



Visa Prepaid Processing Service

Your flexible, reliable, innovative processing partner.





Grow your business

with proven prepaid processing expertise.

Since 2001, Visa® Prepaid Processing Service has delivered state-of-the-art prepaid processing capabilities that have helped companies just like yours grow and succeed. With Visa Prepaid Processing, you benefit from outstanding scalability and reliability, flexibility to customize your program for your unique situation, and access to the Visa innovations you need to build a thriving prepaid business.



Our flexible processing platform has allowed issuers in a wide array of businesses to capitalize on market opportunities, including:

- Third-party distribution
- Insurance claims
- Payroll
- Financial institutions
- Retail
- Check cashing
- Transit
- Quick service restaurants
- Franchise operations
- Government/benefits disbursement
- Disaster relief

Take advantage of reliability, scale and experience.

For your business, you want a processing partner you can count on, no matter what. Visa Prepaid Processing offers industry-leading availability, reliability and scale. When you trust your prepaid processing to Visa, you have the advantage of partnering with the largest issuer processor of Visa transactions in the world, with more than 10 years experience in the prepaid market and 15 years in debit at work for you.

Benefit from a powerfully flexible processing solution.

With Visa Prepaid Processing, you have ultimate flexibility for your program. Whether you want to support non-Visa networks and reload networks, explore other payment channels such as mobile, implement traditional prepaid programs, or launch a private label solution, we have the expertise and resources you need. Our configurable platform allows you to select the best functions to differentiate your prepaid card products, seize new opportunities, implement multiple market-driven programs simultaneously, and stay competitive.

As a Visa Prepaid Processing partner, you can choose from a wide array of features and functionality to maximize your programs:

Robust system access. Use a single tool to access all program data. Our browser-based tool simplifies managing back-office and account maintenance functions (also available for your clients).

Web services. Seamlessly integrate the Visa DPS prepaid platform with your in-house applications via an XML interface. This allows you to incorporate prepaid functionality into existing applications with single sign-on support, create customized cardholder web sites, optimize back-office operations, increase automation and reduce costs.

Configurable consumer web sites. Offer your customers branded, real-time access to a full range of prepaid card services to encourage self-service.

Mobile services. Give your cardholders anywhere access to accounts with our comprehensive, world-class suite of mobile services.

Voice response unit (VRU). Support cardholder needs with this automated phone system for self-service cardholder care.

Comprehensive authorization controls. Optimize authorizations for risk mitigation and a better customer experience. Our proven system allows parameter modification and partial authorization, as needed.

Integrated fraud and compliance management. Count on industry-leading fraud tools and advanced fraud mitigation solutions to help you implement your unique fraud strategies and comply with anti-money laundering, Customer Identification Program, and Office of Foreign Assets Control requirements.

Flexible enrollment and issuance options. Enjoy a range of convenient, easy-to-use enrollment and issuance capabilities that can be integrated into existing systems or as stand-alone processes to simplify your operations.

Array of funding options. Enable funding and reloading via credit/debit card, ACH deposit, company account/cash or Visa ReadyLink. Visa DPS supports a range of on-us capabilities.

Customizable fee management. Implement a precision pricing strategy using any of our various fee types, as well as promotional code capabilities for custom fee schedules.

Complete data warehousing and analytics. Get critical business intelligence at your fingertips to help drive informed business decisions with Visa Data Manager, our best-in-class analytics tool.

Dedicated support. Access support for your staff and your cardholders, including specialized operational expertise, full-service exception processing services, and extensive cardholder call center capabilities.

Independent or DPS-managed fulfillment. Implement your own card fulfillment by partnering with one of our certified vendors or use our managed service to take advantage of Visa vendor relationships and aggregated buying power.

Online bill pay. Enable cardholders to initiate bill payments to anyone using their prepaid card for increased cardholder satisfaction and stronger card loyalty.

Convenience checks. Provide cardholders with an additional way to access prepaid card funds and facilitate payments where cards are not accepted.

A variety of cards for virtually every use.

Visa Prepaid Processing Service supports the following prepaid options to meet your strategic goals and customer needs.



Visa Gift Cards



Visa Incentive/Rebate Cards



Visa Payroll Cards



Visa General Purpose Reloadable Cards



Visa Commercial Cards



Visa State and Government Cards



Visa TravelMoney Cards



Visa Buxx/Teen Card



Contactless & EMV Chip Cards



Mobile Wallet

Access payments innovations from an industry leader.



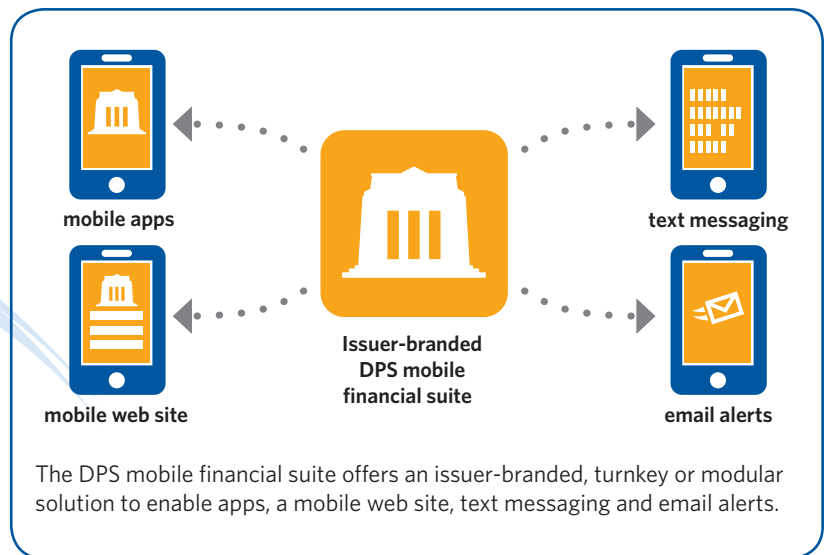
Custom cards offer competitive advantage. Over 90% of cardholders prefer to design their own card, and 50% would consider changing from their current provider if a competitor allowed card customization.

With Visa Prepaid Processing, not only do you have access to the latest Visa payments and processing innovations, but you also have the expertise and insights you need to operationalize those advances most appropriately for your business. Our close connection with the Visa product development teams often gives our prepaid partners early access to new technologies and products.

From our contactless EMV payment capabilities and comprehensive mobile platform to up-and-coming technologies like custom card graphics and Visa Money Transfer, as a Visa Prepaid Processing customer you can tap into the latest advances to benefit your business.

Prepaid on-the-go

Visa DPS Mobile services offers a fully-branded mobile experience including apps, a mobile web site, text messaging and email alerts on almost any mobile device on any major carrier's network. This turnkey solution requires no additional hardware or infrastructure investment and can be implemented for your prepaid cards or across your entire card portfolio.



A modular, scalable, integrated solution to meet your prepaid goals.

Visa Prepaid Processing Service

- Detailed Account Maintenance & Reporting
- Customizable Card Options
- Robust System Access Controls
- Comprehensive Funding & Fee Management
- Flexible Account Enrollment & Issuance Options
- Reliable Prepaid Authorization Services
- Dedicated Client & Cardholder Support
- Integrated Fraud & Compliance Management
- Platform Integration Options
- Highly Configurable for Added Differentiation

Visa Prepaid Processing Service offers you significant advantages as a prepaid partner.

High-volume processing expertise

Visa has been processing large-volume prepaid programs since 2001 and debit card programs since 1996.

Fully integrated solution

Delivers card management, diverse funding options, authorization, fraud/compliance management, browser-based access tools and cardholder services in one solution.

Centralized platform

One common platform/infrastructure for transaction processing, settlement and exception processing to maximize your operational efficiencies and growth potential.

Highly configurable and scalable

Parameter-driven choices let you design and manage multiple program types to address a variety of market needs.

Integrated fraud and compliance tools

OFAC/Patriot Act screening, fraud rules, limits, thresholds and other tools specifically for prepaid products are built into the system.

Complete prepaid support services

A dedicated client services team staffed with prepaid specialists, is available to answer your questions, troubleshoot issues and help you take advantage of new opportunities.

Stability and security

Benefit from a highly secure, reliable platform and infrastructure based on Visa standards and security programs.

Marketplace responsiveness

Visa Prepaid Processing Service is at the forefront of the latest prepaid technologies and innovations.

What to look for in a prepaid processing partner

You need	Visa delivers
Experience	Leadership in large-volume prepaid processing since 2001
Security/Stability	Highly secure platform and infrastructure based on Visa standards and security programs
Risk/Compliance Management	Fully integrated fraud mitigation and compliance tools
Scalability/Flexibility	Parameter-driven choices to help you meet a variety of prepaid market needs
Support Services	Help for clients and cardholders from experienced prepaid specialists
Leading-Edge Technology	Support for innovations like mobile and Visa payWave—Visa's contactless payment technology
Support for the Future	Visa's commitment to prepaid products helps protect your investment and accommodate growth

Build your business with a proven leader in prepaid processing.

Expand your prepaid offering and garner greater business benefits, with the scalable, reliable, flexible and innovative solutions available from Visa Prepaid Processing Service.

For more information, please contact your Visa Account Executive, email prepaidprocessing@visa.com or visit www.visadps.com/prepaidprocessing



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