



Visa Payroll Card Processing Service

Visa Debit Processing Service

Overview

The Visa® Debit Processing Service provides a comprehensive payroll card processing solution that gives you the tools to provide employers with a high quality, feature-rich alternative to paper payroll checks—while enhancing your revenue opportunities.

The Visa Payroll card is a reloadable prepaid card that provides employers and their employees with a convenient, low-cost alternative to payroll checks. It enables businesses to help reduce costs associated with paper-based payroll processes, including producing, handling, and processing paper checks. It also helps businesses avoid check-related fraud losses and theft. For employees without a bank account, the Visa Payroll card is a valuable employee benefit that helps avoid the high cost of check cashing, while providing convenience and safety.

The Visa Payroll card is welcome everywhere Visa debit cards are accepted. So employees can use them at millions of locations worldwide, including Internet and mail order/telephone order (MOTO) merchants, Visa ATMs, and Visa member locations. Adding Interlink® and/or Plus® brand marks on the Visa Payroll card provides expanded acceptance for cardholders.

The Visa Debit Processing Service solution for Visa Payroll cards puts your organization on the fast track to capitalizing on the growing demand for this dynamic prepaid product.

Benefits of Visa Payroll Cards

- **Attract new customers.** Reach consumers who may not currently qualify for, or may not yet desire, traditional banking services. Tap into new segments, including the underserved and unbanked.
- **Strengthen corporate relationships.** Enhance relationships with business clients and enable employers to build employee loyalty by providing an important benefit with significant convenience and safety features.
- **Attract new business.** Attract new corporate business by offering an innovative product that provides a sensible solution for employers and their underbanked and convenience-minded employees.
- **Create new revenue streams.** Generate incremental revenue from new business opportunities and cross-sell other corporate/cash management services.
- **Reduce costs.** Displace costly payroll checks and offer cost-saving benefits to issuers and employers.
- **Empower employees.** Provide underserved consumers with a prestigious product that offers flexibility and independence and serves as a learning tool to develop or improve financial management skills.

Benefits of Visa's Prepaid Payroll Processing Solution

- **Integrated prepaid solution.** Provides a comprehensive prepaid solution that includes card management, multiple funding options, authorization services, fraud and compliance management, browser-based access tools, and cardholder support services.
- **Centralized platform.** Offers a single platform—developed specifically for prepaid cards—for single-point transaction processing, settlement, and exception processing for all prepaid product types.
- **High-volume debit expertise.** Offers experience, success, and reliability in processing large volume card programs.

**Benefits of
Visa's Prepaid
Payroll Processing
Solution**
(continued)

Key Features

- **Highly configurable and scalable system.** Enables employers to customize their payroll card products to meet their specific needs by configuring items such as fees, fraud rules, limits, and thresholds at the employer level.
- **Dedicated prepaid support services.** Provides issuers with a dedicated help desk, staffed with prepaid specialists to answer questions and troubleshoot issues.
- **Integrated fraud and compliance tools.** Utilizes system-integrated tools designed specifically for prepaid products, including OFAC/Patriot Act screening, fraud rules, limits, and thresholds.
- **Stability and security.** Provides a highly stable platform and infrastructure built on Visa standards and security programs, including Cardholder Information Security Program (CISP) compliance.
- **Speed to market/enhanced operational efficiencies.** Current Visa Debit Processing Service clients can gain efficiencies and speed to market by utilizing the current infrastructure and similar processes employed for their debit processing program (e.g., settlement, reporting, exception processing, client services, and telecommunications).
- **Reloadability.** Cards may be issued as limited reloadable (a limited number of reloads), unlimited reloadable (unlimited loads for the life of the card), or upgradeable (a limited-reloadable card reissued as an unlimited reloadable card).
- **Portability.** Allows cardholders to use their cards for direct deposit from multiple employers and to retain and use cards after changing employers.
- **Prepaid Program Administration Tool (PAT).** Provides employers with a web-based application that supports cardholder and account maintenance functions including instant issue, bulk cardholder enrollment, and real-time card funding.
- **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—appropriate card inventory and reorder quantities by month and card design. Also checks daily card inventory levels to determine if more cards should be ordered.
- **Cardholder access.** Supports issuer-branded web site and automated phone system for cardholder care.
- **Cardholder enrollment and issuance.** Supports multiple options for cardholder enrollment including:
 - Direct-to-consumer through the branch network or consumer website
 - Employer via web-based tool
 - Employer via instant issue
 - Employer via mail order
 - Employer via bulk entry (CSV file upload)
- **Funding options.** Supports employer-initiated ACH deposits through existing payroll provider (ACH loads follow existing direct deposit payroll timelines) as well as funding via company accounts, and debit/credit card transactions.
- **Visa ReadyLink enabled.** Allows cardholders of participating Visa reloadable prepaid programs to add value to their prepaid cards at participating merchant locations.
- **Cardholder fee management.** Supports more than 70 fee types, for maximum flexibility in assigning fee structures to your prepaid programs.
 - **Negative balance fee processing.** Allows employers to determine which cardholder fees can force an account into a negative balance on an individual fee basis.
 - **Fee diversion.** Allows employers to divert cardholder fees to a company account, which can be used for an employee benefit.

Key Features (continued)

- **Fraud and compliance management.** Combines industry-standard fraud tools, such as Falcon[®] Fraud Manager¹, with products and services specifically designed for the prepaid market. 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 based on your risk tolerance level. 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

- **Prepaid Help Desk.** Dedicated help desk, staffed with prepaid specialists, responds to issuer inquiries related to prepaid products and platforms to ensure prompt issue resolution. Provides support and troubleshooting for all prepaid tools including PAS, PAT, and consumer websites.
- **Reporting and data export.** Offers on-demand reports and data export functionality that helps employers manage their card programs by enabling data transfers between the Visa prepaid processing system and their payroll system.
- **Cardholder statements.** Supports periodic statements in paper and electronic formats. Cardholders can also view their statements on your consumer website.

The Visa Debit Processing Service Advantage

- **Customer-focused.** Meeting your payment product and service needs is our business and our priority.
- **Integrated processing solution.** Reach your objectives with the Visa solution for success in the debit and prepaid marketplaces.
- **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

For more information, please contact your Visa Account Executive or Visa Debit Processing Service at (800) 611-1426 x7673.

¹Falcon is a registered trademark of Fair Isaac Corporation.



Visa Debit Processing Service
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