



Visa Prepaid Processing Service

It's more than processing. It's a partnership.



Partner with Visa and profit from proven prepaid processing expertise.

A trusted name in prepaid processing since 2001, Visa® Prepaid Processing Service has the reliable, state-of-the-art processing capabilities and dedicated support services you need to reach your goals. By using our flexible prepaid platform, you will be able to select the functions you need to differentiate your card products, seize new opportunities and stay competitive.

Advantages that are key to your success

With extensive experience and a platform developed specifically for prepaid products, Visa offers you significant advantages as a prepaid partner.

High-Volume Processing Expertise

The largest issuer processor of Visa transactions in the world, Visa has been processing large-volume prepaid programs since 2001 and debit card programs since 1996.

Fully Integrated Solution

Delivers card management, 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 helps you maximize your operational efficiencies.

Highly Configurable and Scalable System

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.

Dedicated Prepaid Support Services

A dedicated help desk, staffed with prepaid specialists, is available to answer your questions and troubleshoot issues.

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 on the forefront of testing and introducing new prepaid technologies and innovations.



Visa Prepaid Processing Service delivers...

- Comprehensive, scalable solutions
- Single-point connectivity
- Innovative fraud management tools
- Proven performance and reliability
- Dedicated support services

Choose features designed to support your prepaid goals.

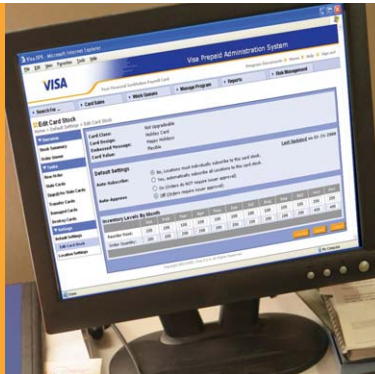
Robust System Access Controls

Prepaid Program Administration System (PAS)

A browser-based tool to facilitate managing your Visa Prepaid card program's back-office and account maintenance functions.

PAS functions include:

- Account enrollment and issuance
- Account maintenance
- Cardholder customer service
- Funds and fee management
- Fraud and compliance management
- Card inventory management



Prepaid Program Administration Tool (PAT)

A browser-based tool to help employers manage their Visa Payroll card programs via an Internet site.

PAT functions include:

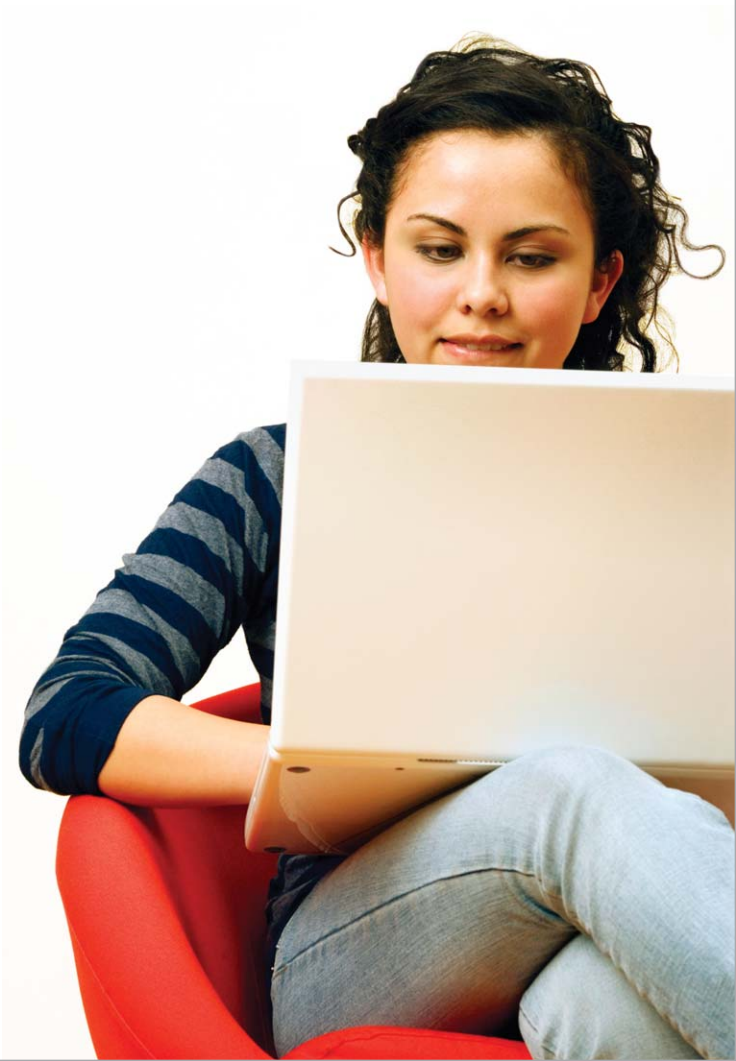
- Individual or batch employee enrollment and issuance
- Account maintenance
- Employer funds management
- Employer reporting and statement management
- Data exports for employer payroll system updates
- Cardholder customer service
- Program information

Web Services. Provides clients with a direct, real-time, XML interface to the Visa prepaid processing system for seamless integration with your in-house applications.

Cardholder Website. A client-branded website featuring access to a full range 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, select a PIN, view balance and transaction history, manage passwords, suspend or reactivate a card and access program information and FAQs.
- Card purchase. Allows cardholders to choose from available design selections and purchase via shopping cart.

Voice Response Unit (VRU). An automated phone system for cardholder care that supports balance inquiry, card activation, transaction history, PIN selection, VRU password change, suspend or reactivate a card and transfer to a Customer Service Representative (CSR).



Reliable Prepaid Authorization Services

Authorization Edit Checks. Supports transaction approval/rejection using authorization edit checks, including card verification, available card balance, Address Verification Service (AVS), CVV/CVV2, expiration date and PIN validation.

Authorization Tolerances and Holds. Allows clients to modify their authorization parameters, based on Merchant Category Code (MCC), by using the following variables:

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

Visa POS Balance Inquiry Service. At participating merchants, cardholders can verify the remaining value on their prepaid cards as part of the authorization response printed on their receipt.

Automatic Fuel Dispenser (AFD) Authorization. Enables you to increase the transaction pre-authorization amount used by AFDs to a higher dollar value. The higher amount helps reduce authorization risk by ensuring that sufficient card balance is available.

Visa Partial Authorization. Allows for successful completion of a prepaid transaction in cases where the amount of the authorization request exceeds the available card balance. Instead of declining the request, an approval for a partial amount is returned, thereby facilitating a "split tender" transaction.

The Visa Micro Tag key fob is the newest and smallest device to use Visa payWave technology



Contactless Payments. Visa payWave, Visa's contactless payment technology, allows cardholders to make purchases simply by waving their cards at the register—no swiping or signing necessary.

Integrated Fraud and Compliance Management

Fraud Management Service. Combines industry-standard fraud tools, such as Falcon® Fraud Manager, with products and services specifically designed for the prepaid marketplace.

The service helps reduce fraud by monitoring and identifying suspect card buyers and recipients, fraudulent enrollment attempts, suspect funding transactions and suspect transactions.

All fraud management tools are parameter-driven and are based on your risk strategies.



Fraud mitigation tools include:

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

Flexible Account Enrollment and Issuance Options

Enrollment Options. New accounts may be established using PAS/PAT, your cardholder website, batch file, CSV file upload or bulk order options.

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

Corporate Ordering Service. Allows corporate customers to order large quantities of Visa Gift cards, view purchase history and check order status via a self-service website.



Comprehensive Funding and Fee Management

Funding Options. Visa prepaid cards can be funded using any or all of these methods:

- Credit/debit card transactions. Accept client-branded and/or foreign issued credit/debit cards for purchase and reloads.
- ACH deposits. Send NACHA-formatted files to Visa, up to 4 times per day, for immediate processing.
- Company account/cash. Move funds utilizing tools outside the Visa system.
- Visa ReadyLink. Allow cardholders to add value to their prepaid cards at participating merchant locations.

Value Reload Options. Let cardholders set their own loading and reloading schedule (with a valid funding account on file). Value reload options include immediate one-time, scheduled one-time, recurring scheduled and low balance. The low balance option automatically reloads value when the low balance trigger, set by the cardholder, is reached.

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.

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.

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



Detailed Account Maintenance and Reporting

Card Inventory Management. Provides an automated mechanism for managing card inventory and generating new card stock orders via PAS. Enables you to configure, down to the branch/location level, card inventory and reorder quantities by month and card design. Also checks daily card inventory levels to determine if more cards should be ordered.

Reporting and Data Export. 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 raw data file is also available daily for client data mining and custom report creation.

Cardholder Statements. Supports periodic statements in paper and electronic formats. Cardholders can also view their statements on your cardholder website.

Emails. Automatically generated emails help you communicate with your cardholders about their prepaid cards.

Text Messaging. Allows cardholders to receive text messages regarding their card balances and other transaction information, helping to reduce VRU and call center calls.

Dedicated Client and Cardholder Support

Prepaid Client Help Desk. Dedicated help desk, staffed with prepaid specialists, responds to client inquiries related to prepaid products and platforms to ensure prompt issue resolution. Provides support and troubleshooting for all prepaid tools including PAS, PAT and cardholder websites.

24/7 Cardholder Support Services. Provides 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.

Card Management Services. Supports complete card fulfillment services for issuance and reissuance of card plastics and PIN mailers through multiple card vendors.

Exception Processing. Offers full-service exception and dispute processing, or provides you with the tools you need to process exception items in-house.

Marketing Materials. Visa provides numerous turnkey marketing materials including statement inserts, email templates, card carriers, branch sell-in materials, sample messaging and national promotions.

What to look for in a prepaid processing partner

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



Partner with Visa

Our successful products, years of experience and leading-edge technology can help you reach your prepaid goals.

Build your business with a proven leader in prepaid processing

For more information, please contact your Visa Account Executive, email prepaidprocessing@visa.com

or visit www.visadps.com/prepaidprocessing

Prepaid cards can help your business:

- Generate incremental revenue
- Build a customer base to cross-sell and up-sell
- Develop new commercial relationships
- Reach consumers not currently in the financial mainstream
- Differentiate your company through innovation

A variety of cards for a variety of needs.

Visa Prepaid Processing Service supports the following prepaid card products 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 Cards

