



**PROMOTE  
HEALTHY  
LIFESTYLES  
WITH FILTERED  
SPEND AS A  
SERVICE™**



## FILTERED SPEND AS A SERVICE

# TAKING PATIENT CARE TO THE NEXT LEVEL OF SPEND

Your prepaid card program gives you the ability to influence healthy choices for your patients, by restricting which merchants patients can visit. While this gives you some control over where your patient makes a purchase, it does not give you the ability to manage and influence what your patient buys. In other words, you can ensure that your prepaid card can only be used at a preapproved pharmacy, but you can't ensure that a candy bar won't go home in the bag along with vitamins and cold medicine.

And what if you could have even more influence over the basket spend, drilling down beyond the store level to authorize only specific items for purchase?

With Filtered Spend as a Service™, now you can. It gives you the power to control what specific items are accessible at participating merchants, in addition to traditional merchant and segment controls. Filtered Spend as a Service makes it possible for you to allocate funding for specific preapproved spending such as, over-the-counter medications, healthy foods, pharmaceuticals, optical, custom categories and much more.



## **FILTERED SPEND AS A SERVICE**

**WHATEVER THE NEED, FILTERED SPEND AS A SERVICE CAN SUPPORT YOUR EFFORTS TO ENCOURAGE HEALTHY CHOICES TODAY FOR YOUR PATIENTS, DETERRING ILLNESS AND HIGHER HEALTHCARE COSTS DOWN THE ROAD. FIS FILTERED SPEND IS IDEAL FOR:**

- **Corporate benefits programs**
- **Insurance companies**
- **Healthcare aggregators**
- **Supplemental plan providers**
- **Unions**
- **Post-secondary schools**
- **Government programs**
- **Social programs**
- **Disaster relief agencies and nonprofits**

## **A FILTERED SPEND SOLUTION FOR EVERY NEED**

---

Maybe you work for an insurance company that wants to encourage healthy eating. With Filtered Spend as a Service, you can create a Healthy Food purse on your members' prepaid card and load it with \$50 each quarter. Your cardholder can then use those funds to buy preapproved items like fresh fruits, vegetables, and/or prepared foods that meet your objective of promoting healthy habits.

Or, maybe you're a benefits manager at a corporation who wants to make sure your employees' prepaid cards cover over-the-counter medications as part of their benefits. You can create an OTC purse for your employees that you customize to include approved purchases such as cough medicines, allergy medications, pain relievers, or even bandages and reading glasses.

# **BETTER CONTROL FOR BETTER INSIGHTS**

---

**Unlike traditional prepaid benefits or consumer cards that give you store-level control, Filtered Spend as a Service empowers you to:**

- Manage and influence purchase behaviors at the item level
- At an aggregate level, receive focused reports on frequently visited retailers to offer discounts or coupons on specific items you know patients enjoy
- Fund different purses for different categories of spend, all on one card
- Fully customize Approved Product List (APLs) for maximum control over basket spend
- Leverage cardholder data to evaluate the success of the program, make insightful adjustments to your offering, and add or remove items from the APL

**And the cardholder experience is simple and clear:**

- Cardholders can search for participating retailers using our store locator functionality which can be embedded in your mobile app or website
- In store, patients can locate eligible items and use your app to scan items before purchase to determine eligibility
- At checkout, cardholders enjoy a frictionless payment experience as they swipe their cards as usual, and Filtered Spend as a Service instantly draws funds from each designated purse where the eligible item is assigned



# THE DIFFERENCE IS MULTI-PURSE TECHNOLOGY

With Filtered Spend as a Service, the cardholder simply uses their prepaid card to purchase items as part of a corporate benefit or healthcare incentive. Our Multi-Purse Technology seamlessly does the rest.

- 1** You determine which specific products are eligible for the program.
- 2** Filtered Spend as a Service adds those products to an APL.
- 3** Funds specific to the APL are added to the prepaid card as a “purse.” You can create multiple purses by category, like OTC Medication, Healthy Food, Physician Co-Pays, Transportation, etc., and you can fund and reload each purse in different amounts at different times.
- 4** The cardholder shops at a participating retailer to purchase approved items.
- 5** At checkout, product SKUs are assessed in real time to determine whether each item is eligible or ineligible in each purse.
- 6** Eligible items subtract funds from the appropriate APL purse, all available on the same prepaid card.
- 7** Items that are not eligible, like potato chips, soda, etc., will be either charged to a generic spending purse, or they will be declined and a second form of payment will be requested from the cardholder.

**FILTERED SPEND AS A SERVICE**

## **FIS PREPAID: A TRUSTED PROVIDER**

FIS Prepaid leads as a comprehensive provider of prepaid cards, with corporate and insurance seeking to break ground with this solution.

In 2020, the FIS Prepaid and Government Solutions team partnered with Network Business and Worldpay to create the one-of-a-kind solution, Filtered Spend.

FIS is a trusted global prepaid leader, with 25 years of experience and more than 300 million active cards on our prepaid platforms, with over 20 card types supported for prepaid across more than 200 clients.

For more information visit [www.fisglobal.com](http://www.fisglobal.com).





## About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index.

 [www.fisglobal.com](http://www.fisglobal.com)

 [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com)

 [twitter.com/fisglobal](https://twitter.com/fisglobal)

 [linkedin.com/company/fis](https://www.linkedin.com/company/fis)

 **ADVANCING THE WAY THE WORLD  
PAYS, BANKS AND INVESTS™**

©2023 FIS

FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties' marks are the property of their respective owners. 2537178