card sales originate through a bank branch, retail outlet, on the telephone, via the Internet or mail, EFD Prepaid Solutions has a range of applications for loading and activating consumer and commercial cards. The company will work with a number of vendors for plastic manufacturing and personalization and can arrange distribution to suit the client's fulfillment model. Similarly, there are multiple options for account and card configuration, for management of cardholder fees and for card value reloading. And when it comes to customer service, organizations can select from live agent, IVR, self-service web options and e-mail support.

Full-Service Prepaid Processing



EFD Prepaid Solutions: Key Components

- Multi-channel account acquisition
- Flexible card configuration
 - Signature or PIN authorization
 - Personalized or instant issue cards
 - Single use or reloadable cards
- Multiple account access methods
 - Point of sale
 - ATM
 - Over-the-counter cash
 - Internet
 - ACH debit
 - Funds transfer
- Flexible enrollment methods
 - CardWiz® B2B web based application
 - Consumer-facing self-enrolment websites
 - Batch file upload
 - API for integration into client applications
- Flexible cardholder fee structures
- Outsourced customer service
 - Live agent
 - IVR
 - Web self-service
 - eMail
- Program management and reporting
- Implementation
- Risk Management



For more information about EFD Solutions, please call 1 888 933 8637 or visit our website at www.fidelityinfoservices.com.

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Comprehensive Risk Management

Managing program risk is an EFD Prepaid Solutions core competency. Using a proprietary tool for fraud prevention, detection and control, our risk management program offers fraud analysts a wide range of authorization, scoring and screening capabilities designed to catch fraud early and minimize losses. The customer acquisition process across multiple channels incorporates a number of customer authentication options as well as a suite of risk tools to control value load, balance, spending and card usage.

Get Ahead in the Market

In a competitive environment where organizations want to be first to market with innovative prepaid programs, a smooth and proven installation process can make the difference between capturing an early lead and being a follower. EFD Prepaid Solutions has experience of installing end-to-end prepaid processing solutions around the world, helping customers to gain competitive advantage through best-in-class technology and a proven installation

methodology. Whether you are looking to implement a turnkey product or a more complex custom program, EFD Prepaid Solutions will guide your organization through system configuration, custom development, application set-up, card production, testing and training, right through to the start of operations. We will also work with the client to obtain bank sponsorship if necessary.

Once your initial installation is up and running, EFD Prepaid Solutions will work to complete necessary enhancements and can add new components to a prepaid program to support new card products.

