



The Technology of Possibility

Complete Card Management Solutions

The Prepaid Card

The prepaid card

The Prepaid card enables issuers to load a value onto the card to spend at a retailer or on a service. Cardtec is able to offer highly personalised prepaid cards for your closed loop scheme as part of its card product portfolio, driven by the capabilities of the state of the art digital presses and card manufacture.

Digital print from Cardtec enables each card to be printed with a unique personalised message, enhancing the value of the gift card to both the issuer and cardholder.

As an issuer you benefit from:

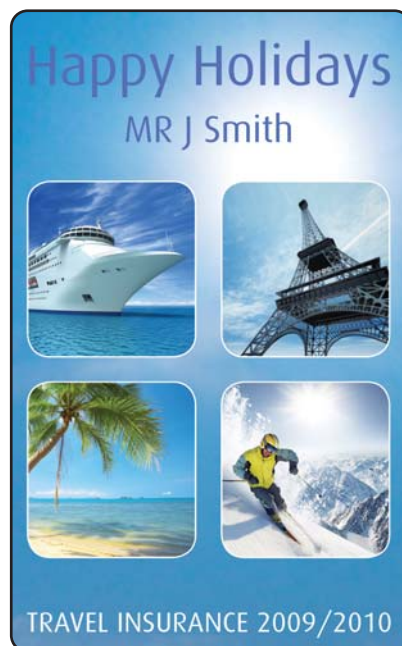
- Highly personalised cards for greater brand interaction with your cardholders
- Encouraging greater customer acquisition
- Cost effective card production - short to medium print runs. It's our forte!
- Ability to run test marketing and seasonal promotions
- A secure and durable card
- Superb quality digital print in 4 or 6 colours
- A complete fulfilment service



Customers and cardholders benefit from:

- A highly personalised gift - unique to the cardholder
- Easily stored in purse or wallet
- Re-useable, giving additional value
- Easily redeemed on-line
- A secure and durable card
- Mailed direct to their door

Cardtec will make your prepaid card truly unique, putting your brand at the forefront with your customers.





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Prepaid card opportunities

The prepaid card is a card that is pre-loaded with monies to enable the cardholder to spend at a retailer or on a service. Why, you may ask is such a card needed when there are credit and debit cards already available?

There are many unbanked customers who do not have a bank account, either out of choice, due to credit rating or age and so do not have access to a debit or credit card.

For this sector making a purchase is limited to cash only. This in today's market can be inconvenient and restricts spending habits.

People are also becoming increasingly nervous about using their debit or credit card on line for fear of fraud and identity theft. The prepaid card offers a more secure method, as the card is not linked to a person or bank account. The prepaid card does, however, offer control of spending, as you can only spend the value on the card.

The prepaid card offers numerous benefits to the end customer, the issuer and merchant.

It has the ability to deal with small value purchases, such as newspapers, sandwiches, coffee etc and can increase footfall, reduce the need to handle cash and increase spend, whilst reducing costs and creating loyalty.

Prepaid cards can come in a number of guises; Closed, Open and Restricted loop schemes.

Closed Loop - Issued by merchants to use exclusively within their retail outlets.

Open Loop - Backed by one of the major card schemes, such as Visa, MasterCard or Amex. Enabling it to be used anywhere offering the particular scheme network, including ATM's.

Restricted scheme - Backed by one of the major card schemes, but it can only be used at a limited number of retailers, that the issuer has negotiated exclusive links with.

So prepaid cards can be used in a variety of environments:

- Corporate use
- Teen and youth sector
- Retail
- Travel money
- Payroll & welfare benefits
- Expenses & benefits
- Incentive & rewards

The prepaid card provides a means of payment, especially online, for the unbanked, teen and youth sector that is more secure than cash, but giving them freedom, whilst still having a control on their spending. It also provides an excellent medium for corporate use, for repeated payments, such as payroll, expenses, incentives and rewards.

Moving forward the prepaid card offers a variety of opportunities.



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To understand more and enable Cardtec to assist in the success of your prepaid card, contact us now. Queens Lane, Mold, Flintshire CH7 1JR

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Cardtec: Complete Card Management Solutions from Payne Security.

