



PREPAID SOLUTIONS

Get Started



PREPAID SOLUTIONS

In recent years, prepaid (stored value) cards have become a fast-growing and convenient way to access funds, make purchases and complete payments via American Express,[®] Discover,[®] MasterCard,[®] and Visa[®] cards, ATM networks, private networks, and the Internet. Combining the convenience and acceptance of debit cards with the simplicity of cash means prepaid cards have limitless possibilities. They're safer than cash, more convenient than checks, and easier to obtain than credit or debit cards. Indeed, prepaid has the potential to radically impact the manner in which organizations deliver value and conduct business today.

Prepaid cards represent an opportunity for financial institutions to further capitalize on the growth of debit cards, which have surpassed credit cards as the most popular form of electronic payment (by transaction volume). Prepaid cards provide a growing source of non-interest income portfolios, attract new customers, strengthen existing relationships. Additionally, the unique nature of prepaid cards provides a channel to non-traditional and under-banked market segments – extending your reach into the marketplace.



Specialized Prepaid Solutions:

- Custom
- Packaged Products
- YourCardNOW™



Single-load Products:

- Corporate Gift
- Gift
- Incentive
- Mall
- Rebate



Reloadable Products:

- Benefits
- General Purpose
- Government Disbursement
- Healthcare
- Incentive
- Payroll
- Remittance
- Teen/Family
- Travel



Markets Served:

- Banks
- Corporations
- Credit Unions
- Employers
- Financial Services
- Government
- Healthcare
- Insurance
- International
- Loyalty/Incentive
- Program Managers
- Resellers
- Retailers

COMPLETE, END-TO-END PREPAID SOLUTIONS

FIS understands that you need a dynamic payment card program to meet the evolving needs of the prepaid marketplace. As the largest and most comprehensive provider of open-loop prepaid card services, FIS is at the forefront of this trend, providing robust, end-to-end solutions for development, processing and administration of prepaid programs. Our end-to-end prepaid processing solution includes everything from account set up and management, card production and personalization, inventory management and customized distribution solutions, transaction processing, fraud

detection and prevention, funds settlement, call center and IVR/VRU customer service, dispute processing, detailed reporting, to Web hosting services.

Whether you need a prepaid card solution for business or consumer use, feature-rich, end-to-end, market-ready programs from FIS provide you with affordable, easy-to-implement prepaid card programs that can start producing results quickly.

FIS systems and services support multiple types of open-loop distribution models for financial institutions, resellers, commercial

entities, retail and government. And because FIS prepaid cards are “open-loop,” they are accepted at millions of merchants worldwide – an important distinction from other providers offering closed-loop, single retailer prepaid solutions. Our programs are certified by Visa, MasterCard, Discover and China Union Pay. And, by virtue of our whollyowned NYCE® Payment Network, your prepaid program can include fund access and PIN payments at hundreds of thousands of ATMs and millions of point-of-sale locations worldwide.

FLEXIBILITY IN PREPAID SOLUTIONS

FIS understands that prepaid card programs are not one-size-fits-all propositions. Your business requirements are unique. With prepaid solutions from FIS, you have several program models to choose from – each offering distinct levels of service, capabilities and features – for both reloadable and gift products.

- **Custom**

Robust functionality and full-featured programs

- **Packaged Product**

A solution with most of the bells and whistles of the Custom program, but in a more economical, streamlined approach offering quicker time-to-market and lower operating costs

- **YourCardNOW**

A “light” approach to prepaid card programs in which a sponsor owns the BIN and assumes the risk as you generate revenue from prepaid card sales





CUSTOM

Looking for a large scale, flexible program with additional services and unique options? FIS's ability to implement and scale customized solutions is unprecedented in the industry. With real-time processing, flexibility and configurability of applications, the Custom solution from FIS is ideal for any organization with unique needs. Choose a hosted-application environment or, for those interested in supporting their prepaid program in-house, utilize the complete set of APIs. The flexibility of this program also allows for add-on functionality such as a fully integrated bill pay system and account-to-account money transfers.

PACKAGED PRODUCTS

The Packaged Products solution from FIS features many of the same applications and functionality of the Custom solution, but without the time, testing and expense typically associated with customization. By pre bundling tools specifically for mid-tier financial institutions that want to own and design their prepaid program, FIS delivers not only robust functionality, but also broad consumer appeal and strong results.

And because you own the program, you:

- Own the BIN
- Work directly with FIS to establish program parameters, fees, branding, etc.
- Earn all the revenue, including retail price, float, interchange fees, maintenance fees and more

YOURCARDNOW

With the FIS YourCardNOW solution, getting started is as easy as registering with one of our sponsors. Implementation can be done in as few as two weeks. Once up and running, your revenue is generated through prepaid card sales, while the sponsor owns and maintains the BIN and assumes responsibility and risk for licensing, settlement and administration.

TURN TO THE LEADER

With over 250 million cards on our domestic and international platform, processing more than 1.3 billion transactions annually, supporting thousands of individual prepaid programs for our customers and boasting a significant international presence with cards issued in more than 36 countries and 14 currencies – FIS is clearly the world's largest prepaid processor.

FIS is focused on delivering best-in-class prepaid solutions that are scalable, reliable and comprehensive – supported by customer care excellence. Our integrated solution provides uncommon value to, businesses, financial institutions and other organizations, giving you the tools you need to easily integrate our prepaid solution into your existing operational or servicing tools. Superior integration means superior support and reduced expenses.

The FIS Customer Experience Suite for IBS accelerates innovative enterprise business capabilities and utilizes your data to optimize the customer experience, strengthen client engagement and loyalty to drive organic revenue and profit growth.

For additional information, please contact your client relationship manager or call 1.800.822.6758.