Filtered Spend as a Service™ gives you more control over the way your funds are spent. It allows you to customize your approved product list (APL), display the eligible items to your participants and drive them to participating merchants. It allows you to track which specific items on an aggregated basis are purchased, providing insights into purchasing habits of consumers and allowing discounts and coupons to be offered. Whether buying tools, office supplies, healthy foods, over the counter medications and more, consumers just swipe their open loop prepaid card at checkout to complete the purchase. You’ll gain invaluable insights and reporting on what purchases cardholders are making at which locations, allowing you to evaluate the success of your program.

**FUNCTIONALITY**

1. Each user of Filtered Spend as a Service determines what specific products and services are included in their individual program
2. The APL funds are added to the prepaid card in a separate “purses” and cardholders shop at participating retailers to purchase approved items
3. During the financial transaction, individual product UPCs are assessed in real time determining if each item is eligible or ineligible for the program
4. Eligible items will subtract funds from the appropriate purse to pay for the items
5. Items that are not eligible will either be charged to a generic spending purse on that same card or will be declined
6. Filtered spend takes spending controls to the next level

**BENEFITS**

- **Gain Granular Control**: Motivate consumers to not only visit preferred merchants, but to also buy items that make a positive impact.
- **Promote Your Brand**: Offer discounts only on items that bring awareness to your product, encourage trial and foster brand preference.
- **Encourage Positive Habits**: Ensure that consumer dollars are spent on merchandise that promotes a healthy lifestyle or financial well-being.
- **Detailed Purchase Reporting**: Gain value insights on reporting on cardholder purchases.

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