



Frequently Asked Questions— STAR[®] Prepaid Program and STAR[®] RELOAD

What is STAR RELOAD?

STAR[®] RELOAD is the name of the STAR[®] Network's new load and reload prepaid network. The STAR RELOAD Network gives participating STAR cardholders the opportunity to securely and conveniently load and reload their STAR Prepaid card at participating STAR ATM and POS locations.

What are the new functionalities of the STAR Prepaid program?

New STAR Prepaid transaction types will include:

- POS Split Tender Purchase/Partial Authorization
- POS Load/Reload
- POS Activation
- ATM Load/Reload

Additionally, the STAR Network is also the first EFT network to allow cardholders the opportunity to load and reload their STAR Prepaid cards at participating ATM locations.

Why should I enroll my card program in the STAR Prepaid program?

STAR provides coast-to-coast coverage with the security of a PIN. STAR has access to over 5,000 financial institutions and is one of the first in the industry to offer ATM Reload capability.

How will my cardholders know where to reload their STAR Prepaid card?



We have created a STAR RELOAD Network icon (on the left) to be displayed at participating merchant and ATM locations. Additionally, STAR cardholders can access the RELOAD locator via STAR.com, where STAR Prepaid cardholders can find participating ATM/POS load locations.

Do you offer any marketing support or materials for the communication of this option to cardholders?

Yes! STAR will create marketing materials for sponsors, issuing processors and acquirer processors to showcase STAR's new offering.

How will I be able to monitor cardholder activity for the STAR RELOAD Network?

Please consult your standard reporting that you currently receive from your issuer processor. These reports should contain the load transactions. If you have access to the Executive View portal, you will be able to pull network reports based on the BIN file.

How will the processor be notified that there has been a card load?

The processor will need to code to the new load transaction. The transaction will denote that it is a load transaction from the acquirer processor to STAR and then to the issuer processor.



Does cardholder load take place in "real time"?

Yes, the load transaction should occur in real time. Processors should have the ability to provide immediate availability of funds to the cardholder, pursuant to the STAR Network Operating Rules.

What happens if a cardholder enters a load amount of \$100, but puts only \$1 in the ATM deposit envelope? Presumably, the \$99 will be spent before the fraudster is caught.

Scanners for cash would be recommended, which should prevent this fraud scenario. Deposit envelopes accepted at the ATM for loads would be at the ATM owner's risk.

Step-by-step, what does my cardholder need to do at the ATM to load his or her card?

There are three suggested ways in which cardholders could load their STAR Prepaid card at the ATM: cash, check/money order or account transfer, which is at the option of the ATM operator. Suggested steps for each load option are below:

CASH LOAD

- 1) Cardholder swipes his or her prepaid card and enters PIN
- 2) Cardholder chooses "Load Prepaid Card" from ATM menu
- 3) ATM prompts, "How will you fund your prepaid card?"
- 4) Cardholder selects "Cash"
- 5) Cardholder inserts cash
- 6) ATM verifies cash/bills accepted
- 7) ATM load transaction is initiated and approved by the prepaid card issuer

Receipt will show a breakdown of cash inserted and reference a cash load to the truncated prepaid card number.

CHECK/MONEY ORDER

- 1) Cardholder swipes his or her prepaid card and enters PIN
- 2) Cardholder chooses "Load Prepaid Card" from ATM menu
- 3) ATM prompts, "How will you fund your prepaid card?"
- 4) Cardholder selects "Check" or "Money Order"

Assumption: To load a prepaid card from a check, there will need to be a back-end check guarantee (i.e., Valid Systems or TeleCheck) that will authorize and guarantee the funds.

Assumption: The money order can be placed into the IDM/CPM and read like a check.

Assumption: The check load would be treated as a cashed check and transfer to prepaid card.

Assumption: The prepaid BINs will have a cashed check as an eligible transaction set on the BIN records.

- 5) Cardholder enters the amount of his or her check/money order

Assumption: CAR/LAR verification will be used to ensure the cardholder enters the correct amount.

- 6) The check is processed and funds are loaded onto the prepaid card



ACCOUNT TRANSFER

- 1) Cardholder swipes his or her prepaid card and enters PIN
- 2) Cardholder chooses "Load Prepaid Card" from ATM menu
- 3) ATM prompts, "How will you fund your prepaid card?"
- 4) Cardholder selects "Transfer from bank account"
- 5) ATM will instruct the cardholder to retrieve the prepaid card and swipe the card that is linked to the account he or she would like to transfer from
- 6) Cardholder inserts debit/ATM card and enters PIN
- 7) Cardholder selects the account type to transfer from (e.g., checking, savings, credit or other account)
- 8) Cardholder specifies amount and confirms
- 9) ATM load transaction is initiated and approved by the prepaid card issuer

Receipt will show a transfer from the account and reference a transfer load to the truncated prepaid card number.

How will the processor notify the prepaid card issuer that a load has been completed?

Transaction activity will be reported in the same manner as other STAR transactions.

How will settlement of prepaid load funds occur?

Settlement activity will occur in the same way as other STAR transactions.

If loads are in real time, how does the processor know that load has been made and available card balance should be increased?

It's a real-time online message that is received from STAR, and the processor determines whether or not to approve the credit and apply it accordingly.

How are Money Services Business (MSB) licensing questions addressed?

These questions would be addressed by the acquirer processor on behalf of their merchant. The issuer processor would not be involved in MSB licensing requirements. We would require merchants and sponsors to comply with any applicable laws.

A Partner You Can Count On

The STAR Network continues to lead the industry in developing advanced, field-proven prepaid solutions. And that makes us the right partner for your future.

For full details on how the STAR Network can give your organization an important competitive edge, processors should contact their Processor Relations Representative. Members should call their respective Member Relations Department at 321-263-3500 or 619-446-5814 or Member Services at 877-866-7827.