

PrePay Solutions



**PREPAY
SOLUTIONS**

UK pioneer in prepaid



**leading the sector for the last 10
years**



with continued innovation



**delivering successful prepaid
programs throughout Europe**



PPS in the Digital Value Chain

Digital Value Chain

Issuer



- ▶ PPS is an e-money institution passported into the European Economic Area
- ▶ PPS is a MasterCard member with a European licence

Program Distributor

Acquirer (technical or banking)

Switch (international or domestic)

Processor / Authorization



PPS provides complete processing and authorization services on its certified platform

Settlement manager

Other support services provided by PPS

Program Design Support

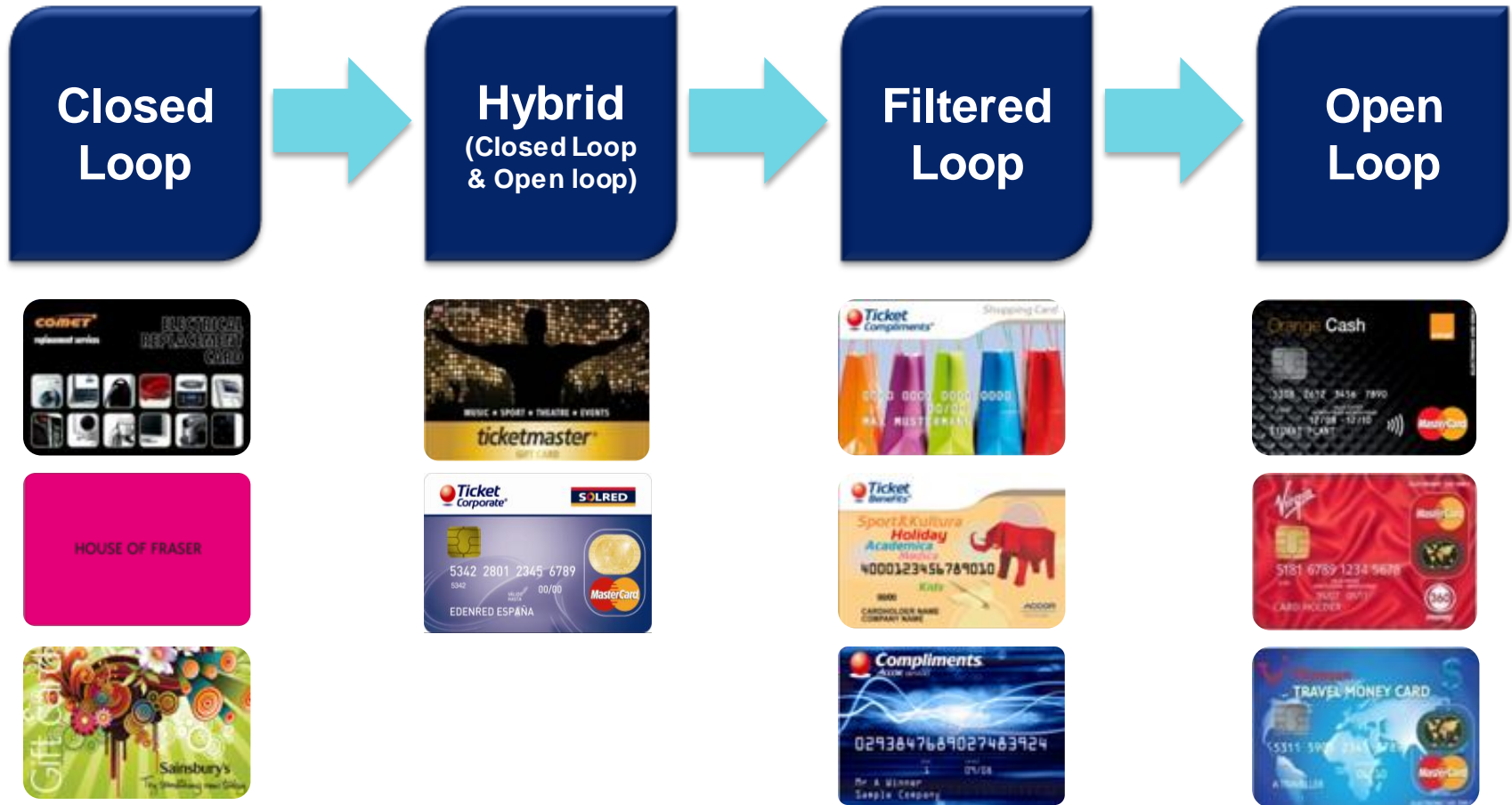
Compliance Support

Risk Management

Call Centre Support

Supply Chain Management

PPS is 100% Focused on Prepaid



PPS's Positioning in the Prepaid Market

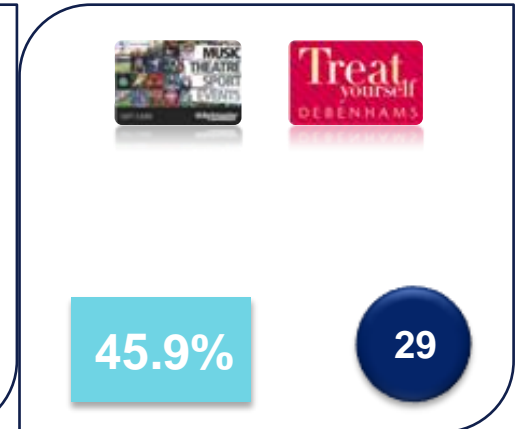


B2B

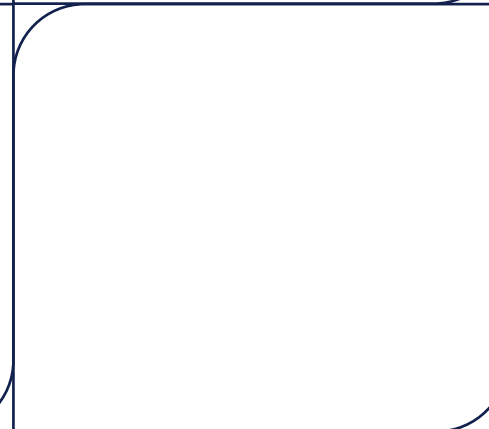
B2G

B2C

Dedicated Funds



Non dedicated Funds



X%

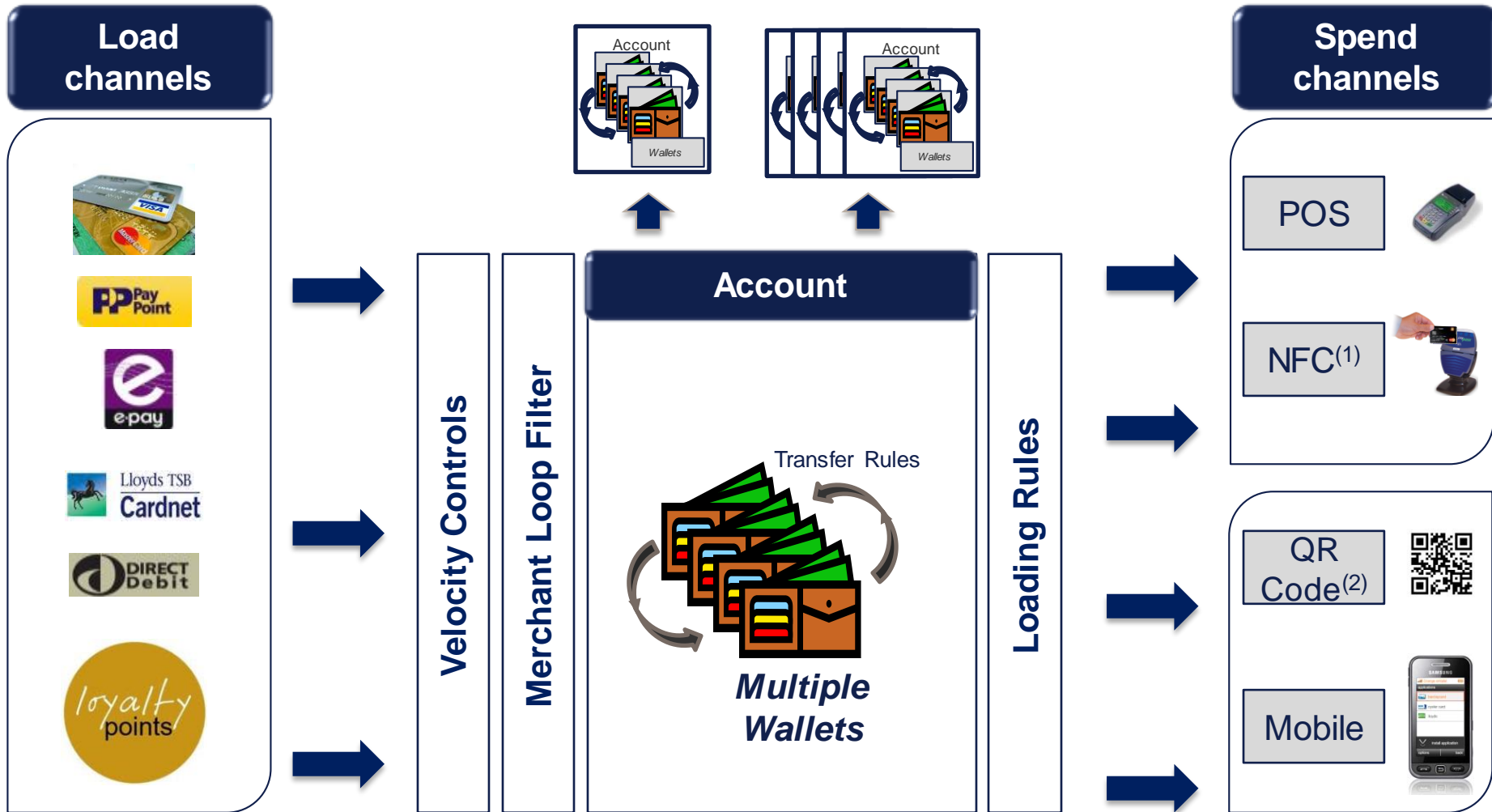
% of PPS's Activity Volume*



of active programs

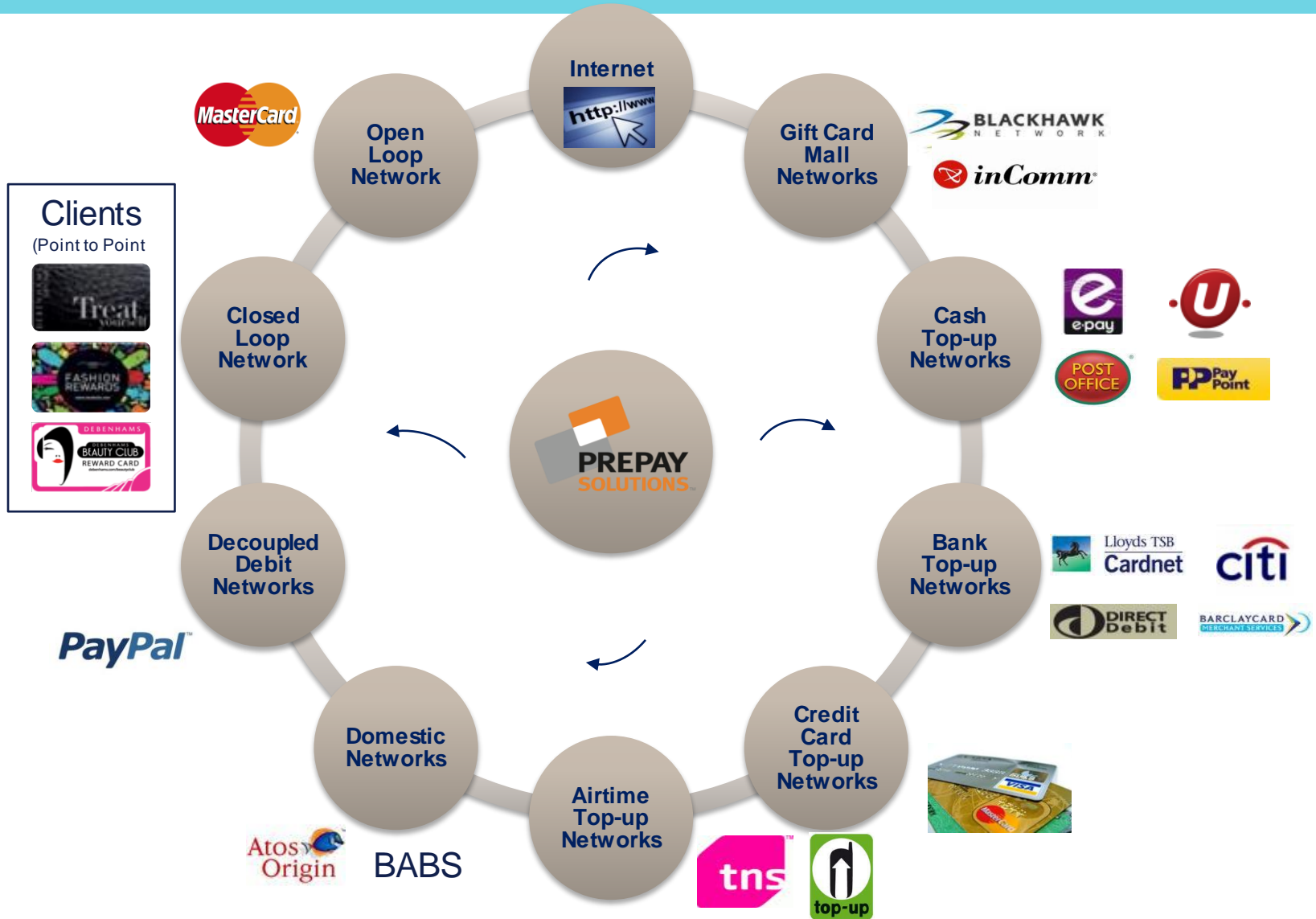
PPS is active in all identified segments

A Flexible Platform Around Smart Wallets



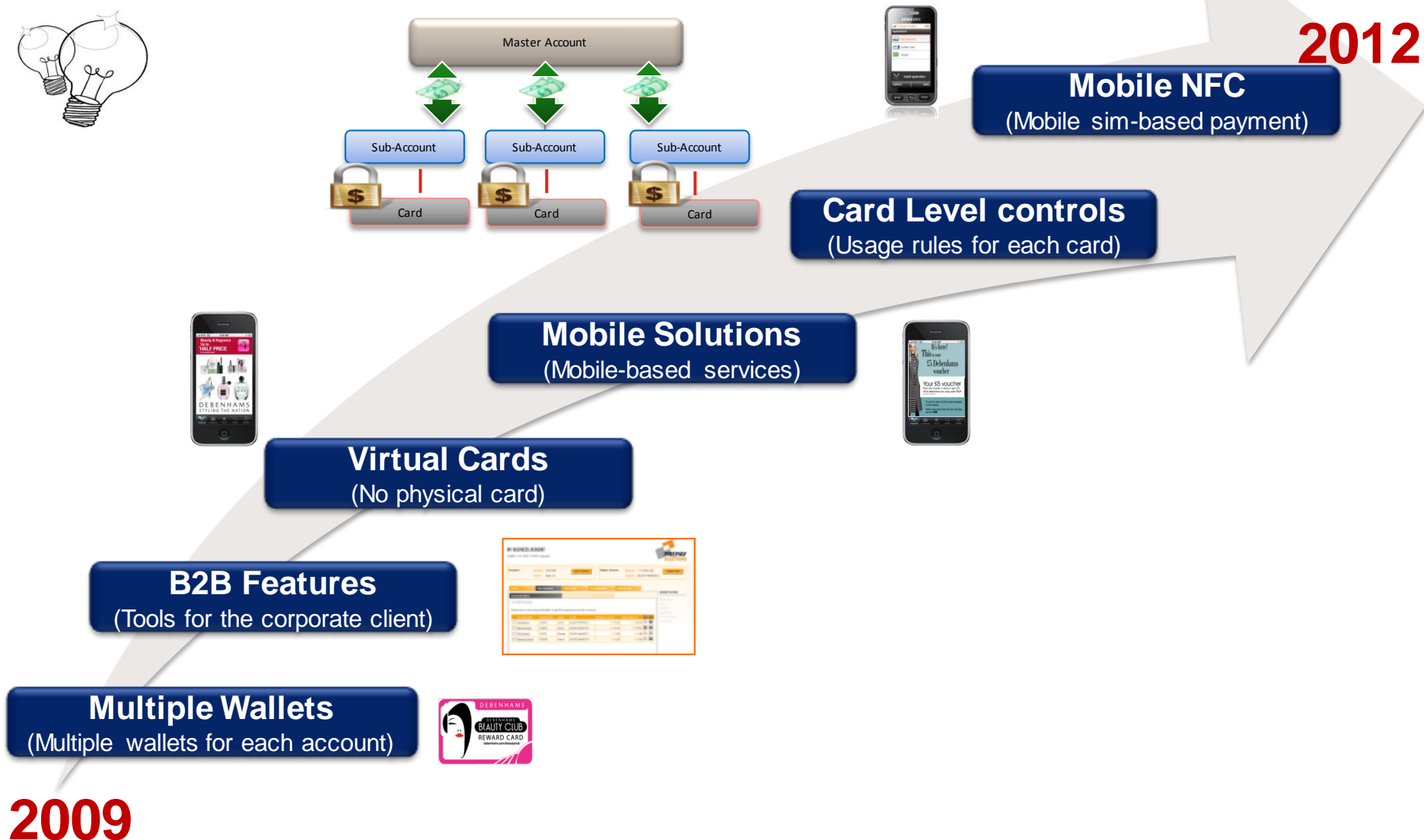
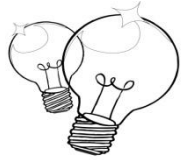
PPS's account and wallet management system is at the core of the platform's flexibility

An Integrated Platform (45+ Integrations)



PPS's architecture allows for direct connection to all types of transactional stakeholders

PPS's Innovation Stream





Case 1: Paypal Access Card



PayPal

2010 WebSite of the Year

Home Business Safety Advice Where Can I Shop? Help

Homepage Why PayPal? Using PayPal Managing your account Send Money

PayPal home » Using PayPal » PayPal Access Card

PAYPAL ACCESS CARD

Card Overview How it works FAQs


ACTIVATE ACCOUNT MANAGER

NOW YOU CAN GET INSTANT ACCESS TO YOUR PAYPAL BALANCE

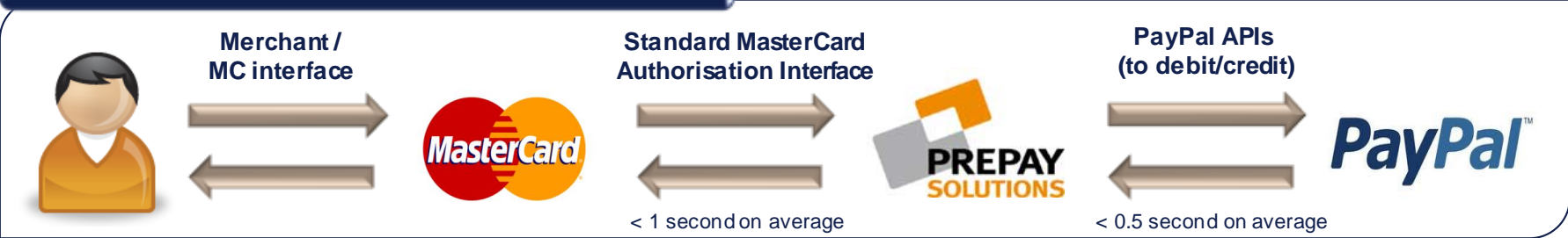
The PayPal Access Prepaid MasterCard® is like a debit card for your PayPal account. You can withdraw cash or shop anywhere MasterCard is accepted, online or on the high street, using the money in your PayPal account - no more bank transfers. You can also make instant Tap & Go™ payments with PayPass™.

The PayPal Access Card is currently being offered exclusively to customers who have been invited to apply.

Fees may apply. Please see [terms and conditions](#) and [FAQs](#).



Paypal's special authorisation process



Very strong and unique integration



Case 2: Orange Cash Card (1/2)

Orange Cash

load, shop, get rewarded

Orange Cash, the prepaid MasterCard® you can load with cash and use online or in shops.

[apply now ▶](#)

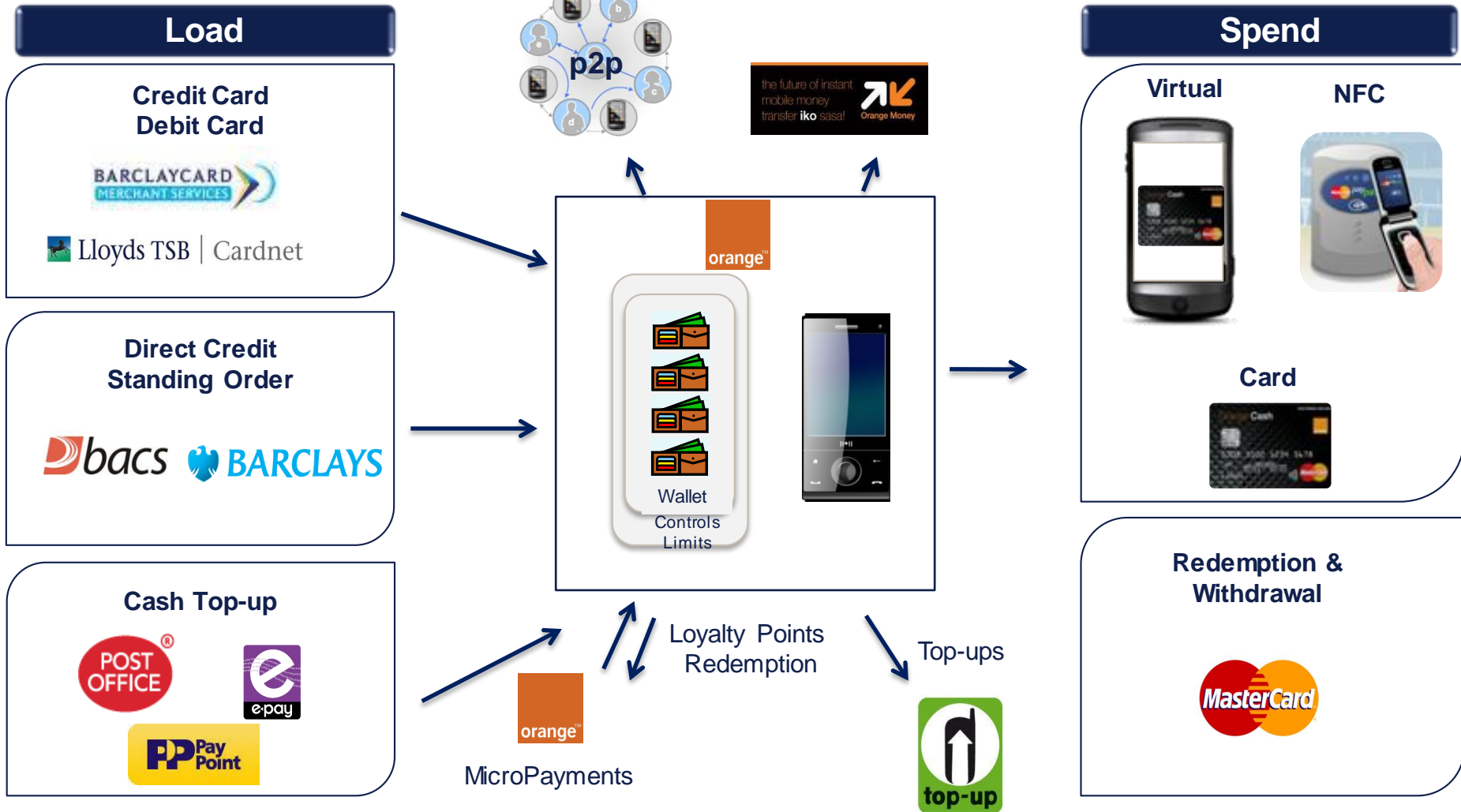
Orange Cash MasterCard details:
 5308 3102 1234 5678
 VALID DATES: 02/11 - 02/13
 J. SMITH



everything everywhere™

T-Mobile

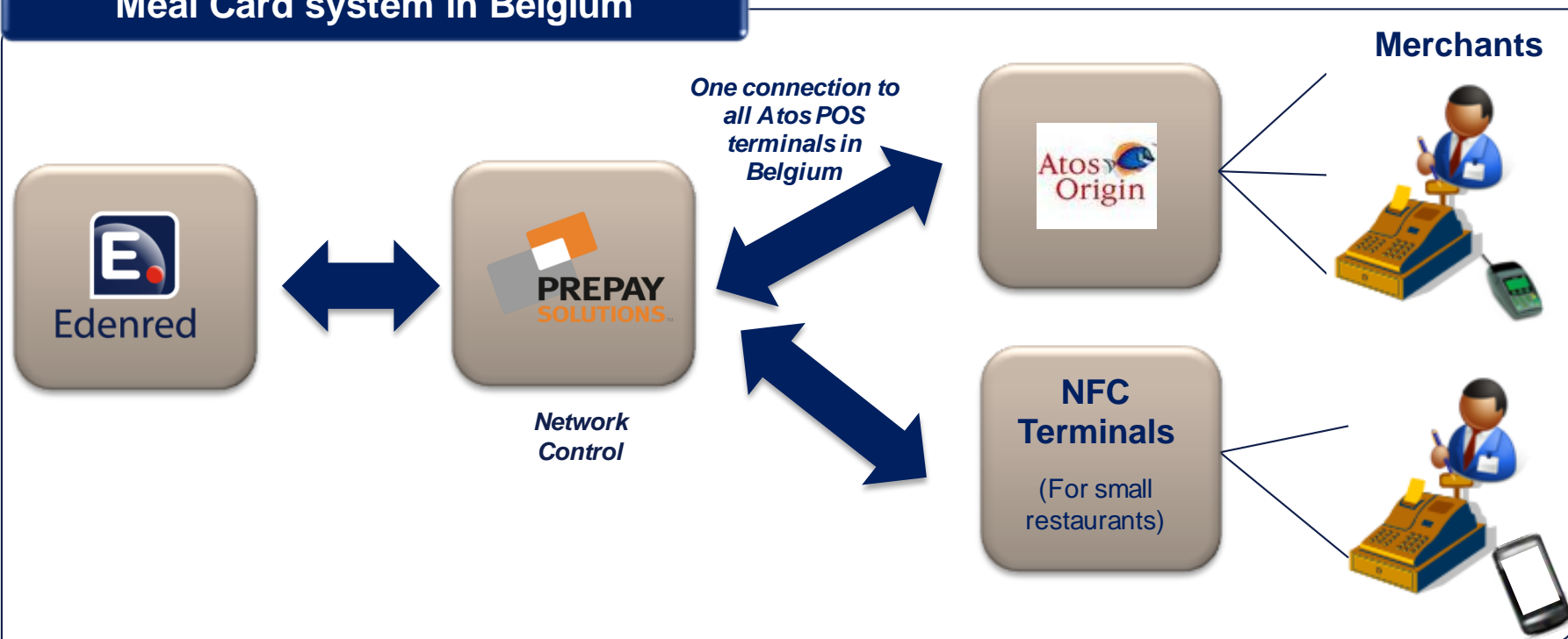
Case 2: Orange Cash Card (2/2)



Using PPS key functionalities

Case 3: Meal Card - Edenred Belgium

Meal Card system in Belgium



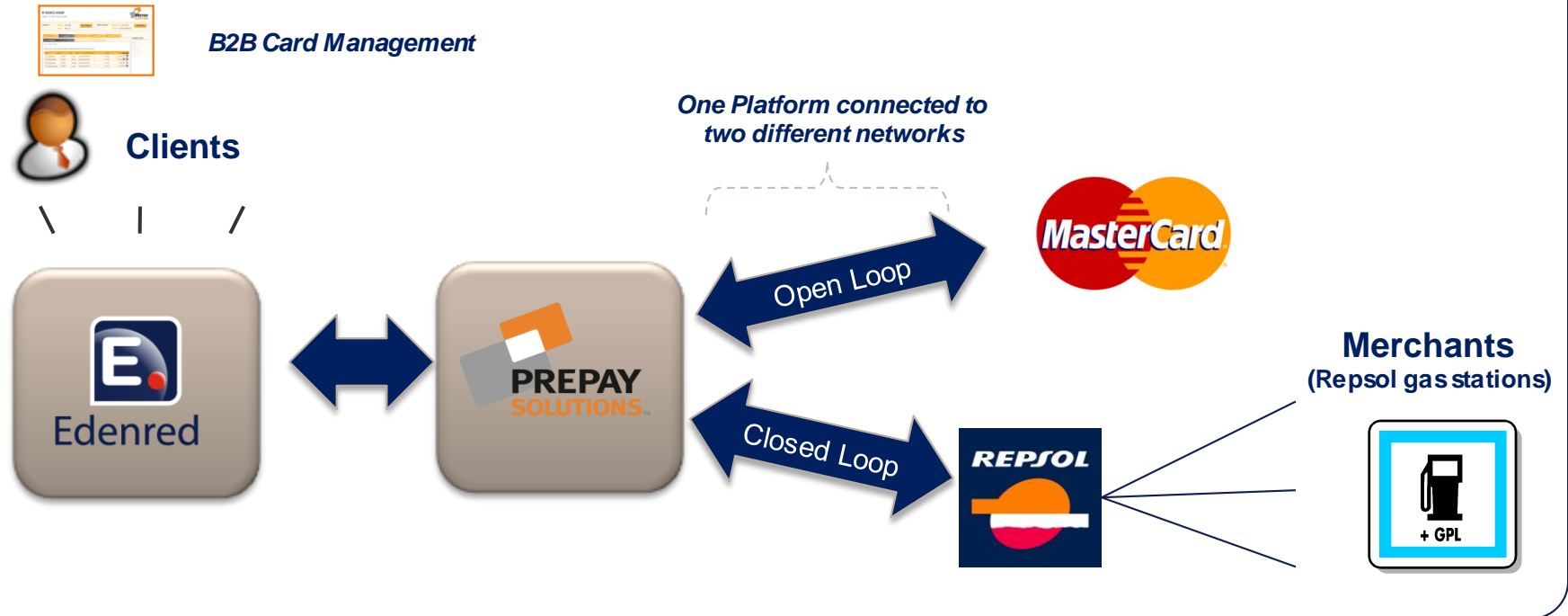
Key elements of the project

- ✓ Development and certification for Belgium Transaction protocol
- ✓ Integration with the new Edenred card Back Office
- ✓ Specific developpement for local legal requirements



Case 4: Expense Card - Edenred Spain

Expense Card system in Spain



Key elements of the project

- ✓ Real-time card level controls
- ✓ Integration with Solred Network
- ✓ B to B integration with My Business Account



My Business Account Illustration



MY BUSINESS ACCOUNT

logged in as: [User's name] | [Change Password](#) | [Log out](#)



Company **Number** 1535486 **SELECT COMPANY**
Name Sales Inc.

Master Account **Balance** EUR1,500.00 **TRANSACTIONS**
Number 101005-46845632

- Home
- Sub Accounts
- Card Order
- Profiles
- Another tab

- Accountholders
- Accountholder summary

ACCOUNTHOLDERS

Select one or more accountholders to perform operations to their account.

Accountholder	Employee No	Status	Acc No	Available to Spend	Cleared Balance		
<input type="checkbox"/> Sue Brown	0035	Active	101005-46845632	EUR50.00	EUR50.00		\$
<input type="checkbox"/> Daniel J...			01005-46845135	EUR25.00	EUR25.00		\$
<input type="checkbox"/> Mike M...			01005-46848475	EUR25.00	EUR25.00		
<input type="checkbox"/> Hannah...			01005-46845733	EUR0.00	EUR0.00		

Address
78 the avenue
Royal Mews
Hampton Court Palace
KT5 4ER
UK

Home phone: 01234 567890
Mobile phone: 07890 123456
Date of Birth: 18/12/1955

[Click to view full details](#)

ACCOUNT ACTIONS

- Add funds
- Subtract funds
- Funding profiles
- Spend profiles
- Block
- Unblock

My Business Account Illustration

Categories On Off

Allow or block any of the following categories:

Allow Block

Categories	
Cash	<input type="checkbox"/>
Fuel	<input type="checkbox"/>
Car Hire	<input type="checkbox"/>
Taxi	<input type="checkbox"/>
Air travel	<input type="checkbox"/>
Other travel	<input type="checkbox"/>
Hotels	<input type="checkbox"/>
Restaurant	<input checked="" type="checkbox"/>
Food - Other	<input checked="" type="checkbox"/>
Laundry	<input type="checkbox"/>
Misc.	<input type="checkbox"/>

Velocity On Off

Cycle Amount GBP .

Daily
 Weekly
 Monthly
 Yearly

Time On Off

Day	Rule	Start Time	End Time
Monday	<input checked="" type="radio"/> Allowed period <input type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>
Tuesday	<input checked="" type="radio"/> Allowed period <input type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>
Wednesday	<input checked="" type="radio"/> Allowed period <input type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>
Thursday	<input checked="" type="radio"/> Allowed period <input type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>
Friday	<input checked="" type="radio"/> Allowed period <input type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>
Saturday	<input type="radio"/> Allowed period <input checked="" type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>
Sunday	<input type="radio"/> Allowed period <input checked="" type="radio"/> Blocked	<input type="text" value="00:00"/>	<input type="text" value="23:59"/>

MY BUSINESS ACCOUNT

logged in as: [User's name] | [Change Password](#) | [Log out](#)



Company
Number 1535486
Name Sales Inc.

Master Account Balance EUR1,500.00
Number 101005-46845632

[Home](#) [Sub Accounts](#) [Card Order](#) [Profiles](#) [Another tab](#)

[Accountholders](#)

[Accountholder summary](#)

ACCOUNTHOLDER SUMMARY

Name Sue Brown
Employee No. 100035
Funding profiles:
Spend profiles:

Account No. 102062-54682431
Account Status Active
Cleared Balance EUR50.00
Available to Spend EUR50.00

**Weekly Load
€50**

ACCOUNT ACTIONS

[Transaction history](#)
[Add funds](#)
[Subtract funds](#)
[Funding profiles](#)
[Spend profiles](#)

CARD ACTIONS

[Lost, stolen, damaged](#)
[Block](#)
[Unblock](#)
[Activate](#)

CARDS

Cardholder	Status	Pan No	Serial Number	Expiry Date
<input type="radio"/> Mrs Sue Brown	Active	5785*****9004	1000003541	04/2012

Product

- ✓ Short time-to-market by leveraging capabilities to quickly adapt Edenred's offer to clients' needs through a dedicated team at PPS working on Edenred programs
- ✓ Full integration with Edenred's Back Office

Roll-out

- ✓ Short time-to-market to roll out new countries based on previous program experience

Cost

- ✓ Low internal implementation costs
- ✓ Global economies of scale

Innovation / Benchmark

- ✓ Leveraging latest technical innovations
- ✓ Permanent market trends benchmark

With PPS, Edenred can concentrate on product innovation and distribution

Conclusion



A dynamic business that supports Edenred in its digital strategy and gives it an edge in prepaid innovation