

Prepaid

Launch the ideal prepaid card scheme for your business quickly and efficiently



Prepaid services can help you manage everything from gift vouchers and social welfare benefits, to meal cards, corporate rewards, cashless payments and public transport.

Prepaid cards are increasingly used as alternatives to credit and debit cards in every sector. Users may benefit from convenience, security, and the ability to manage budgets more effectively. For organizations, advantages can include advance cash, new revenue streams, and reductions in fraud.

Retailers are enjoying a boom in gift card sales, and prepaid schemes can create a competitive advantage. Other sectors too are expanding prepaid services, with schemes encompassing anything from gift vouchers and social welfare benefits, to meal cards, corporate rewards and cashless payments.

Whatever your business, Prepaid from Prosodie-Capgemini allows you to offer new and convenient value-added services to your customers. With time to market a critical factor in today's fast-moving consumer economy, Prepaid can be implemented in a matter of weeks.



One proven platform. Many uses

Prepaid from Prosodie-Capgemini is a complete service offering designed to enable businesses and public sector organizations to introduce prepaid in any context, whether the scheme is entirely new, or is replacing an existing voucher system.

Prepaid has diverse applications:

Prepaid is a true multichannel scheme which adapts to your business model with payment options online and in-store.

- Retailers and consumer products companies seeking to differentiate their businesses are seizing prepaid opportunities to offer customers gift cards and loyalty cards, often combined with promotions, rewards, and cashback
- Corporate prepaid schemes can be used by employers to make reward payments to employees, or as alternatives to cash for paying travel, fuel or meal expenses
- Public sector organizations can provide social welfare benefits via prepaid cards to help recipients manage their spending, but there is also potential to use them for public transport, parking and other specified payments to citizens or employees
- Insurers can reimburse claimants via prepaid cards to ensure the money is spent on its intended purposes
- Other financial services businesses can use 'open loop' prepaid schemes as payment options, especially for young or unbanked people, and as alternatives to cash for travelers abroad.

Prepaid cards can be offered and redeemed through any channel - stores, call centers, mobile and online. Cards may be physical or virtual; rechargeable, linked to a bank card or neither of these. The issuer has the potential to limit the outlets accepting a specific prepaid scheme by organizing it as a 'filtered loop'.

How Prepaid works

Prepaid is offered as a hosted cloud service, with no capital investment required for infrastructure. It is billed on a 'pay-as-you-grow' model, with a small fee for each card you issue. The cost of operating the scheme varies in line with your volume of business.

Alternatively, you can implement Prepaid on-premise. This gives you your own platform and independence. You pay a fixed amount for a license, rather than for every card you issue.

Prosodie-Capgemini provides Prepaid as a complete front-end and back-end solution, including integration with your POS and back-office systems, card manufacturing, administration extranet, and reporting.

Features

Offered as a service on Prosodie-Capgemini's cloud platform, Prepaid gives you agility and guaranteed time to market. With every opportunity for customization, your prepaid scheme can be tailored to your unique business needs, whether you are launching a new initiative or replacing an existing voucher system.

Prepaid offers a number of features, including:

- Extensive functionality proven in many applications – gift cards, incentive schemes, salary payments, allowances, daily spending cards
- A robust and scalable platform supported on Prosodie-Capgemini's own servers, with guaranteed high availability and strong SLAs, even at the highest transaction rates
- Ability to provide Prepaid through diverse media:
 - Plastic cards (whether with bar codes, chips, or contactless)
 - Rechargeable card
 - e-card, e- or m-wallet, sent to the user by SMS or email
- The capability to limit daily spend amounts
- Loop options:
 - Closed loop format for use in the retail network of one brand
 - Open loop format, issued by a bank or credit card provider for use in any shops and services – open loop cards can be based on an international bank card (e.g. Visa, MasterCard) or on a local scheme (e.g. Carte Bancaire)
 - Filtered loop, issued by a bank or credit card provider and redeemable in a limited range of shops and services
- International platform and cross-border processing – Prepaid can be deployed in any currency or language.

The market for open loop prepaid cards is projected to grow at an annual rate of **22%** through 2017 and reach **\$822 billion**

-2012 MasterCard Global Prepaid Market Sizing Study,

www.partnersinprepaid.com

How is Prepaid delivered?

We aim to make Prepaid as simple as possible for you. To achieve this we have an agile approach to implementation that allows you to concentrate only on the marketing, billing and logistics of your scheme. Prepaid is a software-as-a-service solution, and your administrators can easily connect to its reporting and logistics interfaces online.

We provide a dedicated project team to help implement your prepaid scheme, drawing on a pool of 300 engineers across Europe.

After the delivery, we will take on full technical responsibility for operating your scheme, leaving your marketing team to manage your Prepaid program in the best way for your business.



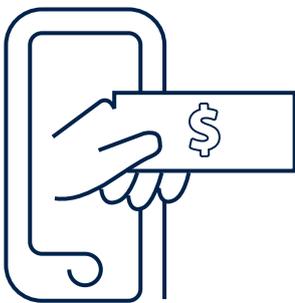
Get technical support

A range of support services for your Prepaid solution includes:

- 24/7, bilingual support (English and French) available by phone or email, covering technical, operational, installation and implementation issues
- Comprehensive documentation and demonstration sites.

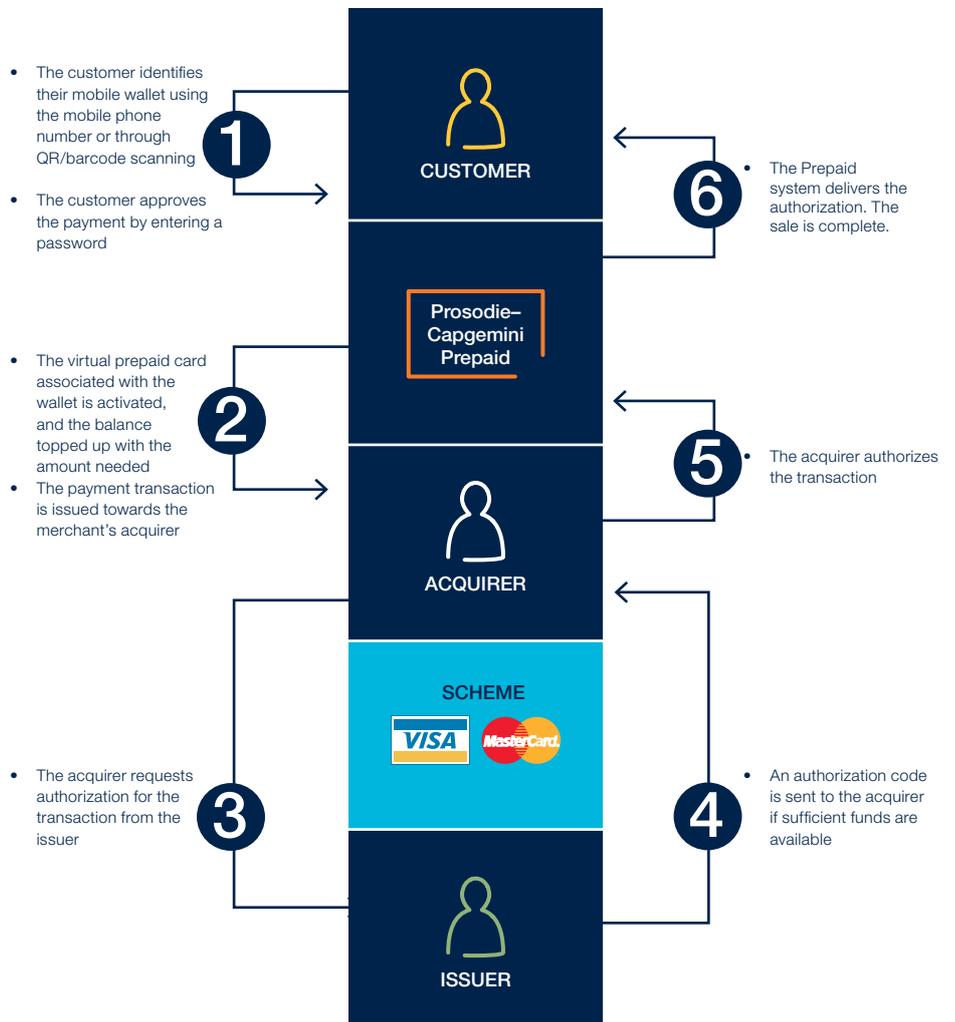


Paying with a mobile wallet, online or in-store



Available only on smartphones, mobile wallets allow customers to pay without using a bank card. A virtual prepaid banking card is linked to the customer's mobile wallet to enable this. The resulting experience is both user-friendly and secure.

Prosodie-Capgemini acts as your Payment Service Provider (PSP), managing all aspects of payment authorization.





New added-value services, with limited capital expenditure

Prepaid is a reliable and robust solution for any prepaid card scheme. It is flexible enough to be applied to any business context, while its cloud-enabled technology allows you to get on board and start issuing cards in a couple of months.

Key benefits

With Prepaid you can:

- Get up and running with new or improved prepaid services, quickly and easily, with no capital expenditure (Capex) required for infrastructure
- Offer new and convenient value-added services to your customers
- Bring in new revenue sources and generate advance cash through pre-payments
- Gain complete autonomy in the running and management of your prepaid services
- Guarantee service quality for your customers with our high availability and strong SLAs, even for the highest transaction rates.

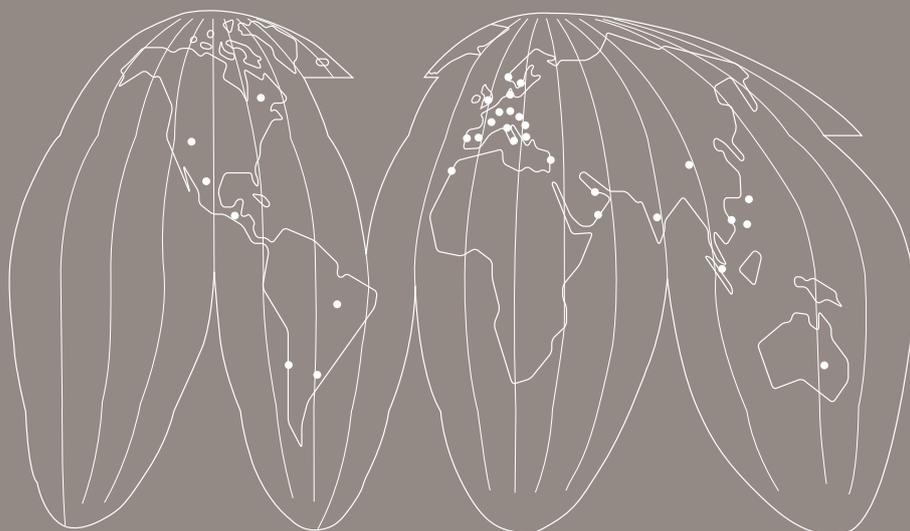
Learn more

Prepaid has been developed by our specialist multichannel services business Prosodie-Capgemini, a leader in prepaid solutions for 15 years. The business manages more than 30 million prepaid accounts. Together we offer our clients access to Prosodie's unique telecoms software skills combined with Capgemini's decades of experience of improving performance across diverse business sectors. With our services ranging from strategic consulting to business process outsourcing, we are ideally placed to partner with large organizations and deliver the right technology to help them meet their strategic goals.



About Prosodie-Capgemini

A subsidiary of the Capgemini group since July 2011, Prosodie-Capgemini designs and hosts major account Front Office solutions. Developed from innovative proprietary technologies, Prosodie-Capgemini's solutions address each step in the digital process followed by users. Offered in Cloud mode, these real-time services draw on a technical platform offering high capacity and security. Prosodie-Capgemini benefits from Capgemini's international dimension to deploy its offerings alongside other Group entities. Prosodie-Capgemini has a presence in France, Spain, Italy and Benelux.



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Learn more about us at

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