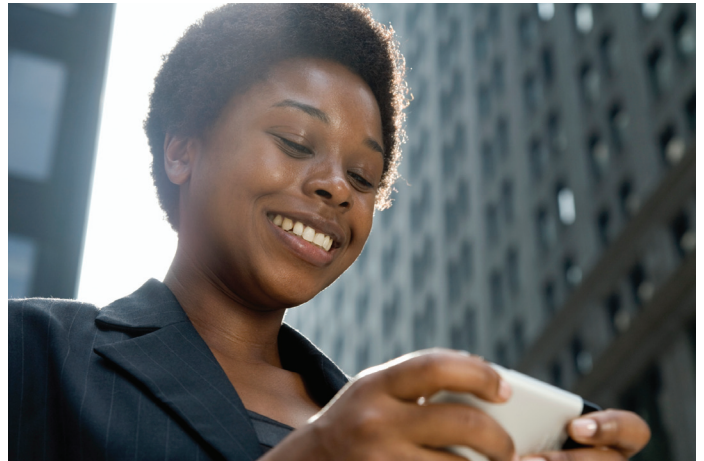


Mobile Services

A turnkey strategy to meet the needs of your customers.

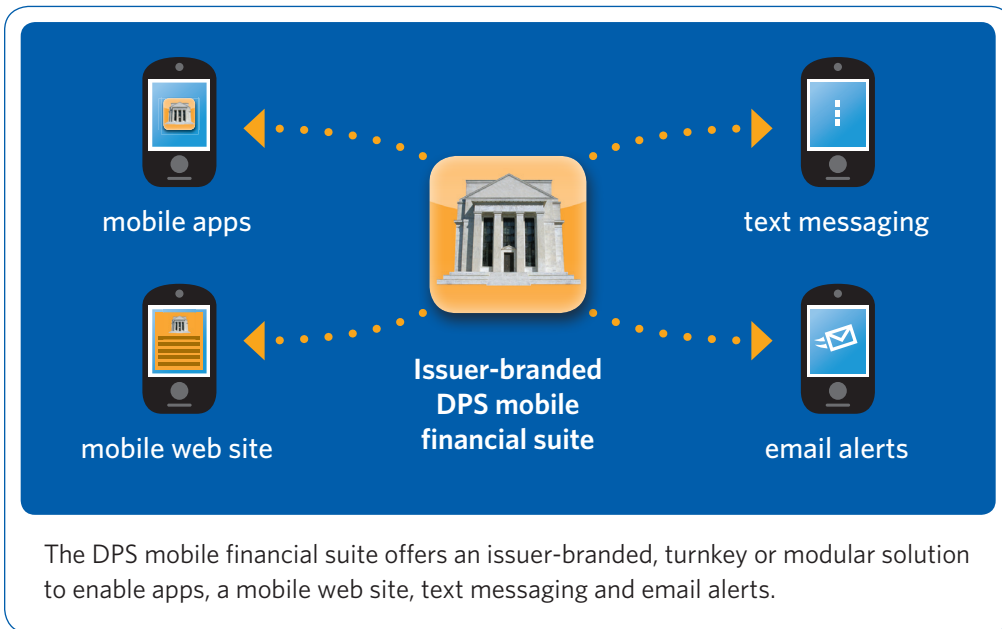
Today, everyone is on the go. Now you can provide your customers with anywhere access to accounts, new ways to manage finances, and the benefits of Visa's ongoing mobile innovations with Visa DPS mobile services. Best of all, you can implement this comprehensive, world-class suite of mobile services quickly and with no infrastructure investment.

With the Visa DPS mobile services platform you can deliver 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 and can be implemented across your entire card portfolio or specifically for prepaid cards to create increasingly valuable high-touch relationships with your customers.



Implement a Powerful Mobile Platform

- **Strengthen relationships.** Increase contact with your cardholders by offering compelling, high-value functionality that they will access on a daily basis.
- **Differentiate your institution.** Additional capabilities and a fully branded experience can set you apart from the competition.
- **Increase flexibility.** Meet cardholder expectations for more convenient options for accessing their accounts the way they want to.
- **Attract new customers.** Expand your relationships with non-traditional, mobile-savvy customers who may choose prepaid cards over traditional accounts.
- **Expand services.** Redefine how your customers think of mobile banking by enabling more dynamic transactions like upcoming remote deposit capture and other on-the-go capabilities.
- **Evolve without risk.** Partnering with DPS positions you to expand your offering and update services as they become available without additional capital investment or making existing investments obsolete.
- **Service prepaid products.** Provide a mobile solution for all segments of your card portfolio, including comprehensive support for prepaid cards.
- **Minimize fraud.** Upcoming functionality will allow cardholders to receive mobile alerts about potential fraudulent activity to identify and stop fraud sooner.



Deliver a Comprehensive Mobile Experience

DPS mobile services integrates a full array of capabilities to help you create a powerful on-the-go experience:

Any device:

Customers can access services from iPhones, Androids, Blackberries, other smart phones and any SMS-capable phone on virtually any carrier's network.

Any Visa-branded card:

Enables mobile access for any Visa, Plus, or Interlink branded card issued by your institution, including check, prepaid and credit cards, even if transactions for the card are not processed by DPS.

Any DPS-processed transaction:

Send alerts even on non-Visa transactions, as long as DPS processes those transactions.

Multiple access channels:

Available through a downloadable app, a mobile web site, SMS/text messaging and email, giving you the opportunity to reach more customers.

Comprehensive solution:

One solution integrates your debit, credit and prepaid mobile portfolio for a more complete service.

Financial control:

Give customers greater financial control by allowing them to check balances and receive a variety of alerts including low balance, suspect fraud, fuel purchase, ATM withdrawals and more.

Simple registration and management:

The easy to use system allows your customers to register on the web or from their mobile device.

Configurable solution:

Implement the complete platform, integrate specific feature sets to fill gaps in your current mobile solution, or evolve your mobile offering over time.



Implement a Solution to Meet Your Customers' Needs

Whether you want a comprehensive mobile solution that supports all types of cards or an in-depth prepaid offering, DPS mobile services has a turnkey option to fit your business.

Multi-Product Solution:

Provide broad functionality for debit, credit and prepaid cards:

- Balance inquiry
- Funds transfer
- Transaction history
- Transaction alerts
- Balance alerts
- Remote deposit capture (*future*)
- Person-to-person payments (*future*)
- Fraud alerts (*future*)

Our Multi-Product Solution is ideal for financial institutions interested in a solution flexible enough to support virtually their entire card portfolio.

Prepaid Solution:

Implement a specialized array of mobile services for your prepaid cardholders

- Balance inquiry
- Funds transfer
- Transaction history
- Transaction alerts
- Balance alerts
- Add funds
- Suspension/reactivation
- Add funds alerts
- Card status change alerts
- Profile update alerts

This approach is designed for institutions interested in offering a focused solution in support of prepaid-only cardholders.

Learn more about Visa DPS mobile services

For more information about Visa DPS mobile services, please contact your Visa Account Executive.