Citi® Prepaid Card Services
Efficient Solutions for the Public Sector
Efficient, Cost-Effective Payment Solutions
A growing number of public sector organizations are taking advantage of the fast, efficient and economical benefits that electronic payments provide over antiquated paper checks and the inefficient, expensive process they demand.

Ideal for:
• Benefit payments like pensions and unemployment
• Emergency relief
• Disbursements
• Payroll and employee rewards
• Wellness incentives

Did you know...
• There are 585 Million people in Latin America, 60% of which are unbanked
• Bank organizations and utility companies are more interested in serving the unbanked population

What is a prepaid card?
A prepaid card, sometimes referred to as a smart card or smart payment system, is issued by a bank and loaded with a specific value on behalf of a paying organization. The card enables the user to withdraw cash or pay for purchases up to a predetermined limit.

Fast Facts
• Prepaid cards are much cheaper and more efficient than issuing checks.
• Prepaid cards reduce paper-intensive administrative burdens such as reconciliation and queries from beneficiaries, eliminating paper processing and improving efficiency.
• Payments are made using existing card technology, like a standard debit or credit card.
• Cards may be chip-and-PIN enabled.
• They may allow users to make purchases or withdraw cash from a single organization.
• They can be used to withdraw cash from ATMs or make purchases from retail outlets that are a part of the Visa/Mastercard network.
• What all prepaid cards have in common is that funds must be pre-loaded onto the card before they can transact.
• There is no option to exceed the loaded balance or draw on credit.
• Cards can be personalized or non-personalized, which allows them to be treated almost like cash and be given away to a third party as a gift.
• Cards can also be reloadable or disposable, which means they can either be topped up for continuous use or used to facilitate a single payment, such as a customer reimbursement.

Citi helps to meet the challenge
Payroll departments face specific challenges when paying the sub-set of their employees that do not have bank accounts

• Provides faster, more efficient claim payments during disasters/incidents
• Improves customer experience, post-incident
• Eliminates check and cash-based payments
• Delivers effective ongoing customer messaging and communication
• Leverages a single platform for multiple claim types

E-government initiatives across Latin America are aiming to:
• Facilitate the financial inclusion of unbanked beneficiaries
• Reduce operational costs while increasing efficiencies
• Reduce fraud and improve security
• Guarantee the delivery of benefit payments
• Eliminate check, voucher and cash-based payments
• Improve ability to track and audit payments
“It is reassuring to know that our young people no longer have to collect cash each week; this is much safer for them. Being able to withdraw only small amounts at a time, as well as making purchases in shops, enables young people to practice budgeting skills”

Peter King, Leaving Care Service, Lewisham

**Much more than an efficient payment solution**
Replace existing check, voucher or cash payments with a more efficient, secure and convenient Prepaid Visa® or MasterCard® Card.

**Perfect for:**
- Payroll
- Employee per diem
- Employee expenses
- Fuel/Fleet Card
- Student loan/scholarship disbursements
- Grant/Micro-loan payments
- Catastrophe/Disaster recovery support
- Unemployment benefits
- Subsidy/Stimulus payments
- Food Vouchers
- Pension payments
- Disability benefits
- Child benefits
- Tax credits

**Benefits at a Glance:**

**Benefits for Public Sector Clients**

**Better Financials**
- Efficient payment delivery method
- Improve funds management
  - Fraud Protection
  - Payment Reversals

**Powerful Communications Tool**
- Comprehensive communication/notification package
- Ongoing communication with claimants
- Reduction of payment inquiries

**Streamlined Operations**
- No lost/stolen checks
- Powerful reporting, better auditing capabilities
- Eliminate administration associated with checks and cash

**Benefits for the Recipient**

**Greater Convenience**
- No checks to deposit or cash
- Funds available immediately
- Universal Visa/MasterCard acceptance
- Worldwide ATM access
- No lost or stolen checks
- “Zero Liability” fraud protection

**Better Communication and Service**
- Detailed payment history online
- 24/7 balance updates (phone, online)
- Live call centre support
- Email/text message alerts

**Improved financial management**
- No need to carry cash
- Online account management
- Robust payment tracking
- No need to spend money cashing checks

**A payment solution for every payment need**

**Custom Branded Visa/MasterCard prepaid debit card**
- Good everywhere Visa/Mastercard are accepted
- Open-loop or restricted spend
- Re-loadable and re-usable
- ATM cash access
- Optional transfer to a bank account feature

**Enhanced Communications Portal**
- Customizable Cardholder website
- Real-time account information (IVR/online)
- Alerts (text message/email)
- Dedicated areas for communications from the Client

**Turnkey Solution**
- Custom card package materials (optional)
- Card issuance and account maintenance
- Marketing communications support
- Multilingual Customer Service (IVR, live reps)
- Robust reporting and audit controls
“Citi’s prepaid card provides the alternative to issuing cash payments and is both secure and flexible for our cardholders, whether they be council clients or members of staff”

Kevin Alcock, Cashiering Services, Lewisham

A payment solution for every payment need
Account Management Tools Offered:

**Cardholder Website**
- Personal and secure web site gives cardholder access to full payment and transaction history
- View all applicable payment details from agency
  - Reduces payment inquiries for the agency
  - Customizable with the look & feel of the agency

**IVR and Live Representative Support**
- Balance Inquiries
- Transaction History
- Assistance

**Email Activity Alerts (opt in)**
- First payment notification
- Payment received

**Text Message Alerts (opt in)**
- Balance request
- Last transaction

**Partnering with you, across implementation and service**
Citi Prepaid Services takes a collaborative approach during the implementation processes, the building block of a satisfactory and long-term successful relationship. At Citi, we are committed to providing the highest-quality customer services in the industry by leveraging leading-edge technology platforms, workflow process discipline, local expertise and, above all, continuous client feedback.

1. **Transfer**: Client sends file to Citi along with corresponding cover payment, Citi process files and initiates card issuance and/or payment
2. **Delivery**: Card and/or payment sent to recipient, notification sent to recipient via email
3. **Usage**: Recipients can use the card anywhere Visa/Mastercard is accepted or access cash at ATMs

Support at every stage
At the heart of our solution lies a dedicated client services team that includes:
- A relationship manager, who is responsible for all account activities and ensures that our products and support meet our clients’ expectations.
- An implementation manager, who manages the program launch.
- A programme manager, who administers programme files and reporting.
- Client customer service, which addresses account issues as needed.
Illustrating what we can do together

Case Study: State of Maryland Department of Labor

**Situation**
- $450 - $900 million historically paid annually in unemployment payments
- Payments made 100% by check, depleting the State’s financial and administrative resources
- Unemployment rate at 7.5% in 2009, highest in 12 years and climbing

**Solution**
- Replace unemployment benefit checks with a custom reloadable stored value card
- Comprehensive outsourced cardholder support

**Results**
- Migrated payment process to fully electronic platform
- Increased convenience, delivery speed and access flexibility for claimants
- Achieved cost savings of over $1.00 per check replaced by an electronic payment
- 67% reduction in payment inquiries to customer service
- Drove spend dollars back to the State

Illustrating what we can do together

Case Study: City of London, England

London Borough Council of Lewisham: Helping young adults leaving foster homes to integrate with society at large

**Situation**
- Weekly payments to young people between 18-21 years of age leaving care
- Paid through the cash desk in Town Hall
- Expensive, manual cash process
- Inconvenient, ineffective and risky for beneficiaries

**Solution**
- A reloadable Citi Prepaid Card for every beneficiary
- Eliminates the need for beneficiaries to travel to Town Hall each week
- Helps budget, manage expenses online and eliminates risk of carrying cash
- Eliminates cash from the process
- Reduces payments costs by 62%
We are the largest provider of corporate prepaid card solutions

- Proven success in Telecom: We drive results for every major US mobile carrier
- 13 year history in Prepaid Cards
- 60+ implementations per quarter
- More than 1,500 corporate clients (including 43 of the Fortune 100)
- More than 25 million cards issued in 2009

Citi® Prepaid Services: the right solution

Citi® Prepaid Services offers unrivalled local presence, expertise and proprietary prepaid technology. Combined with Citi’s global platform and the state-of-the-art infrastructure of Global Transaction Services, our proven methods make our prepaid programs a market-leading payment-services solution.

Global support network with local service hubs around the world

- No matter where you are located, there are dedicated customer service representatives close at hand
- Knowledgeable service representatives
- Phone, fax or e-mail for support
- Single window of service
- Centralized investigations

For more information about Citi Prepaid Services, please contact your Citi representative or visit our website at

www.transactionservices.citigroup.com/transactionservices/home/card_solutions/prepaid_solution.jsp