

STAR® Network Prepaid Program

Introducing STAR® RELOAD

STAR® Network—leading the way in providing enhanced prepaid capabilities to members.

The prepaid card market is one of the strongest growing payment market segments. The STAR® Network has enhanced its existing prepaid transaction capabilities in order to offer participants the ability to capitalize upon this exciting market, including availability of STAR® RELOAD.

Network branded prepaid solutions are predicted to reach \$101.4B in 2010 and \$124.6B by 2011.

Prepaid Market Forecasts 2007 to 2011, Mercator, Nov. 2008

A Competitive Edge

The STAR Network Prepaid Program leverages one of America's leading debit networks, offering PIN security and expertise in real-time electronic transactions, to support the needs of the prepaid marketplace. The STAR Network offers a broad transaction set at the point of sale—including balance inquiry, activation, split tender purchases (aka, partial authorization), and load/reload transactions. This array of options promotes increased transaction volumes and helps ensure program success.

STAR-branded prepaid products provide participants with an opportunity to increase their activity in the prepaid card segment. By offering additional products through which consumers can more easily access and load funds, including the ability to reload prepaid cards right at the ATM.

What is STAR RELOAD?

STAR RELOAD is a new service that enables cardholders to load and reload their prepaid cards at participating point-of-sale (POS) and ATM locations. STAR RELOAD is the name for the new load/reload network, powered by the STAR Network, which will offer prepaid participants convenient and valuable prepaid load options such as:

- Increase card usage, retention and program income
- Immediate access to funds loaded via STAR
- Reduce settlement float, expense and risk vs. other load alternatives such as Automated Clearing House (ACH), wire, check, etc.
- Streamline program support via standard interfaces, messaging and protocols, realizing synergies with other prepaid development efforts
- Flexibly define card programs to meet changing business needs
- Benefit from exceptional regulatory, compliance and operational support

We have created a STAR RELOAD service icon (on the right) to be displayed at participating merchant and ATM locations. Additionally, STAR Prepaid cardholders can find participating ATM/POS load locations on STAR.com.



The STAR Network is also the first EFT network to offer prepaid load/reload at participating ATMs.

STAR® Network Prepaid Program

Benefits of STAR Prepaid

Value to the Financial Institution	Value to the Cardholder
<p>The STAR® Network Prepaid program can help participants:</p> <ul style="list-style-type: none"> → Generate new and incremental revenue income → Access untapped, under-served markets → Attract new and strengthen existing client relationships through support of new product offerings and options → Improve competitive positioning and expand overall payments strategy → Expand card functionality—allow cardholders to use their card as they see fit 	<p>The STAR Network Prepaid program can provide cardholders:</p> <ul style="list-style-type: none"> → No signature required and the trusted security of a PIN → Convenience of making purchases, getting cash and paying bills online → Opportunity to securely and conveniently load and reload STAR Prepaid cards at participating STAR POS and ATM locations → More secure alternative to carrying cash and easier than writing checks → Spend only what is on the card, increasing your financial control

The STAR Network: A Leader in Electronic Payments

STAR has substantial experience supporting prepaid participants, as one of the first networks to support the issuing and processing of prepaid cards.

STAR Prepaid cards are supported at POS, ATM and non-face-to-face payment acceptance channels, including acceptance of STAR Prepaid cards for bill payments via telephone IVR or a biller's Web site, and funds transfers.

Participation in the STAR Prepaid program is optional for members. Merchant sponsorship for the load network is required, and all participants in STAR-branded programs are required to review and agree to the STAR Network Operating Rules. STAR also offers private arrangements that allow access to network functionality and customization of a closed loop program to meet unique market needs.

All of these features come with the best-in-class fraud and risk management tools, knowledgeable regulatory and compliance assistance, and ongoing product management and development support of the STAR Network.

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.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your [First Data Sales Representative](#) or visit firstdata.com.

