

# prepaid

## evolving functionality to target new market segments

### Prepaid - first load, then pay

Prepaid products provide consumers, corporate entities and governments with convenient and secure ways of making payments, tightly controlling the spending process, while facilitating financial inclusion.

Prepaid cards are pre-loaded with funds and have no overdraft facilities. Consumers can use their cards to withdraw cash, to pay bills or to make purchases and transfers.

Prepaid depends on a simple Know-Your-Customer process in order to deliver a greater product versatility to a far wider consumer base than traditional card products. Strict rules for funds loading and account spending are employed to comply with anti-money laundering regulations.

### Wide variety of Prepaid Products

Prepaid products can be reloadable or disposable, open or closed-loop, personalized or anonymous which makes them an ideal solution for use in a wide variety of applications, e.g.

- General Purpose
- Travel Money
- Gift Cards
- Youth
- Payroll
- Transport
- Government
- Remittance
- Healthcare
- e-Commerce

### Benefits of Prepaid Products

**Participants in the prepaid value-chain benefit from:**

- Attraction of new customers
- New revenue streams through prepaid specific fees, deposited funds, unredeemed funds
- Responding to customers' needs with regard to budgeting and security aspects



### Feature-rich, end-to-end Prepaid Solution

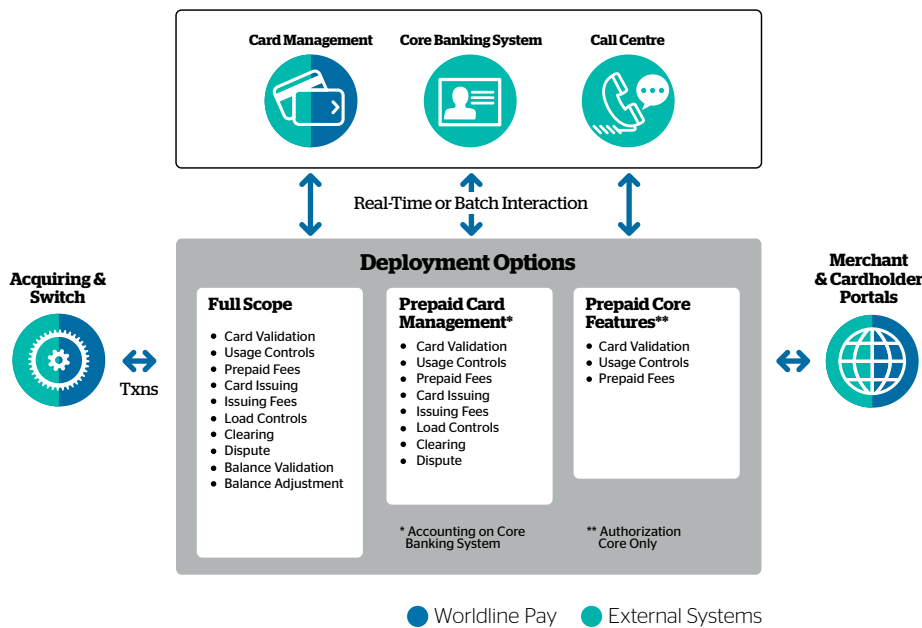
The market for prepaid cards is projected to continue growing significantly.

Worldline Pay Prepaid Card Management enables issuers, program managers, government agencies, companies, retailers and financial institutions to implement successful prepaid programs both for consumers and for corporates.

Our flexible and feature-rich prepaid solution supports the introduction of customer-centric, competitive products with quick time-to-market.

The modular service-oriented architecture delivers end-to-end capability where needed, but also allows easy integration into current payment infrastructures leveraging existing assets to introduce new products.

# Flexible solutions for your Prepaid Issuing Program



## Flexible Deployment Options

The service oriented architecture (SOA) enables the support of different deployment options.

Depending on the individual need of the customer Worldline is flexible to cover the full deployment range from a full end-to-end prepaid processing to the deployment of core features only.

Investments are leveraged by adding new functionality to existing solutions in order to re-utilize current infrastructure.

## Comprehensive Functionality

The generic Worldline Pay Prepaid Card Management Solution for all prepaid configurations:

- Support for all types of Prepaid Products: open, restricted and closed loop, re-loadable and disposable cards, personalized and anonymous cards, physical and virtual cards, vouchers, multi-currency cards, etc.
- Real-time Load Facilities using web services
- Load controls on amounts, frequency & channels
- Spend controls on Velocity (amounts, frequency), Date & Time, Merchant Category Codes, Transaction & Terminal types, Geography & Currency
- Extensive Fee Management options enabling e. g. charging of Transaction fees, Activation fees, Monthly fees, Balance Enquiry fees, FX charges, Breakage fees as well as regular Card Issuing fees
- Online Authorization, Balance Validation and Balance Adjustment in real-time
- Clearing and Dispute Processing
- Integration of Merchant or Cardholder Portals
- Management of Multiple Financial Institutions, Currencies, Countries, Languages

All controlled through a web-based GUI delivering a highly flexible card and account product definition.

## Worldline Pay Product Family

Worldline Pay Prepaid Card Management is a modular solution based on our Worldline Pay Issuer Back Office. Therefore implementing Worldline Prepaid can also serve as a basis for the introduction and migration of other products and functionality, including Debit and Credit products and a full set of back office services for Fraud/Dispute Management, Clearing & Settlement. Furthermore Worldline can leverage additional product functionality for Transaction Switching & Authorization and Fraud Detection from the Worldline Pay Product Family allowing us to deliver end to end solutions to Issuers and Acquirers of card payment products.

Database: Oracle • Middleware: Jboss • Operating System: Linux, Unix

For further information  
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