

# VESTA MONEY MOVER PLATFORM



## THE VESTA MONEY MOVER PLATFORM

provides card issuers the industry's first fully-integrated, issuer-branded, reload payment service for Prepaid Debit Cards. Vesta meets both client and consumer needs with a comprehensive offering that includes:

- real-time consumer funds availability
- rich feature set for card-not-present online reload
- superior consumer experience
- fraud indemnification with funds guaranteed by Vesta
- PCI compliance

Card issuers can bring a completely new reload channel to market to increase reload frequency and consumer spending. The exceptional customer experience leads to better customer retention and a higher lifetime value. Vesta, an industry leader in payment solutions for organizations worldwide, ensures ongoing innovation with new features and channels, such as mobile reload and recurring payment options.

## RICH CONSUMER PAYMENT FEATURES, FLEXIBILITY AND HIGHER ACCEPTANCE LEAD TO GREATER REVENUE

The Vesta Money Mover Platform responds to consumer demand for real-time, online reload of prepaid cards. The platform enables quick and secure debit card transactions with consumer-facing features that drive benefits to prepaid card issuers.

**Issuer-Branded Touchpoints:** A consistent brand experience throughout the reload process, account management, customer service, gift requests, and outbound communications.

### Convenient Payment Features:

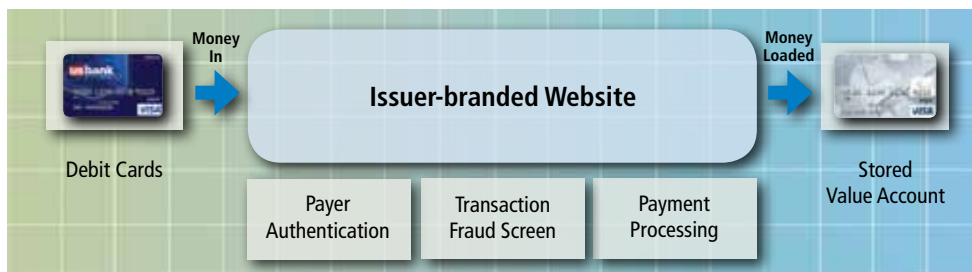
- *Single Sign-on:* Offers a seamless online consumer experience
- *Simple-Validation:* No-hassle payment method registration eliminates unnecessary KBA reviews
- *Quick-Pay:* Faster reload using stored payment methods
- *Guest-Pay:* Real-time, online 'gift' reloads to card holders
- *Multi-Pay:* Multiple registered payment methods are accepted

**E-mail Invitations:** Card holders can send friends and family 'gift' requests

**Online Account Self-Service:** Add/edit/remove payment methods and payer information

**Support and Customer Service:** 365x24x7 post-order live agent support

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**REAL-TIME, BACK-END APPLICATIONS AND VALUE-ADDED SERVICES HELP ISSUERS MAXIMIZE PROFITABILITY**

**Payment Optimization:** Using proprietary and patented fraud prevention technology modeled on hundreds of millions of payments, Vesta evaluates transactions based on relevant and targeted methods which maximize real-time acceptance. This ensures the greatest possible revenue for issuers and the best customer experience. Using Vesta, card issuers can:

- create a new, high-demand, online reload channel
- eliminate losses through fraud indemnification with guaranteed funds for processed transactions
- benefit from the industry's lowest decline rate
- simplify cumbersome reload processes and offer 24x7 reload availability
- offer instant access to funds
- retain card holders through higher satisfaction and higher payment acceptance

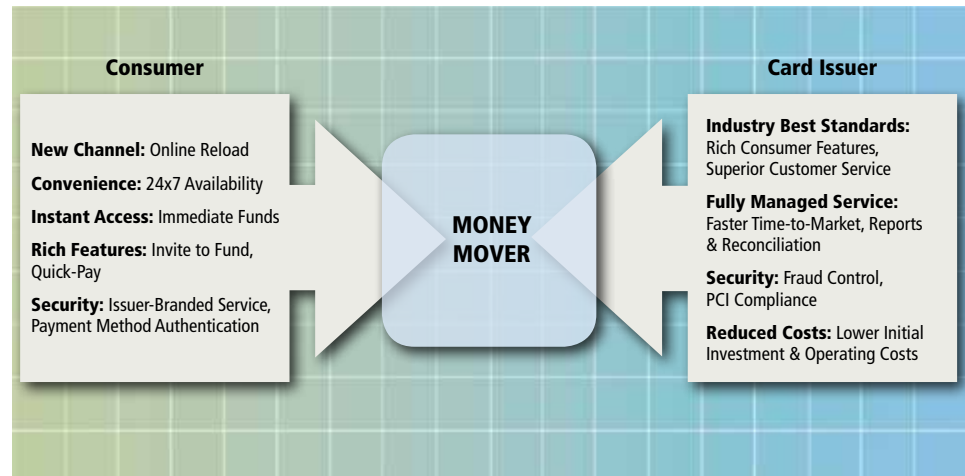
**Vesta View:** Customer insight, analytics and key business metric reports are displayed through a real-time online interface. Standard reports include data on orders, revenue, channel usage, and consumer trends.

**Cardholder Data Security Compliance:** Navigating the myriad of regulations and sustaining PCI compliance is costly and resource intensive. As a managed service, Vesta is dedicated to meeting and exceeding requirements, certifications and best practices from industry groups like PCI, SAS 70 and ISO 27000.

**AN END-TO-END, FULLY MANAGED RELOAD SERVICE**

The Vesta Money Mover Platform handles prepaid card reload on a fully managed basis. Using a scalable, simple, reliable and agile payment infrastructure, Vesta provides a pre-integrated service that frees issuers from the need to manage multiple vendors and internal payment infrastructure. Card issuers can offer reload services in a fraction of the time it takes to build in-house solutions, and benefit from a cost-effective path to higher consumer retention and revenue.

**THE BENEFITS OF MONEY MOVER**



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