



itm
Integrated
Prepaid Solution

At a Glance

- Graphical user interface
- Internal application security
- Enhanced embossing controls
- EMV and contactless capability
- Card usage controls
- Transaction limit
- Robust fee structure
- Central client and notes data bases
- Online fees at the time of the transaction
- Multiple card activation options
- Account management
- Authorization 24/7

Generating Revenue with Prepaid Cards

Prepaid cards are a great product to reach the unbanked, under-banked, and provide greater financial inclusion. Euronet's Integrated Prepaid Solution (IPS) can help your organization gain loyalty, while reducing cash or manual transactions to increase revenues.

Global projections for most prepaid markets indicate continued growth in the issuance of prepaid cards as well as continued innovation in the types of products offered to consumers. It is expected that prepaid cards will account for 18.5 trillion (USD) of global payments by 2030 per Next Move Strategy Consulting (<https://www.nextmsc.com/report/prepaid-card-market>).

Retailer outlets continue to be the main distribution centers for the cards which rely heavily on financial institutions as network branded cards (open loop) issuance is poised to surpass cards that are issued for use at specific merchants or establishments (closed loop).

A Good Opportunity

Euronet offers a prepaid solution with the flexibility to cover a wide range of products including gift, travel, salary, teen spending, remittance, and mass transit cards. These products can be open or closed loop, anonymous or personalized, magnetic strip or EMV, and can even coupled with Euronet's contactless solution.

Not only does Integrated Prepaid Solution (IPS) have the potential to open new avenues of profitability, operational efficiency, and cardholder loyalty— financial institutions can now offer value added services by processing prepaid cards (gift cards) on behalf of their merchant customers.

Connect with us!

Euronet®

www.euronetsoftware.com



Starting in Central Europe in 1994 and growing to a global real-time digital and cash payments network with millions of touchpoints today, Euronet now moves money in all the ways consumers and businesses depend upon. This includes money transfers, credit/debit processing, ATMs, point-of-sale services, branded payments, currency exchange and more. With products and services in more than 200 countries and territories provided through its own brand and branded business segments, Euronet and its financial technologies and networks make participation in the global economy easier, faster and more secure for everyone.

A leading global financial technology solutions and payments provider, Euronet has developed an extensive global payment network that includes 51,437 installed ATMs, approximately 590,000 EFT POS terminals and a growing portfolio of outsourced debit and credit card services which are under management in 65 countries; card software solutions; a prepaid processing network of approximately 777,000 POS terminals at approximately 352,000 retailer locations in 63 countries; and a global money transfer network of approximately 509,000 locations serving 188 countries and territories. Euronet serves clients from its corporate headquarters in Leawood, Kansas, USA, and 66 worldwide offices.

For more information, visit our website:

www.euronetsoftware.com.

Or email us at:

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Benefits

Increased Revenue

Attract more customers, increase loyalty and offer new services all by reaching the un-banked and under-banked or frequent travelers that need a flexible multiple currency spending tool.

Acquirer Processing Value Add

Create value add differentiator services for your merchants by offering gift card services.

Reduced Manual/Paper Transactions

Reduce costs to financial institutions of manual or paper transactions estimated to be about 100 times more than an electronic transaction

Digitization of cash/check transactions

Cash or check transactions can be replaced with an electronic card transaction.

Offerings for the un-banked

Introduce financial services that do not require an account or typical Know Your Customer (KYC) checks to help expand your customer base.

IPS Product Types

Gift Cards - Cards offered either by banks or by merchants. The card can be purchased for a fixed value or a purchaser's desired value and given as gifts.

Payroll or Salary Cards - Employee wages are distributed via load to a card rather than a paper check or electronic deposit into a traditional banking account. There is a fast-growing business case for payroll cards as the un-banked and under-banked market continue to be the focus. Many of these consumers cannot or choose not to have a traditional banking relationship.

Money Remittance Cards - Immigrant labor continues to grow globally and so does the need for money remittance products that reduce the cost per transaction. This product facilitates remittance using twin open loop cards or deposit to a prepaid card on the recipient's end; often with some kind of relationship between the sending and receiving institutions.

Internet Use Cards - With all the suspicion surrounding card fraud and identity protection on the internet, the use of a card that is not tied to a banking account or has limited exposure can be very attractive.

Teen Spending Cards - Whether as an introduction to financial independence, or a payment instrument for allowances while attending school, this product is a good way of controlling the young person's expenses while teaching valuable money management techniques.

Travel Cards - A secure option to vacation expense management replacing the need for traveler checks, cash or even your regular bank cards. Prepaid cards acceptable at all the major networks are now a viable secure option.

Mall Cards - Merchants are able to setup a kiosk at strategic positions at the mall or otherwise where prospective customers can purchase a prepaid card to be used at the merchant store and even get discounts when using these cards.

Mass Transit Cards - Use of cards for public transport payment - trains, buses, subways etc. this product coupled with Euronet's contactless solutions provides a viable option to mass transit payment in today's "limited contact" environment.

Multicurrency Cards - One card, one plastic with up to 10 currency balances directly accessed from that one card. Transactions are charged in the currency/country of the transaction. Funds can be transferred from one currency to another as needed or upon need if funds are needed to approve a transaction on a currency balance that does not have enough funds.

The Bottom Line

Prepaid card issuance is a mature product offering that requires an equally mature and flexible card issuance solution. Euronet's Integrated Prepaid Solution is that solution.