



Visa Prepaid Processing Service

Visa Gift Card



Offer an easy-to-purchase, flexible-amount gift option that's appropriate for any occasion.

Overview

The Visa® Prepaid Processing Service offers flexible and comprehensive support for the Visa Gift card by providing the tools and services you need to build a program that meets your specific business requirements. Visa's prepaid processing solution provides you with the opportunity to gain new incremental revenue and volume in both consumer and corporate segments by displacing cash and checks given as gifts or spent on gift purchases. And, with high consumer awareness and widening distribution channels, the Visa Gift card provides a tremendous growth opportunity for you and your corporate partners.

A trusted name in prepaid processing since 2001, the Visa Prepaid Processing Service has the reliable, state-of-the-art processing capabilities and dedicated services you need to support your prepaid goals. With extensive experience and a platform developed specifically for prepaid products, Visa Prepaid Processing Service offers you significant advantages as a prepaid partner.

Featuring a comprehensive set of parameter-driven functions and capabilities that allow you to customize programs, the highly secure, scalable platform enables you to select only the functions you need. And, by partnering with the largest issuer processor and retail electronic payments network in the world, you'll benefit from Visa's expertise and processes, which makes it easier to manage your card programs the way you want and need them.

Let the Visa Prepaid Processing Service help you provide this flexible gift-giving option to your customers and partners.

What the Card Does

The Visa Gift card answers the need in the marketplace for a gift-buying option that offers the benefits of a conventional gift certificate or store-bought gift card with the buying flexibility of a debit card. It's ideal for all gift-giving occasions and cardholders can use the card to buy what they want, where and when they want.

Visa Gift cards are welcome everywhere Visa debit cards are accepted—at millions of locations worldwide, including Internet and mail order/telephone order merchants. They may be sold in branches, via your consumer website and/or distributed through your corporate clients.

Visa Gift cards can help you:

- Create new revenue streams
- Attract new customers
- Develop new business relationships

Benefits of the Visa Prepaid Processing Service

High-volume processing expertise. Benefit from Visa's experience, success and reliability in processing card programs of all sizes and types.

Integrated prepaid solution. Delivers a comprehensive prepaid solution to address all your processing needs, from card management, multiple funding options, authorization services, fraud and compliance management and browser-based access tools to cardholder support services.

Centralized platform. Offers a single platform, developed specifically for prepaid products, for transaction processing, settlement and exception processing to help maximize your operational efficiencies.



Benefits of the Visa Prepaid Processing Service (continued)

Highly configurable and scalable system. Allows you to create prepaid card programs that address your specific business needs and opportunities. Parameter-driven choices let you design and manage multiple programs, to address a variety of market needs.

Integrated fraud and compliance tools. Provides OFAC/Patriot Act screening, fraud rules, limits, thresholds and other fraud tools specifically for prepaid products—all built into the system.

Dedicated prepaid support services. Ensures you are never far from the answers you need. An account team of prepaid specialists provides a single point of contact for all prepaid issues and is available to promptly answer your questions, troubleshoot issues and provide proactive account planning.

Stability and security. Benefit from a highly secure, reliable platform and infrastructure based on Visa's industry-leading advanced technology, standards and security programs to keep your data and cardholders safe.

Marketplace responsiveness. Helps ensure you are on the forefront of Visa's new prepaid technologies and innovations.

Key Features

Personalized or non-personalized. Enables Visa Gift cards to be "personalized" with the cardholder's name embossed or "non-personalized" with a consumer identifier embossed in the name field, e.g., "Happy Birthday".

Card designs. Supports up to 45 card designs per card program, allowing you to develop specialty cards for gift-giving occasions such as birthdays, holidays and weddings.

Prepaid Administration System (PAS). Offers convenient browser-based management of your Visa Gift card program's back-office and account maintenance functions.

Cardholder registration. Provides registration for easy cardholder identification in the event a card is lost/stolen or a chargeback is requested. Cardholders may register by calling a customer service representative (CSR) or through your cardholder website.

Funding options. Fund your Visa Gift cards using any or all of these methods:

- **Credit/debit card transactions.** Accept client-branded and/or foreign issued credit/debit cards.
- **Company account/cash.** Move funds utilizing tools outside the Visa system.

Enrollment options. Supports multiple enrollment paths to give you the flexibility you need. Establish new accounts using our browser-based administration system (PAS), CSV file upload, your cardholder website or bulk order options.

Instant issue. Enables you to instantly load and activate Visa Gift cards at branch, retail or corporate locations for immediate use by cardholders.

Consumer website. Create an additional sales channel with online presence. Your cardholders may access their accounts using a client-branded website featuring access to a wide variety of prepaid card services that can be configured for cardholder self-care and/or card sales.

- **Cardholder care.** Enables cardholders to enroll and register online, activate a card, view balance and transaction history, manage passwords, suspend or reactivate a card and access program information/FAQs.
- **Card purchase.** Allows a cardholder to easily choose a design and purchase it via a shopping cart.

Fund on Activation. Enables clients to defer funding of a Visa Gift card until the card is activated. Normally, funding occurs at the time of purchase. With Fund on Activation, funding occurs only after the consumer shows intent of use by activating the card.

Corporate Ordering Service. Expand your product offering and increase sales opportunity with your corporate clients. This service allows corporate clients to:

- Order large quantities of Visa Gift cards
- View purchase history and check order status via a self-service website
- Select preferred card design, embossed message and face value

Promotional codes. Create special fee schedules for promotions. Promotional codes override existing cardholder/buyer fees with a different rate for a pre-defined time period.



Superior Prepaid Processing with Visa

Authorization services. Benefit from premium authorization services that fit your needs. This flexible, reliable authorization system, with continuous availability, is specifically designed for the prepaid marketplace and provides the following services:

- Approve or deny transactions using extensive authorization parameters including card verification, available card balance, Address Verification Service (AVS), CVV/CVV2 and expiration date.
- Unique support for Automatic Fuel Dispenser (AFD) transactions that allows issuers to reduce authorization risk through the use of status check messages, partial authorization and Visa's real-time clearing service.
- Support for Visa POS Balance Inquiry Service that allows cardholders to verify the remaining value on their cards at participating merchants.

Authorization tolerances and holds. Allows you to modify authorization parameters, based on Merchant Category Code (MCC), by using the following variables:

- **Authorization tolerances.** Add a specified percentage to the authorization request amount prior to the authorization. This would be used for MCCs, such as restaurants, which typically add a tip after authorization.
- **Authorization hold time.** Assign a specific authorization hold time for MCCs, such as airlines and hotels, which typically require more (or less) time before an authorization hold is removed.

Technology innovation. Access leading-edge innovation and technology with services such as:

- Visa payWave — Visa's contactless payment technology
- Mobile payment technology
- Alternative payment devices, including Visa Mini Cards and Visa Micro Tags that use RFID technology

Fraud management service. Delivers best-in-class tools and industry-leading services specifically developed to help reduce your risk and exposure to fraud. Visa has proven success in monitoring and identifying suspect card buyers and recipients, fraudulent enrollment attempts, suspect funding and authorization transactions. All fraud management tools are parameter-driven, based on your risk strategies, and include:

- Front-end enrollment screening
- Card activation
- Limits and thresholds
- Fraud queue monitoring and analysis
- OFAC/Patriot Act screening
- Transaction monitoring
- Fraud and Flash Fraud Rules
- Dispute and exception processing

24/7 cardholder support services. Offers full-time and after-hours support for cardholder inquiries, lost/stolen card reporting, address changes, funding questions, balance inquiries and transaction disputes via a dedicated toll-free number specific to your program.

Voice Response Unit (VRU). Reduce costs while serving your cardholders with a client-branded automated phone system for cardholder care. Visa's secure and reliable VRU supports services such as balance inquiry, card activation, transaction history, VRU password change, suspend or reactivate a card and transfer to a Customer Service Representative (CSR).

Reporting and data export. Understand your prepaid programs clearly with the level of detail you need. Multi-level daily and monthly card activity reports enable you to reconcile your central funds pool and manage your prepaid programs. Pre-defined offline and on-demand reports are available. A daily raw data file is also provided for client data mining and custom report creation.

Card management services. Provides cost-effective card management services with complete card fulfillment services for issuance and reissuance of card plastics. Reduce costs using Visa's volume pricing, gain access to multiple card vendors and a wide variety of card fulfillment services and products.

Card inventory management. Gain a better understanding of your card stock volumes and simplify the management of your card inventory. Visa's card management system offers an automated mechanism for managing card inventory and generating new card stock orders via PAS. This system enables you to configure, down to the branch/location level, appropriate card inventory and reorder quantities.

Cardholder fee management. Supports more than 70 fee types for maximum flexibility in assigning fee structures to your prepaid programs. With "Account Disposition," you can apply dormant account service charges and "Foot Printing" enables you to exclude fees by cardholder/buyer address. Fees can be time-, event- or transaction-based.

Superior Prepaid Processing with Visa (continued)

Negative balance management. Reduce your risk with successful management of negative balances. Let Visa's tools and services assist you in reducing your risk of losses due to negative balances. Visa's processing options are designed to manage this issue and can help you successfully recover funds when a negative balance situation occurs.

Exception processing. Gain an advantage from Visa's experience and expertise in full-service exception and dispute processing. Additionally, Visa provides the tools you need to manage and successfully process exception items yourself.

The Visa Prepaid Processing Service Advantage

Customer-focused. Meeting your payment product and service needs is Visa's business and priority.

Integrated processing solution. Reach your objectives with the Visa solution for success in the prepaid marketplace.

Continuous access and security. You're covered with reliable, state-of-the-art processing and security technology.

Single-point connectivity. One connection simplifies your Visa and EFT product processing needs.

Proven service. Specialized client team is dedicated to helping you meet your card program goals.

For More Information

Contact your Visa Account Executive, email prepaidprocessing@visa.com or visit www.visadps.com/prepaidprocessing.

Meet your payment processing needs with Visa

