

# The Convenient Visa® Prepaid Card Program

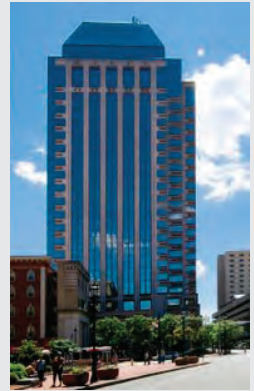
## Financial Institution Product Guide



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## ABOUT CONVENIENT CARDS

Convenient Cards is a leading provider of prepaid card programs for community banks and credit unions. Since its inception in 2007, Convenient Cards has worked in partnership with the nation's bankers banks and corporate credit unions to deliver a broad range of prepaid products to hundreds of community banks and credit unions. The company's expertise in serving financial institutions and its history of providing exceptional customer support makes Convenient Cards the ideal prepaid card provider for you and your customers.



## Why Prepaid Card Programs are Right for Financial Institutions

### 1. Fills gaps in product offerings

- **General Purpose Reloadable Cards** – are a great solution for consumers who don't qualify for checking accounts, for those who want to set aside spending money so they stick to their budgets, and for those who need to provide money to students that are away at school.  
GPR Cards are also a convenient and secure way for consumers to meet their spending needs while away on vacation. GPR Cards simplify currency conversion, shelter bank accounts and credit cards from the risk of fraud, and eliminate the risks associated with carrying large amounts of cash.
- **Gift Cards** – are a perfect way to celebrate graduations, weddings, showers, birthdays, and holidays.
- **Corporate Incentive Cards** – provide the financial institution's corporate clients with a convenient, low-cost way to reward partners for referrals, support sales contests, reward customer loyalty, and provide rebates.

### 2. Strengthens client relationships

- Prepaid cards enable financial institutions to fully serve their clients' needs.
- Prepaid card programs eliminate the need to send clients to providers of competing services.
- Cobranded Convenient Cards keep the client bank in the minds of its customers and exposes its brand to new prospects.

### 3. Generates incremental revenue

- Creates a new source of revenue for the financial institution.
- Gives consumers a reason to switch away from competitors.
- Provides more opportunities for the financial institution to cross-sell and up sell its clients.

# THE CONVENIENT ACCESS VISA® PREPAID CARD

The Convenient Access Visa Prepaid Card is a general purpose reloadable card designed for a multitude of customer needs.



**Second Chance Account for the Unbanked** – The Access Card is a terrific card program for unbanked consumers that don’t qualify for traditional checking accounts. Stop sending consumers packing when they fail to meet your checking account qualifications. Instead, introduce them to the world of electronic banking with a Convenient Access Visa Prepaid Card. There are no credit checks required. All that is needed is a valid Social Security Number.

**Travel Money for Adults and Teens** – Adults and teens load funds onto a secure Access Card, so they can spend freely while traveling, without having to carry large amounts of cash or worry about their debit cards being exposed to fraud. It’s a convenient way to provide independent spending money for teens when traveling on vacation without filling their pockets with cash that is easily lost. With a Convenient Access Card cardholders can make purchases and get cash anywhere where Visa debit cards are accepted.

**College Student Spending** – Need to periodically provide funds to a student who is away from home? Get them an Access Card and load it with the funds they need, when they need them, without giving them access to credit that can build a burden of debt.

Using the Convenient Access Visa Card	
Loading	Load the card at the financial institution or transfer from your bank account up to \$5,000 per month. Load via direct deposit up to the maximum card balance of \$10,000.
Purchases	The Access Card can be used wherever Visa debit cards are accepted, around the world. It works just like any other prepaid card. This includes grocery stores, the mall, gas stations, restaurants, and more.
Cash	Sometimes, cash is just easier. No problem. Cardholders can withdraw cash at ATM machines that carry the Cirrus or Pulse acceptance marks, anywhere around the globe. Cardholders should read the Cardholder Agreement sent with the card to understand any fees that may apply. The owner of the ATM machine may also charge a fee, and that will be disclosed on the screen during the transaction. Cardholders can also visit participating financial institutions and request a cash advance from a bank teller. They will need to remember to bring two forms of ID with them.
Online	We’re all learning to do a little shopping online. It saves time and you can do it after hours. When asked for the CVV Code, that’s the 3-digit number on the back of the card...where they signed their name.
Bill Pay	By visiting <a href="http://www.convenientcards.com">www.convenientcards.com</a> , cardholders can pay all their bills from one spot. They’ll just set up their payees one time, and then pay what they want, when they want.
Alerts	Set up text and email alerts to notify you when transaction parameters are met and when the card balance is low.

CONVENIENT ACCESS VISA® PREPAID CARD REFERENCE SHEET

Description	
Card Use:	General use, load/reload at the financial institution (F.I.), online transfer from your bank account, and via direct deposit
Card Type:	Instant issue reloadable - does not bear cardholder's name
Card Life:	48 months from date of production
Card shelf life:	42 months (cards cannot be issued within 6 months of expiration)

Fees	
Activation Fee (retained by the Bank) variable, up to a maximum of	\$12.95
Card Reload Fee (\$1.00 retained by the Financial Institution - no fee for direct deposit)	\$4.95
Monthly Maintenance Fee	\$2.95
ATM Transactions (within U.S.)	\$2.00
ATM Transactions (outside U.S.)	\$3.00
Cash Advance (within U.S.)	\$2.00
Cash Advance (outside U.S.)	\$3.00
Register Bank Account to Online Card Account	\$3.00
Card-to-Bank and Bank-to-Card Transfers	\$2.95
Bill Pay Electronic	\$1.25
Bill Pay Paper Check	\$2.25
Lost or Stolen Card Replacement (via U.S. mail)	\$15.00
Upgrade to Personalized Card	\$5.00
Card Renewal After Expiration	\$5.00
Mailed Statement Fee	\$2.00
Signature and PIN-based Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	\$1.00
ATM Card Account Inquiries**(within U.S.)	\$0.75
ATM Card Account Inquiries**(outside U.S.)	\$3.00
Foreign Transaction Fee (applies to all non-US transactions)	3.50%

\*\*The owner of the ATM may charge an additional access fee.

Limits	
Initial load amount at time of Card activation at the Financial F.I.	Min. \$10 Max. \$5,000
Reload at the F.I. with consumer funds	\$10 - \$5,000
Transfer funds online from your bank account	\$10 - \$950 Max. \$5,000 per calendar month
Reload via direct deposit	\$10 - \$10,000
Load frequency	Load up to two (2) times per day, four (4) times per week, ten (10) times per month
Max Card balance	\$10,000
Cash Withdrawal Daily Limit	\$500
Card-to-Bank and Bank-to-Card Transfer Daily Limit	\$950

# THE CONVENIENT VISA® GIFT CARD

The Convenient Visa Gift Card is a single load card that is the perfect gift for any occasion. It’s the gift everyone appreciates...the opportunity to shop for themselves.

**Christmas and Chanukah** – Sometimes you just don’t know what to buy for grandchildren, friends and relatives or you just aren’t hip to the current styles and trends. The Convenient Visa Gift Card is the answer. Because it is a Visa card it can be used anywhere Visa debit cards are accepted enabling your gift to be whatever they really want!



**Weddings and Showers** – Attending a wedding or baby shower for someone from out of town? Giving a Convenient Visa Gift Card makes getting gifts back home a breeze. There is no need to carry countless bags on an airplane, or spend the time and money to ship items. Even better, you can be assured that your gift will be appreciated and not re-gifted!

**Graduations** – What does a graduate need more than money to buy the things they will need for the next stage in their lives? Make it easy for them to get what they really need. The Convenient Visa Gift Card truly is the perfect gift for a graduate!

Using the Convenient Visa Gift Card	
Loading	Load the card at the financial institution up to \$500.
Purchases	The Gift Card can be used wherever Visa debit cards are accepted, around the world. It works just like any other prepaid card. This includes grocery stores, the mall, gas stations, restaurants, and more.
Cash	The Convenient Visa Gift Card does not provide cash access.
Online	Cardholders can make purchases online. It’s convenient and saves time. Users must register their card first, so their address can be verified for the purchase. When asked for the CVV Code, that’s the 3-digit number on the back of the card...where they signed their name.
Alerts	Set up text and email alerts to notify you when transaction parameters are met and when the card balance is low.

# CONVENIENT VISA® GIFT CARD REFERENCE SHEET

Description	
Card Use:	General spending, load at the financial institution (F.I.)
Card Type:	Instant issue non-reloadable - does not bear cardholder's name
Card Life:	84 months from date of production
Card shelf life:	24 months (cards cannot be issued within 60 months of expiration)

Fees	
Activation and Load Fee (retained by the Bank) variable, up to a maximum of	\$7.95
Lost or Stolen Card Replacement (via U.S. mail)	\$15.00
Signature Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	FREE
Monthly Inactivity Fee*	\$2.50

\* Beginning in the 13th month of inactivity after the Card is purchased, a monthly inactivity fee of \$2.50 will be assessed to the Card. This fee will be assessed to the Card each month as long as there are funds remaining on the Card. If the cardholder starts using the Card again, this fee will resume only after another 12 months of inactivity. If the Card has less than the \$2.50 fee available, we will debit the remaining available balance of the Card, and the Card will be closed.

Limits	
Load amount at time of Card activation at the F.I.	Min. \$10 Max. \$500
Load frequency	Single Load
Max Card balance	\$500
Signature and online transactions only	

# THE CONVENIENT VISA® INCENTIVE CARD

The Convenient Visa Incentive Card is a single-load reward card that is designed for business customers. It is ideal for rewarding employees, incenting partners and supporting loyalty programs.



**Employee Rewards** – Looking for rewards for sales contests or need to show your appreciation for a job well done? The Convenient Visa Incentive Card is the answer. There is no better way to reward performance than providing recipients with a way to choose the reward that is most important to them. It’s a Visa card, so it can be used anywhere Visa debit cards are accepted!

**Incentives for Partners** – Businesses that rely on partners for selling and referrals want their products and services to be on the top of their partners’ lists. One way to attain mindshare is to provide incentives and rewards for sales and referral achievements. The Convenient Visa Incentive Card is a perfect incentive because the size of the incentive can be matched to the achievement ranging anywhere between \$10 and \$750 per card.

**Loyalty Rewards** – Businesses that want to promote loyalty can use Convenient Visa Incentive Cards to reward loyal behavior and at the same time promote their brand. Cobranding Convenient Visa Incentive Cards and rewarding loyal customers with them will incent loyalty and promote the business’ brand every time the card is used.

Using the Convenient Visa Incentive Card	
Loading	Load the card at the financial institution up to \$750, or, for large orders, Convenient Cards can load them.
Purchases	The incentive card can be used wherever Visa debit cards are accepted, around the world. It works just like any other prepaid card. This includes grocery stores, the mall, gas stations, restaurants, and more.
Cash	The Convenient Visa Incentive Card does not provide cash access.
Online	Cardholders can make purchases online. It’s convenient and saves time. Users must register their card first, so their address can be verified for the purchase. When asked for the CVV Code, that’s the 3-digit number on the back of the card...where they signed their name.
Alerts	Set up text and email alerts to notify you when transaction parameters are met and when the card balance is low.

# CONVENIENT VISA® INCENTIVE CARD REFERENCE SHEET

Description	
Card Use:	General spending, load at the financial institution (F.I.) [Batch load by Convenient Cards available for large orders]
Card Type:	Instant issue non-reloadable - does not bear cardholder's name
Card Life:	48 months from date of production
Card shelf life:	42 months (cards cannot be issued within 6 months of expiration)

Fees	
Activation and Load Fee (retained by the Bank) variable, up to a maximum of	\$7.95
Lost or Stolen Card Replacement (via U.S. mail)	\$15.00
Signature Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	FREE
Negative Balance Fee	\$20.00
Monthly Inactivity Fee*	\$2.50
Foreign Transaction Fee (applies to all non-US transactions)	3.50%

\* Subject to applicable law, beginning in the 7th month after the Card is purchased, a monthly maintenance fee of \$2.50 will be assessed to the Card on the first day of each month. This fee will be assessed to the Card as long as there are funds remaining on the Card.

Limits	
Load amount at time of Card activation at the F.I.	Min. \$10 Max. \$750
Load frequency	Single Load
Max Card balance	\$750
Signature and online transactions only	



# GETTING STARTED

## Enrollment

- Complete the enrollment form

## Included with the program

- We provide training and support for your staff.
- We supply marketing materials.
- We provide cardholder services online or via an 800 number.
- We provide on-demand reporting for auditing and reconciliation.

## How Much Does it Cost?

### Nothing but the cards

- |                               |        |
|-------------------------------|--------|
| ▪ Gift Cards =                | \$2.00 |
| ▪ Access Cards =              | \$2.00 |
| ▪ Corporate Incentive Cards = | \$2.00 |

### Add your company logo...

- |                           |       |
|---------------------------|-------|
| ▪ One-Time Processing Fee | \$400 |
|---------------------------|-------|

## How Do We Start?

Complete the Enrollment Form and Adoption Agreement

A Convenient Cards Client Relations Manager will Assist You with:










- System Access
- System Training
- Card Ordering

# HOW IT WORKS

Selling Cards	
Step 1	Log into the secure Convenient Cards Point of Sale Website
Step 2	Determine the customer’s needs
Step 3	Select the correct product
Step 4	Provide disclosures to the customer
Step 5	Enter the required customer information. Reloadable cards require cardholder registration.
Step 6	Deposit money into the Funding Account

After enrolling, you will be provided with a website address, and login credentials. Simply log in and click the “Activate and Load” product on the screen. You’ll be asked for some information, such as the card number and amount the customer wants loaded on their card. The system will do everything else. Where appropriate, we’ll even OFAC check and CIP screen cardholder information on the fly. You’ll provide the card and receipt to the customer and deposit the card funds to an established Funding Account. We’ll ACH debit the funds from you daily. The best part is that your customer can immediately start using their card. It really is that easy.

SOLUTION GUIDE

Customer Need	Product
Gifts for birthdays, holidays, weddings, graduations, etc	Convenient Visa Gift Card 
Secure access to spending money while travelling	Convenient Access Visa Prepaid Card 
A cash alternative for students on a trip	Convenient Access Visa Prepaid Card 
Banking services for consumers that don't qualify for traditional checking accounts	Convenient Access Visa Prepaid Card 
A way to provide college students with spending money away from home	Convenient Access Visa Prepaid Card 
An easy way to budget money for groceries, school shopping or holiday gift purchases	Convenient Access Visa Prepaid Card 
Direct deposit for unbanked consumers	Convenient Access Visa Prepaid Card 
A business looking to offer incentives to their customers during a promotion	Convenient Visa Incentive Card 
A business looking to reward employees for exceeding sales goals	Convenient Visa Incentive Card 

# SECURITY AND COMPLIANCE

## CC Studio - web based application for activating, loading and reloading cards

- **Encryption** – TLS 1.0, RC4 with 128 bit encryption; RSA with 1024 bit exchange
- **Managing User Level Access** – Each client manages their own users in real time, both adding and deleting accounts.
- **Password Expiration** – CC Studio passwords expire periodically, requiring CC Studio users to change them. This helps ensure that only authorized users are able to access the system. Users are also able to change their own passwords at any time. There should only be one person at each financial institution assigned the “Manager” role. They will be able to assist their own users with password resets.



## Regulatory Environment

- **Regulation E Compliance** – All Convenient Cards programs meet the requirements of Regulation E. We have carefully reviewed our fees, program identifiers, expiration dates, marketing materials, disclosures and dispute policies to ensure compliance.
- **Financial Institution Regulatory Exposure** – Financial institutions are expected to follow standard Bank Secrecy Act steps for reporting and identification. Examiners do check to ensure that you are properly providing customers with disclosures prior to transacting a card sale. Please always adhere to Best Practices with respect to Know Your Customer (KYC) policies and understanding Source of Funds.
- **Aids to Help with Examiner Reviews** – To ensure that customers are receiving the proper disclosures at the time of purchase, some of our card carriers have a perforated slip which the customer will sign as a Statement of Acknowledgment and Understanding. Although not required, we suggest that our clients maintain these signed slips as proof of disclosure.

## CARDHOLDER SUPPORT

### The Cardholder Website—[www.convenientcards.com](http://www.convenientcards.com)

- Check Available Balance
- View Transaction History
- Change PIN Number
- Set Up Text & Email Alerts
- Use Online Bill Pay
- Update Profile Information
- Print Card Account Statements



### The Cardholder Support Line—1-800-486-0292



- 24 Hours a Day, 7 Days a Week
- English and Spanish
- Automated and Live Agent Assistance
- Card Account Information
- Lost/Stolen Card Replacement

### Text & Email Alerts—Free and Automatic



#### Receive a Text or Email When...

- Your Deposit Posts
- Your Balance Gets Low
- A Debit Posts
- You Have Insufficient Funds
- The Wrong PIN # Is Used
- And More...



# CONVENIENT CARDS

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