



# Quick Reference Guide

## Visa DPS | Prepaid Processing Frequently Asked Questions

- ▶ Thank you for your interest in Visa DPS prepaid processing. When you start looking for ways to enter or expand your presence in the prepaid card market, we know that you'll likely have many questions. We also understand that the exercise of issuing a Request for Proposal (RFP) can seem daunting and time consuming. Well, we're here to help. This quick reference guide will help get you on the way.

As an experienced processor of prepaid cards for many clients in the financial services industry, we see quite a few RFPs having a couple dozen to even a few hundred questions. We've seen and heard it all. That's why we can give you a head start by sharing what we hear and do.

Following are some of the most frequently asked questions that prospective—and what we hope will be new—clients ask and want to know from Visa DPS as a processing partner. We hope they help you. And when you're ready, we'll be here to guide you along the path of working with us as a prepaid processing partner with the people, solution set, and commitment you need to meet your business objectives.



## 1. WHAT DIFFERENTIATES YOUR SOLUTION FROM THE COMPETITION?

By partnering with Visa DPS, you can quickly implement and launch a successful prepaid program on the industry's only single integrated platform. Visa DPS can provide you with world-class resource deployment, marketing support, portfolio development, and dedicated account professionals to ensure that together we launch a best-in-class prepaid card program. Additionally by partnering with Visa DPS, we can help you to achieve the following:

- A single integrated Visa brand, processing, and product relationship.
- A long-term partnership with a financially stable organization.
- A best-in-class processing platform.
- First-to-market platform enhancements and ongoing regulatory compliance.
- A cost-effective solution to effectively manage your P&L.
- The ability to launch a unique prepaid card program within a reasonable time.

## 2. HOW LONG HAS YOUR COMPANY BEEN PROVIDING PREPAID PROCESSING SERVICES?

Visa DPS was established in 1995 to provide comprehensive processing services for participating United States issuers of Visa debit, prepaid and ATM payment products. In addition to core issuer authorization processing, Visa DPS offers card management services, exception processing, PIN and ATM network gateways, call center services, fraud detection services, and ATM terminal driving. Visa DPS processes more Visa transactions than any other issuer processor in the world.

Visa DPS expanded its core processing services in the prepaid processing segment in 2001, and since that time our prepaid processing volume and capabilities have expanded significantly. Additionally, issuer and program manager response to Visa DPS' single-point, configurable, prepaid processing platform has been positive. Visa DPS continues to process and service several of the largest prepaid programs today across all product verticals.

## 3. PLEASE DESCRIBE YOUR RELATIONSHIP MANAGEMENT STRUCTURE FOR MY CARD PROGRAM?

There are three individuals that will support you from an account management perspective: a **Sr. Business Leader**, a **Business Leader** and an **Account Manager**. The Sr. Business Leader and Business Leader are responsible for ensuring that your account management needs are being met and serve as advocates for you within the Visa DPS organization. Your Account Manager will be responsible for handling any day-to-day operational issues including; exception processing, transaction tracking, network issues, funds movement, database changes, interface enhancements, reports and notification. The Account Management team utilizes a proprietary customer relationship management tool (CRM) where all issues are logged and monitored until resolution.



#### 4. WHAT FRAUD DETECTION CAPABILITIES ARE CURRENTLY AVAILABLE?

Visa's prepaid fraud and risk management capabilities are extensive and highly flexible providing Issuers with management controls, account enrollment, maintenance and activity. Configurable parameters provide issuers with a set of rules that are used to signal the possibility of fraudulent transactions. Issuers can set their fraud rules according to their own fraud and risk management policies.

Visa DPS' Fraud and Risk Management system applies a collection of issuer-defined rules, limits, and thresholds to identify suspect activity, and determine appropriate courses of action.

Strategies for specifically detecting fraud and enforcing compliance standards in the prepaid arena are focused on the following activities:

- Cardholder enrollment and issuance
- Card funding
- Usage (Prepaid card transactions and account maintenance)

#### 5. WHAT CALL CENTER SUPPORT IS OFFERED WITH YOUR SOLUTION?

Visa DPS provides high quality domestic and offshore call center services that can help you to reduce back office expenses and fraud losses. Available support includes 24x7x365 hot carding, card activation, and customer services for Visa prepaid card products. Visa DPS currently maintains call centers in Denver, Colorado, Miami, Florida, and Manila, Philippines.

Visa DPS offers three customer service options: Full support, Shared support, and Stand alone support. Regardless of the option selected, however, Visa ensures that customer service representatives (CSRs) are available to perform whatever functions are necessary to support your customers. Visa DPS CSRs access the cardholder record file by using Visa DPS' Prepaid Administration System (PAS), and Visa DPS CSRs are trained to perform any of the following tasks in support of your card programs:

- Register cardholders
- Activate new cards and assign temporary passwords
- Search for buyer and cardholder account information
- View detailed transaction information
- Update profiles
- Capture customer/cardholder feedback and trigger appropriate follow-up
- Print cardholder statements
- Process a card unload request
- Request PIN mailers (optional)
- Post miscellaneous adjustments (optional)
- Update Prepaid card statuses
- Post notes to an account
- Reverse or waive fees
- Reset passwords
- View dispute procedures
- Print dispute forms
- Change the status of an account to lost/stolen, and optionally order replacement cards



## 6. WHAT REPORTING IS AVAILABLE FOR PREPAID PROGRAMS?

Visa DPS offers a diverse set of reports, each of which provide detailed information about your prepaid card program activity, including all funding activity, cardholder activity, fees, and revenue. Visa DPS-generated reports are the reports that Visa DPS provides as part of its nightly batch. Within these reports, reporting groups can be used to help differentiate totals and counts for various business levels at a glance. Clients determine the required breakouts and where to display totals within the hierarchies. In addition to the generated reports, Visa DPS also provides on-demand reports via the Visa Prepaid Administration System (PAS) that can be generated upon request.

## 7. DOES THE STANDARD VISA PREPAID PROCESSING SOLUTION INCLUDE A CARDHOLDER PORTAL?

Yes. Visa DPS offers an online cardholder website, customized with your branding, style sheets, etc. The full version of the cardholder website offers support for both cardholders (card activation, balance inquiry, PIN creation, and so forth) and the enrollment of cards over the Internet. The limited version of the cardholder website offers support for cardholders and returning buyers.

Cardholders will be able to perform the following functions on your cardholder website:

- Card program enrollment
- Profile updates
- Request a PIN (new or forgotten)
- View transaction information
- Password change and password help
- Create or change a PIN
- View card balances
- Suspend or reactivate cards
- Card to external account transfer
- Activate and register cards
- Access and print dispute forms
- Online bill payment

## 8. HOW ARE PROGRAM FEES MAINTAINED AND ASSESSED?

Fees are set up through configuration by Visa DPS based on guidance that you provide to us. Fees are triggered either at a set time interval (daily, weekly, monthly, per payday), by a transaction, or by a cardholder activity such as calls to VRU or customer service. Fees can be set to assess a partial amount, require a full amount, and/or allow the fee to create a negative account balance. Visa DPS currently supports greater than 80 standardized cardholder fees.



## 9. WHICH RELOAD PARTNER RELATIONSHIPS ARE SUPPORTED?

Visa DPS is integrated with multiple load (and reload) networks. All reload transactions are processed near real-time from the time we receive the load request from the respective load partner. By leveraging Visa's platform infrastructure, you will have access to the following networks:

- **Visa ReadyLink**  
Reloads through the ReadyLink network are supported with more than 50,000 locations in the United States.
- **MoneyGram**  
Reloading is supported through MoneyGram agent locations through the ReadyLink solution and via MoneyGram's cash to card money transfer services.
- **Green Dot**  
Visa provides an integrated solution allowing your prepaid cardholders to reload cards using Green Dot Money Pak, available at greater than 50,000 locations.

## 10. WHEN FUNDS ARE POSTED, ARE SMS OR EMAIL ALERT NOTIFICATIONS AVAILABLE TO NOTIFY CLIENTS?

Yes. Visa DPS supports alerts using SMS text messaging and email messaging. We maintain a direct integration with the global telecom network. Because of this direct integration, Visa ensures the highest service levels or alerts delivery, including near real time notifications.

- Daily available balance
- Declined transactions
- Low balance
- Approved pending transactions
- Value load
- Funds transfer requested
- Change of card status
- Cardholder profile data updated

## 11. WHAT IS THE FUNDING AVAILABILITY TIMEFRAME FOR DIRECT DEPOSITS AND CASH RELOADS?

Visa supports immediate funds availability for all load types supported from the time the load request is approved.

## 12. DOES YOUR SOLUTION SCREEN FOR CIP\* AND OFAC\*\* REQUIREMENTS?

Yes. Visa DPS' hosted cardholder website provides all aspects of cardholder enrollment (i.e., ID verification, KYC, OFAC, and order generation) through card fulfillment. Customer information is validated at the time of card sale in near real-time through the Fraud and Compliance Management system. Profile data such as name, address, government ID, phone and date of birth are validated and verified using integration with authentication tools from Experian Information Services. Based on configurable rules set by the issuer, card orders can be held if one or more rules are triggered which created a fraud case. Fraud analysts either at the issuers location or outsourced to Visa DPS can clear a case for no fraud which releases the card order or close the case for fraud which denies the card order. Visa utilizes Experian Information Services for CIP and OFAC services. Visa utilizes Experian Information Services for CIP and OFAC services.

\* Customer Information Program

\*\* Office of Foreign Assets Control



### **13. WHAT THIRD-PARTY ISSUERS ARE YOU CURRENTLY INTEGRATED WITH?**

Visa DPS is currently integrated with over 50 financial institutions for prepaid card issuance, including several prominent prepaid sponsor banks such as The Bancorp Bank and First California Bank (formerly Palm Desert National Bank). If you have already selected a financial institution for sponsorship of your prepaid programs, Visa DPS can provide details of our integration upon approval from the financial institution. If you have not yet selected a sponsor bank, we can provide input into this decision.

### **14. IS A PREFERRED CARD PRODUCTION OFFERING AVAILABLE?**

Yes. Visa DPS offers a managed card procurement and fulfillment service in partnership with EFT Source. EFT Source provides a turnkey solution for custom card/carrier/collateral design, procurement, and inventory management. With graphic artists on staff EFT Source provides 24-hour turnaround on all custom component proofs. Alternatively, Visa DPS is integrated with most industry leading fulfillment partners and can leverage other relationships if you have an existing partner relationship.

In addition to EFT Source, you may contract directly with the following card vendors supported for card order file delivery: Fiserv Output Solutions, Oberthur, CPI Card Group.

### **15. ARE MOBILE ACCOUNT MANAGEMENT SERVICES INCORPORATED INTO YOUR SOLUTION?**

Yes. With the Visa DPS mobile card 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.

## **Get Started Today**

Please contact a Visa DPS prepaid processing expert at [askDPS@visa.com](mailto:askDPS@visa.com). Thank you.