

Integrated Prepaid Solution



Gain Loyalty and Increase Revenue with Prepaid Cards

Prepaid cards are more popular than ever before. They are becoming an established and fast-growing segment of the overall payments environment. Growth has been driven primarily by consumer payment applications such as gift cards, money transfers and general-purpose cards targeting the unbanked and under-banked population. As the prepaid market continues to flourish, so will the types of products and services made available to consumers and businesses.

Euronet's Integrated Prepaid Solution provides the flexibility to cover a wide range of products including gift, travel, payroll/salary, teen spending, remittance and mass transit cards. These products can be open or closed loop, anonymous or personalized, magnetic strip or EMV and even coupled with Euronet's contactless solution.

While corporate use of payroll cards is on the rise, retail outlets continue to be the main distribution centers for prepaid cards. As such, retailers rely heavily on financial services organizations as network branded cards (open loop) are poised to surpass cards issued for use at specific merchants or establishments (closed loop).

With the popularity and growth of prepaid cards, it is imperative that financial services organizations have a superior end-to-end solution that is highly flexible and can quickly adapt to new market requirements. Euronet's Integrated Prepaid Solution can do just that.

Features & Benefits

- Graphical user interface
- Internal application security
- Enhanced embossing controls
- Card usage controls
- Transaction limit
- Robust fee structure
- Central client and notes data bases
- Online fees at the time of the transaction
- Multiple card activation options
- Account management
- Detailed authorization
- Authorization 24/7



Manual or paper transactions processing times are estimated to be about 100 times more than electronic transactions. Companies can significantly reduce their costs and paper use when utilizing an integrated prepaid solution. Compared to cash, electronic payments offer advantages to everyone involved – consumer, merchants and financial services organizations – by allowing faster transactions, better recordkeeping and greater security.

Whether as a salary advance card, a budget card or a mass transit card, Euronet's Integrated Prepaid Solution positions your company as a major player in the payment space.

DIVERSE SET OF PRODUCTS

Gift Cards

This includes cards offered either by banks or by merchants. These cards can be purchased for a fixed value or purchaser's desired value and given as gifts.

Payroll or Salary Cards

Employee wages are distributed via load to a card rather than issuing a payroll check or electronic deposit into a traditional bank account. There is a fast-growing business case for payroll cards as the unbanked and under-banked markets continue to be the focus. Many of these consumers cannot or choose not to have a banking relationship.

Money Remittance Card

Immigrant labor continues to grow globally and so is the need for money remittance products that reduce the cost per transaction. Euronet's Integrated Prepaid Solution facilitates remittance using twin open loop cards or deposit to a prepaid card on the recipient's end often

with some kind of relationship between the sending and receiving institutions.

Internet Use Card

With increasing suspicion surrounding card fraud and identity protection on the Internet, the use of a card that is not tied to a bank account or has limited exposure is very attractive.

Teen Spending Cards

Whether as an introduction to financial independence or a payment instrument for allowances while attending school, this product is a good way to control a teenager's expenses while teaching valuable money management techniques.

Travel Cards

A secure option to vacation expense management replacing the need for traveler checks, cash or even your regular bank cards. Prepaid cards acceptable at all the major networks have now become a viable secure option.

Mall Cards

Merchants are able to setup a kiosk at strategic positions at the mall or otherwise where prospective customers can purchase a prepaid card to be used at the merchant store and even get discounts when using the cards.

Mass Transit Card

Use of cards for public transport payment such as trains, buses and subways, this product coupled with Euronet's contactless solutions provides a viable option to mass transit payment.

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