

The Challenge:

Over the next few years, it's predicted that open loop cards will rapidly gain usage and popularity. Consumers are increasingly demanding more flexible payment options and merchants need a complementary product to their existing closed network stored value card.

The Solution:

To address the changing demands in the marketplace, Prepaid Solutions has developed an open-loop solution for merchants that complements their existing closed network offerings – this product is an open loop STAR[®] branded product that can be used inside or outside of the selling merchant's business. The STAR Gift Card is issued by MetaBank.

Features:

- PIN-secured prepaid gift card
- Use at any of the nearly 2 million retail or ATM location that accept STAR[®] debit cards nationwide
- ATM withdrawal feature
- Pre-denominated: \$25, \$50, and \$100
- Participating retailers can sell the STARSM Gift Card to consumers at their retail locations

Retailer Benefits:

- REVENUE GENERATING PRODUCT
- STAR[®] Network:
 - PIN-secured debit typically a lower interchange cost
 - Accepted at nearly 2 million retail locations and ATM's nationwide
- Represents a new revenue stream
- Powered by First Data, experienced in:
 - Transaction Processing
 - Implementing closed-loop as well as open-loop stored-value gift cards

- New, untapped concept for retailers who do not offer prepaid gift card malls
- Complements retailer's existing closed-loop gift card category
- For large retailers, creative option of adding retailer logo to card package and card plastic
- Packaging and processes are designed to prevent fraud

Consumer Benefits:

- Use nearly anywhere
- Addresses consumer demand for utility and flexibility
- PIN-based debit is more secure for customers than signature-based
- ATM withdrawal is possible
- Attractive and secure packaging

The STARSM Card – the next generation in gift cards

For more information, please contact your sales representative.