

Stored-Value Products

Innovative Payment Solutions



Expand your capabilities and grow your business with **TRANSFIRST**.

An exciting and innovative way for financial institutions to increase revenue and profit is to offer Stored-Value products such as Gift Cards, instant issue ATM cards with options to upgrade to an association branded card, and prepaid products including long distance and wireless. These types of payment solutions can enhance the bank's customer service and product offerings, increasing loyalty among existing customers, as well as attracting new customers in untapped markets.

These payment solutions target large numbers of consumers in under-served markets including:

- Online purchasers*,
- Travelers,
- College students,
- Unbanked,
- Underbanked,
- Corporate incentive departments, and
- Credit challenged.

Increases revenue and profits

Improves customer loyalty

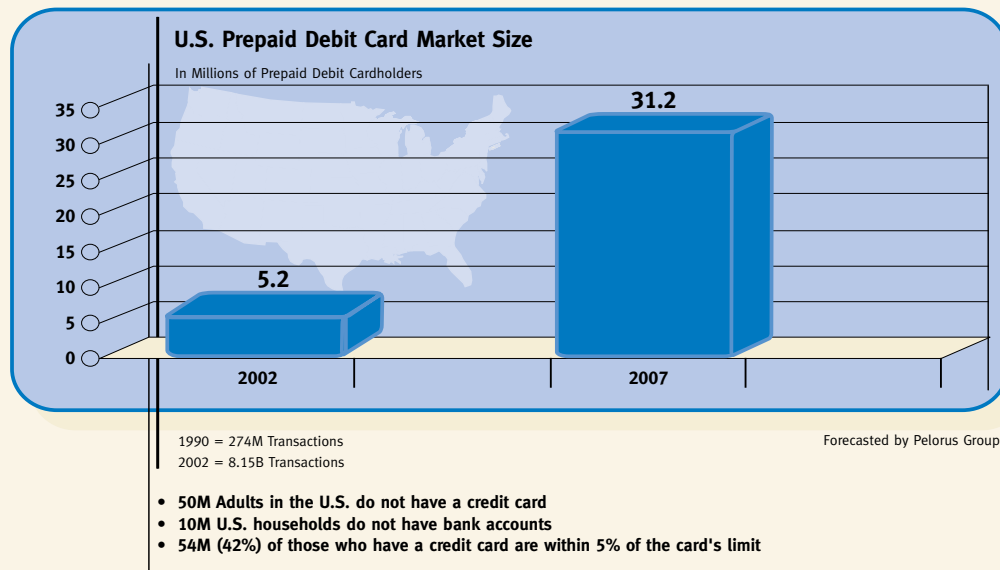
Enhances product offerings

Attracts new customers



*Twenty-two million adults and 11 million teens with Internet access and no means to purchase online.

The Stored-Value Market



To meet the varying needs of our financial institutions, TRANSFIRST offers a suite of Stored-Value products:

Gift Cards.

A Gift Card program includes a fixed denomination, single-load, branded credit card. These Gift Cards work anywhere in the world that accept credit cards, allowing the card recipient to select for themselves where and how to spend the monetary gift.

Instant Issue ATM Cards.

This program includes a reloadable, easy-to-administer and issue, card product that meets the needs of many payment solution challenged consumers. Financial institutions collect revenue regarding usage and reloads as these consumers utilize the convenience and security otherwise not available to them through standard card products.

Upgrade to Association Branded Card.

Once implemented, consumers or financial institutions can also upgrade the ATM card

to an association branded card, which eliminates the need for PIN access. Today, this payment solution is being sought by many small business merchants as a viable and cost-effective replacement for standard payroll distribution. Employees that don't have access to a bank account and have to pay high check-cashing fees to access their earnings are well-served by this product.

Prepaid Wireless and Long Distance.

Prepaid wireless and long distance cards allow consumers to prepay at highly competitive rates for wireless and long distance minutes and then use those minutes via use of the card.

Capabilities include:

- Minimal upfront and on-going costs,
- Easy to implement and support,
- Web-accessed reports,
- Single-use or reloadable cards, and
- Training and support programs.

TRANSFIRST

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