



Member Access Pacific Prepaid Card Solutions

September 9, 2008



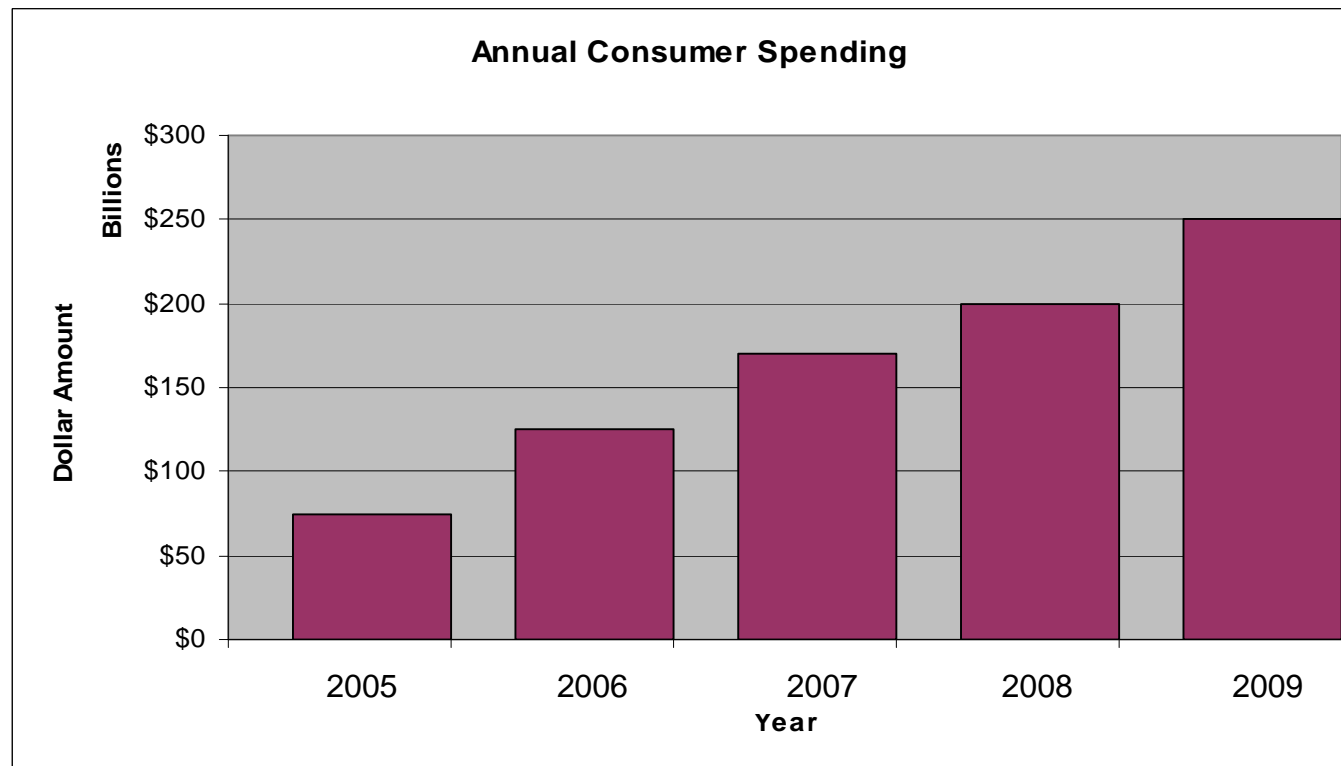
MAP PREPAID CARD SOLUTIONS

- Overview of MAP Prepaid cards
- Why your Credit Union should sell prepaid cards
- Why your members should buy cards from you
- Getting started
- Q & A



Why your Credit Union should sell prepaid cards

- Annual consumer spending via prepaid cards to exceed \$250 billion by 2009; a 400% increase in 5 years.



Why should your FI offer MAP prepaids and gift cards?

- Generate incremental revenue
- Achieve “Top of Mind” card and product offerings
- Develop new member and business account relationships
- Increase your member value proposition
- Greater product convenience and acceptance
- No-cost program implementation

Generate incremental revenue

A variety of cards for a variety of needs:

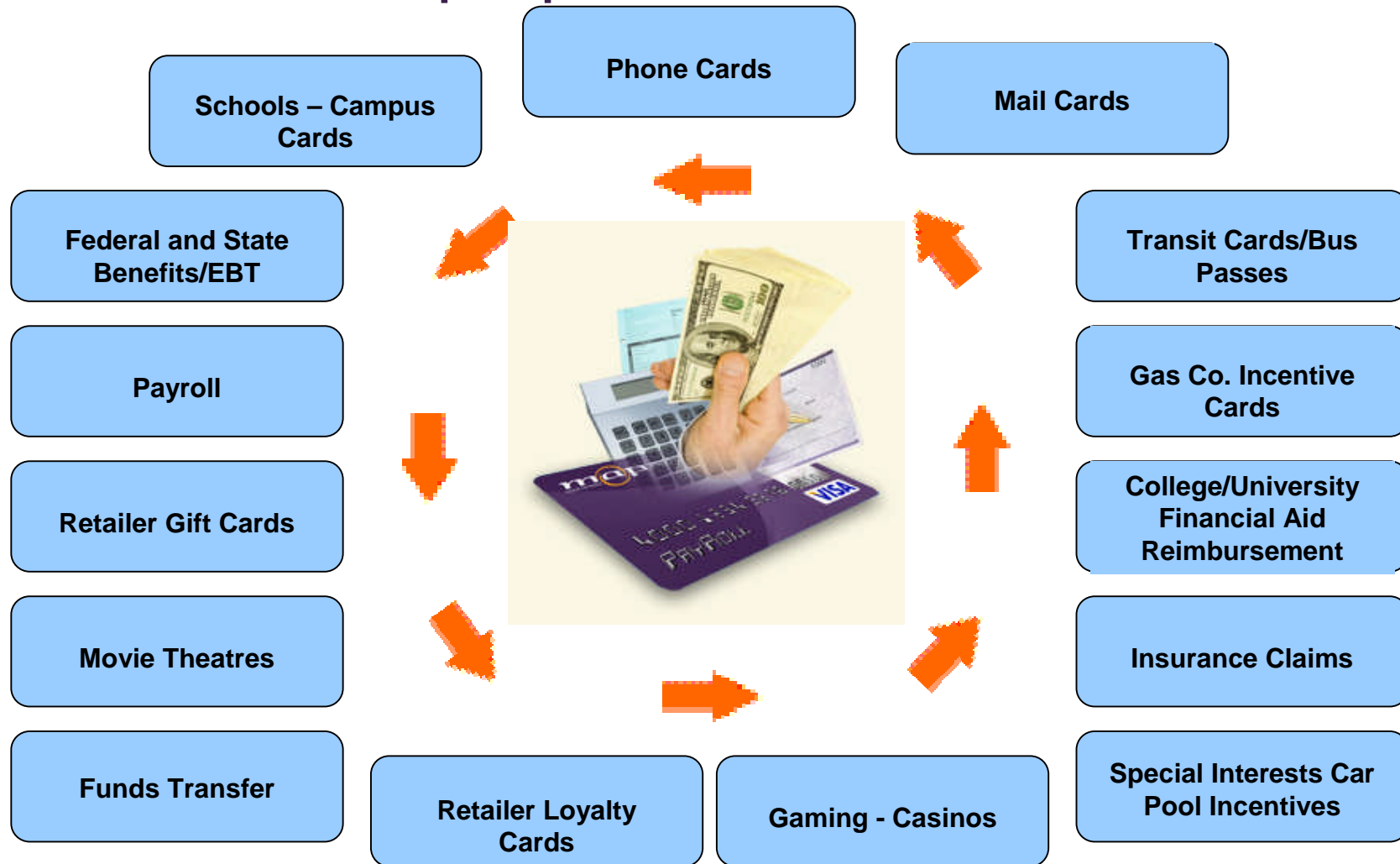
- **MAP General Prepaid Products**
 - Card Mark-up above \$2.95
 - CU defined member cost per card/per product

- **“Payday” Solutions**
 - Card Mark-up
 - % of transaction interchange revenue

Who's buying prepaid and gift cards?

- Family Members
- Seniors
- Students
- Gen X & Gen Y
- Business Owners
- Unbanked
- “Payday” Card Users

What your members are doing today with prepaid cards...



Achieve “Top of Mind” Card Services and Products offerings

- Reach consumers not currently in your financial mainstream.
- Enhance Loyalty and Value
- Differentiate through innovative new card programs
- Reach across age gaps and demographics
- Satisfy member demand for Prepaid card and “gifting” solutions.

Develop New Member and Business Account Relationships

- Employee incentives
- Rewards program
- Customer loyalty cards
- Travel
- and more!



Increase your Member Value Proposition

- Full Scale Product Offerings
 - Personalized and Non-Personalized Cards
- Wide Variety of Card Solutions
 - Moving your FI beyond debit/credit
- Value-Priced Products and Cardholder Fees
- Robust User Systems
 - Intuitive MSR desktop tools
 - User friendly consumer / member site

Greater Product Convenience and Acceptance

- Global Acceptance – Visa
- Web Access
 - Member Service
- Surcharge Free ATM access
 - CU24 Network ATMs
 - MoneyPass ATM locations.
- POS (PIN)
 - Cash back option at retail stores



No-Cost Prepaid Program Implementation

- MAP / XTEND CU Partners
 - -0- set-up costs
 - Before January 31, 2009
 - CU remits only for plastics ordered
 - CU pays for web reload feature
 - At reduced cost : \$250

Why should your members purchase their gift and prepaid cards from you?

- Better product at a Better Price
- Robust Cardholder Features
- Low Cost Cardholder Fees
 - See Terms and Conditions at:
www.maprepaid.com
- Member Friendly Web Services
 - Balance inquiry
 - Transaction history
 - User options – Member Selected PIN

Personalized / Non-Personalized Products

■ Personalized

- 1. Member name on Card
- 2. Unlimited number of reloads
- 3. Visa flagged

■ Non-Personalized

- 1. Instant Issue
- 2. Limited reloads up to 25 per card
- 3. Visa flagged

Card Program Limits & Loads

- Standard Program
 - \$0 - \$2,000 – MAP Liability
 - Up to 24 loads per card

- Customized Program
 - Limits to \$5,000 +
 - CU Liability
 - CU Defines Loads
 - CU Defines Cardholder Fees

Card Program Limits & Loads

- **ANY TIME!**
- Gift and Prepaid Cards are no longer considered seasonal solutions
 - 132% increase from 2006 - 2007
- Thanksgiving & Christmas holidays are peaks volume seasons

How soon can you be up and running with your prepaid card program ?

- Fast-track: 20 Days
- Standard w/o Web Reload: 30 – 60 Days
- Standard with Web Reload: 60 – 90 Days



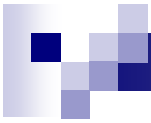
Customize cards?

- Yes, MAP provides customized cards.
 - Hot stamp of CU logo
 - Customized Plastics
 - Customized Programs



What types of fees are associated with MAP prepaid and “gifting” products?

- Standard cardholder fees
 - See MAP Terms & Conditions
 - ATM Transaction
 - Maintenance Fee
 - Assessed only after card is dormant 6 months.
 - Card Fee – Defined by CU



How secure are you when you travel?

Trade in your security detail for a Travel Card.

- Travel Cards aren't tied to your account so there is no way for thieves to access your money or identity.
- Travel Cards are accepted everywhere Visa is, over 25 Million merchants and 1 Million ATM's world wide
- Easy to reload – travel cards can be reloaded where the cards were purchased, online, or by phone.

Contact your member service representative to learn more about traveling with security.

[Your logo here]



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[Your logo here]

FI Support Services

- 24 / 7 Cardholder Services
 - English and Spanish

- Exception Item (Chargeback) Processing
 - Cardholder disputes and inquiries

- Desk Top Prepaid Administrative Tool
 - No hardware / software investment required
 - Instant Issue
 - Card management

- Cost-free training throughout our relationship

FI Support Services (continued)

- Marketing Materials
 - MAP “Generic” marketing pieces
 - Visa Marketing Materials www.visaonline.com

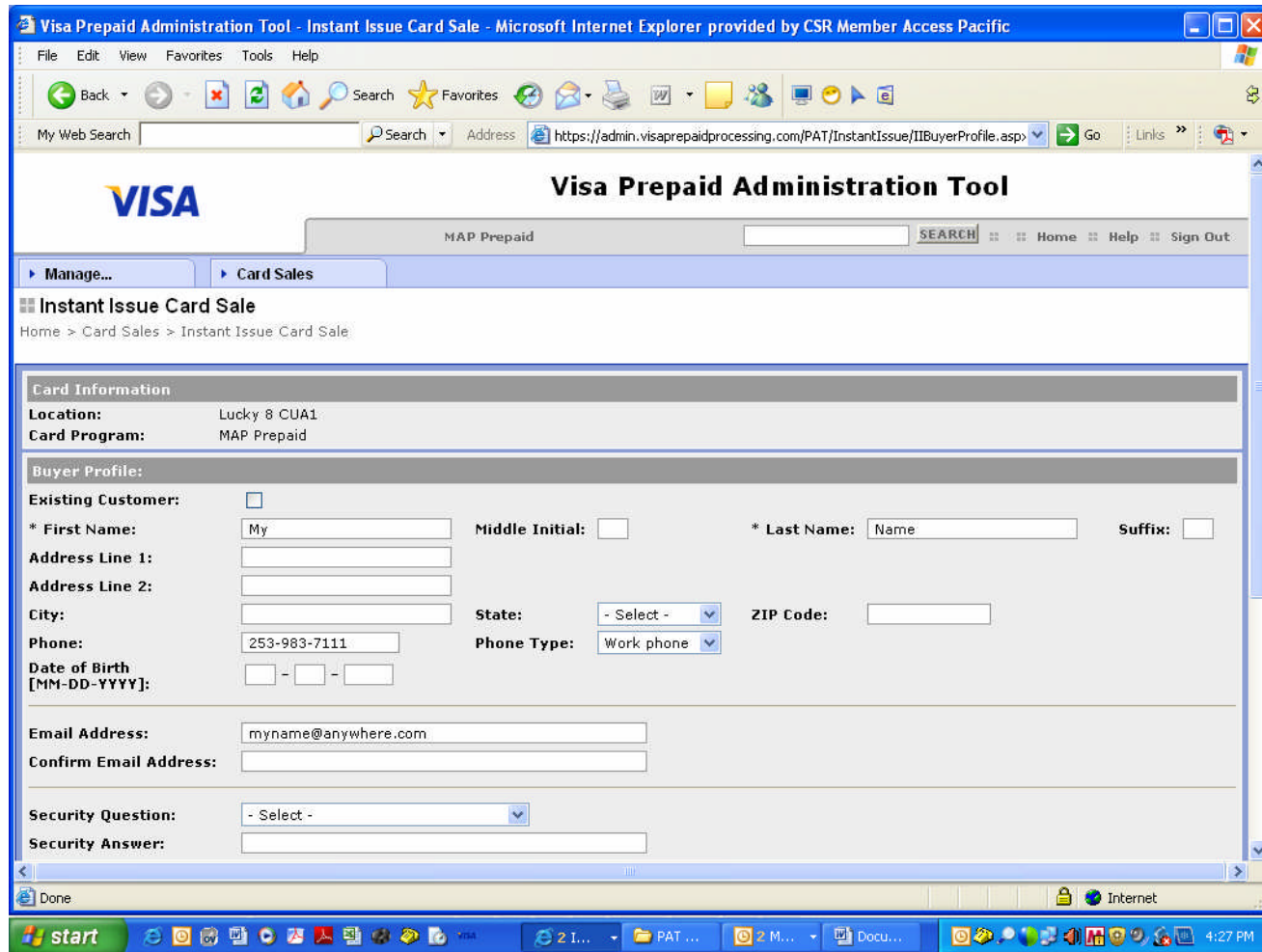


MSR Experience -

Using MAP's Prepaid Administrative Tool (PAT).

- PAT, A desk-top application for the management of all gift/prepaid functions:
 - Issuing/loading cards
 - Managing card inventory
 - Viewing cardholder information, etc.

Issuing/loading cards



Card Information

Location: Lucky 8 CUA1
 Card Program: MAP Prepaid

Buyer Profile:

Existing Customer:

* First Name: My Middle Initial: * Last Name: Name Suffix:

Address Line 1:
 Address Line 2:

City: State: - Select - ZIP Code:

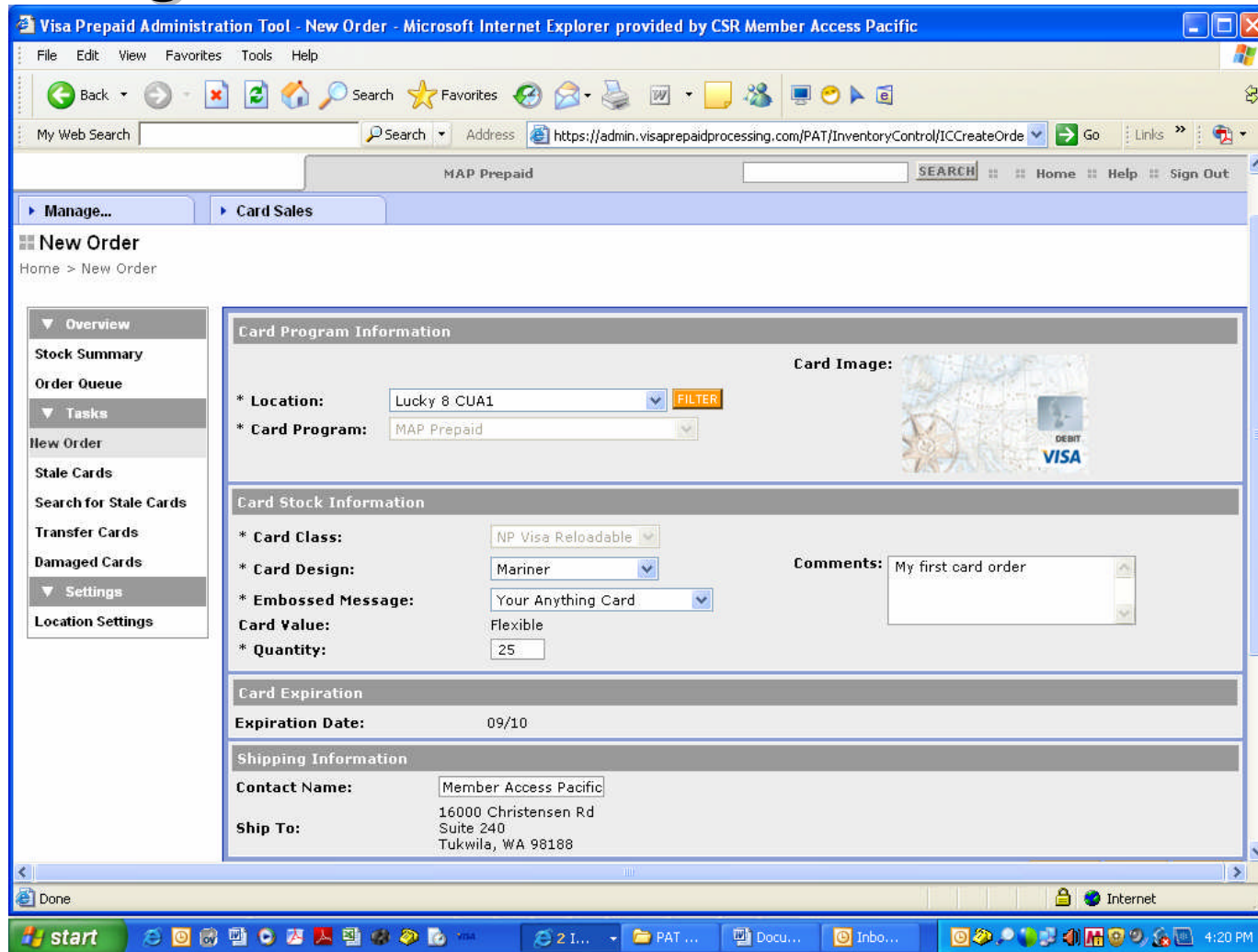
Phone: 253-983-7111 Phone Type: Work phone

Date of Birth [MM-DD-YYYY]: - -

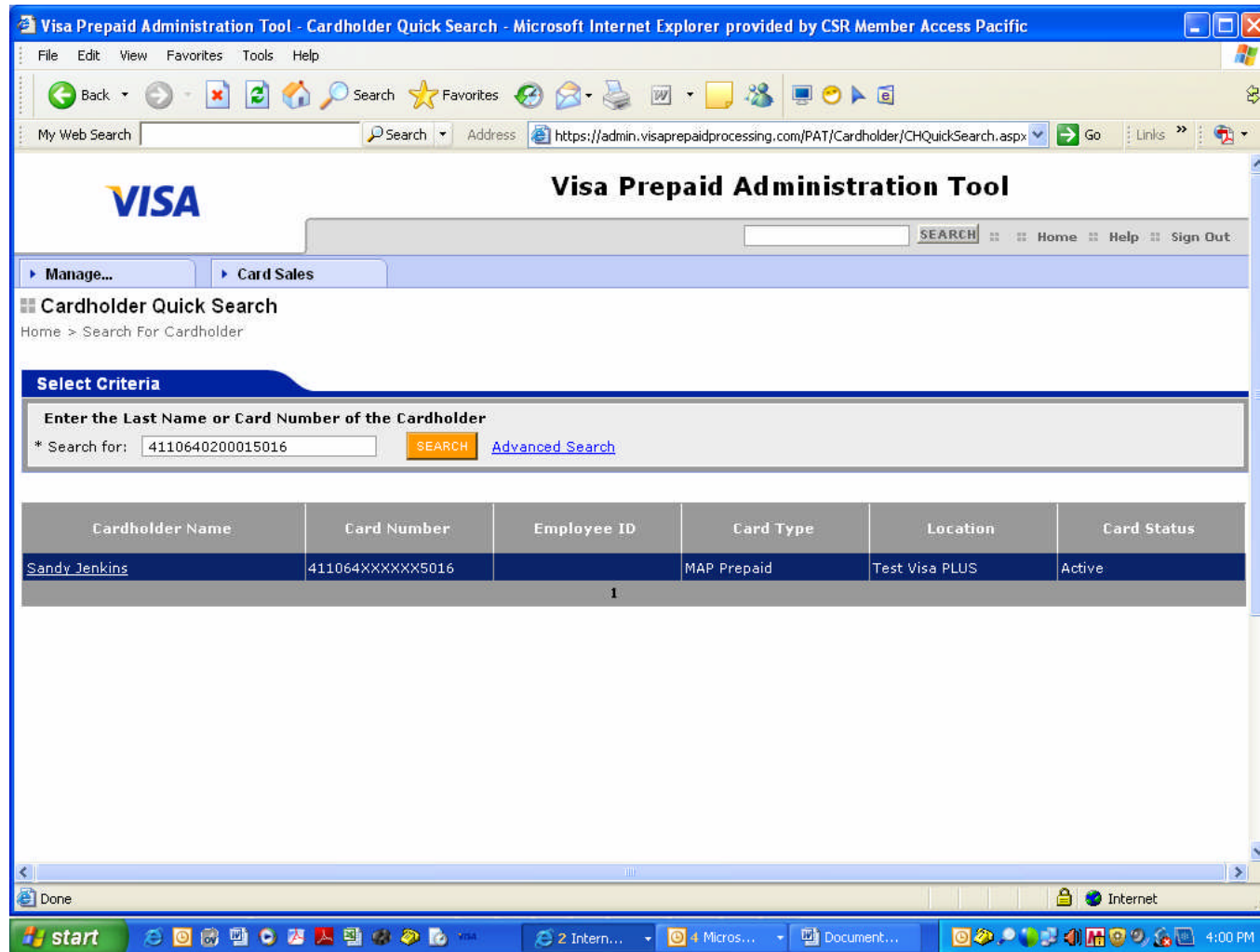
Email Address: myname@anywhere.com
 Confirm Email Address:

Security Question: - Select -
 Security Answer:

Ordering card stock



Viewing cardholder information, etc.



The screenshot shows the 'Cardholder Quick Search' page in the Visa Prepaid Administration Tool. The search criteria entered is '4110640200015016'. The search results table is as follows:

Cardholder Name	Card Number	Employee ID	Card Type	Location	Card Status
Sandy Jenkins	411064XXXXXX5016		MAP Prepaid	Test Visa PLUS	Active

The interface also includes a 'Select Criteria' section with a search input field, a 'SEARCH' button, and a link to 'Advanced Search'. The top navigation bar includes 'Manage...', 'Card Sales', and 'Home > Search For Cardholder'. The bottom of the screenshot shows the Windows taskbar with the Start button and several open applications.



Viewing cardholder information, etc.

The screenshot displays the 'Account Information' page in the Visa Prepaid Administration Tool. The browser window title is 'Visa Prepaid Administration Tool - Account Information - Microsoft Internet Explorer provided by CSR Member Access Pacific'. The address bar shows the URL: https://admin.visaprepaidprocessing.com/PAT/Cardholder/CHAccountInformati. The page features a navigation menu with 'Manage...' and 'Card Sales' options. The main content area is titled 'Account Information' and includes a breadcrumb trail: Home > Search For Cardholder > Account Information. A left-hand sidebar contains a tree view with 'Overview' expanded, showing sub-items: Account Information, Fee Schedule, Scheduled Funding, Tasks, and Load Funds. The main content is divided into two sections: 'Card Information' and 'Cardholder Profile'. The 'Card Information' section lists details such as Card Number (4110 64XX XXXX 5016), Expiration Date (05/10), Available Balance (\$10.00), Actual Balance (\$10.00), Embossed Name (Sandy Jenkins), PIN Selected (No), Card Program (MAP Prepaid), Location (Test Visa PLUS), Account Status (Registered), Card Status (Active), Fraud Block (No), Fee Table / Promotional Code (Standard), and Returned Mail. The 'Cardholder Profile' section includes fields for Username (sjenkins), First Name (Sandy), Middle Initial, Last Name (Jenkins), Suffix, Address Line 1 (16000 Christensen Rd Ste 240), Address Line 2, City (Tukwila), State (WA), ZIP Code (98188-2969), Phone (253-983-7111), and Phone Type (Work phone).

Card Information			
Card Number:	4110 64XX XXXX 5016	Card Program:	MAP Prepaid
Expiration Date:	05/10	Location:	Test Visa PLUS
Available Balance:	\$10.00	Account Status:	Registered
Actual Balance:	\$10.00	Card Status:	Active
Embossed Name:	Sandy Jenkins	Fraud Block:	No
Embossed Message:		Fee Table / Promotional Code:	Standard
PIN Selected:	No	Returned Mail:	
		Special Instructions:	

Cardholder Profile			
Username:	sjenkins		
* First Name:	Sandy	Middle Initial:	<input type="checkbox"/>
* Last Name:	Jenkins	Suffix:	<input type="checkbox"/>
Address Line 1:	16000 Christensen Rd Ste 240		
Address Line 2:	<input type="text"/>		
City:	Tukwila	State:	WA
Phone:	253-983-7111	ZIP Code:	98188-2969
		Phone Type:	Work phone

Questions and Answers

IT'S ABOUT ACCESS. IT'S ABOUT TIME!

Reloadable prepaids are the secure convenient way to access funds.



Who do I contact to get more detailed gift card information?

Contact Member Access Pacific between 8:00 am & 5:00 pm Pacific Standard Time.

Greg Beck
Director Business Development
(253) 589-2151
greg.beck@mapacific.com

or

Herb Tajalle
Director, Product Development
(253) 983-7116
herb.tajalle@mapacific.com

Conclusion:

Your Members will be buying prepaid gift cards.
MAP can provide a flexible program to assist you.

No implementation fees to initiate new programs
before January 31, 2009

Web card reload capability @ 50%: \$250

Let's get started!