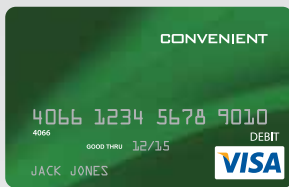


The Convenient Visa® Prepaid Card Program

Financial Institution Commercial Products Guide



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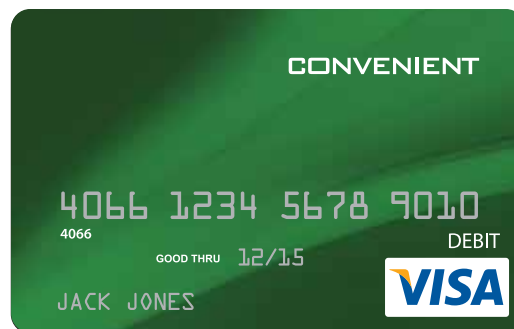
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THE CONVENIENT VISA® PAYROLL CARD

The Convenient Visa® Payroll Card enables employers to eliminate high cost paper checks by issuing payroll cards to unbanked employees and making payroll deposits to the cards electronically. Payroll cards convert unbanked employees into virtually banked employees. Employers save money by reducing administration and handling costs, eliminating nearly all mailing expenses, reducing the risk of fraud, and eliminating lost and stolen checks. Employees benefit from the convenience of a Visa payroll card that eliminates check cashing fees, allows cash access and merchant purchases anywhere Visa debit cards are accepted and provides the security of an FDIC insured card account.



Using the Convenient Visa Payroll Card

Loading	Load via direct deposit up to the maximum card balance of \$5,000.
Purchases	The Payroll Card can be used wherever Visa debit cards are accepted, around the world. It works just like any other prepaid card. This includes grocery stores, the mall, gas stations, restaurants, and more.
Cash	Sometimes, cash is just easier. No problem. Cardholders can withdraw cash at ATM machines that carry the Cirrus or Pulse acceptance marks, anywhere around the globe. Cardholders should read the Cardholder Agreement sent with the card to understand any fees that may apply. The owner of the ATM machine may also charge a fee, and that will be disclosed on the screen during the transaction. Cardholders can also visit participating financial institutions and request a cash advance from a bank teller. They will need to remember to bring two forms of ID with them.
Online	We're all learning to do a little shopping online. It saves time and you can do it after hours. When asked for the CVV Code, that's the 3-digit number on the back of the card...where they signed their name.
Bill Pay	By visiting www.convenientcards.com , cardholders can pay all their bills from one spot. They'll just set up their payees one time, and then pay what they want, when they want.
Alerts	Set up text and email alerts to notify you when transaction parameters are met and when the card balance is low.

CONVENIENT VISA PAYROLL CARD REFERENCE SHEET

Description

Card Use: General use, load/reload via direct deposit
 Card Type: Personalized with cardholder's name
 Card Life: 48 months from date of production

Fees

Activation Fee	\$1.95
ATM Transactions (including Declined* (within U.S.))	\$1.75
ATM Transactions (including Declined* (outside U.S.))	\$3.00
Cash Advance (including Declined)** (within U.S.)	\$1.75
Cash Advance (including Declined) (outside U.S.)	\$3.00
Declined POS Purchases	\$0.50
Bill Pay Electronic	\$1.25
Bill Pay Paper Check	\$2.25
Lost or Stolen Card Replacement (via U.S. mail, where legally permissible)	\$15.00
Upgrade to Personalized Card	\$5.00
Card Renewal After Expiration	\$5.00
Mailed Statement Fee	\$2.00
Signature and PIN-based Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	FREE
ATM Card Account Inquiries** (within U.S.)	\$0.75
ATM Card Account Inquiries** (outside U.S.)	\$3.00
Foreign Transaction Fee (applies to all non-US transactions)	3.50%
Inactivity Fee (after 3 months of inactivity, where legally permissible)	\$2.95

*The owner of the ATM may charge an additional access fee.

**One free cash advance per pay period.

Limits

Load/Reload via direct deposit	\$10 - \$5,000
Load frequency	Unlimited
Max Card balance	\$5,000
Cash Withdrawal Daily Limit	\$500

THE CONVENIENT CORPORATE WORLD VISA® PREPAID CARD

The Convenient Corporate World Visa® Prepaid Card enables businesses to provide employees and independent contractors with the ability to make purchases and pay expenses on behalf of the company while limiting spending to the funds loaded onto the cards. The Corporate World Card is ideal for large and small purchases and allows businesses to set spending limits by cardholder. Funds loaded onto the cards are owned by the business and unspent funds can be easily unloaded from the cards and returned to the business bank account. When unexpected spending needs arise, funds can be instantly loaded onto the cards electronically.



Using the Convenient Corporate World Visa Prepaid Card	
Loading	Load via direct deposit or electronic batch up to the maximum card balance of \$10,000.
Purchases	The Corporate World Card can be used wherever Visa debit cards are accepted, around the world. It works just like any other prepaid card. This includes grocery stores, the mall, gas stations, restaurants, and more.
Cash	Sometimes, cash is just easier. No problem. Cardholders can withdraw cash at ATM machines that carry the Cirrus or Pulse acceptance marks, anywhere around the globe. Cardholders should read the Cardholder Agreement sent with the card to understand any fees that may apply. The owner of the ATM machine may also charge a fee, and that will be disclosed on the screen during the transaction. Cardholders can also visit participating financial institutions and request a cash advance from a bank teller. They will need to remember to bring two forms of ID with them.
Online	Online purchases are becoming increasingly more common...even for business use. When asked for the CVV Code, that's the 3-digit number on the back of the card...where they signed their name.
Online Card Account	Review transactions online to verify that your travel expenses have been correctly applied, and to simplify reconciliation of expense tracking.
Alerts	Set up text and email alerts to notify you when transaction parameters are met and when the card balance is low.

CONVENIENT CORPORATE WORLD VISA PREPAID CARD REFERENCE SHEET

Description

Card Use:	General use, load/reload via direct deposit and/or electronic batch
Card Type:	Personalized with cardholder's name
Card Life:	48 months from date of production

Fees

Activation Fee	\$3.95
Card Load/Reload via Electronic Batch	\$1.95
Card Load/Reload via Direct Deposit	FREE
Monthly Maintenance Fee	\$3.95
ATM Transactions (including Declined* (within U.S.))	\$2.00
ATM Transactions (including Declined* (outside U.S.))	\$3.00
Cash Advance (including Declined) (within U.S.)	\$2.00
Cash Advance (including Declined) (outside U.S.)	\$3.00
Stop Payment Fee	\$20.00
Lost or Stolen Card Replacement (via U.S. mail)	\$15.00
Upgrade to Personalized Card	\$5.00
Card Renewal After Expiration	\$5.00
Mailed Statement Fee	\$2.00
Signature and PIN-based Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	\$0.75
ATM Card Account Inquiries**(within U.S.)	\$0.75
ATM Card Account Inquiries**(outside U.S.)	\$3.00
Foreign Transaction Fee (applies to all non-US transactions)	3.50%

*The owner of the ATM may charge an additional access fee.

Limits

Load/Reload via Direct Deposit or Electronic Batch	\$10-\$10,000
Max Card balance	\$10,000
Cash Withdrawal Daily Limit	\$500

THE CONVENIENT VISA® INCENTIVE CARD

The Convenient Visa Incentive Card is a single-load reward card that is designed for business customers. It is ideal for rewarding employees, incenting partners and supporting loyalty programs.

Employee Rewards – Looking for rewards for sales contests or need to show your appreciation for a job well done? The Convenient Visa Incentive Card is the answer. There is no better way to reward performance than providing recipients with a way to choose the reward that is most important to them. It's a Visa card, so it can be used anywhere Visa debit cards are accepted!

Incentives for Partners – Businesses that rely on partners for selling and referrals want their products and services to be on the top of their partners' lists. One way to attain mindshare is to provide incentives and rewards for sales and referral achievements. The Convenient Visa Incentive Card is a perfect incentive because the size of the incentive can be matched to the achievement ranging anywhere between \$10 and \$750 per card.

Loyalty Rewards – Businesses that want to promote loyalty can use Convenient Visa Incentive Cards to reward loyal behavior and at the same time promote their brand. Cobranding Convenient Visa Incentive Cards and rewarding loyal customers with them will incent loyalty and promote the business' brand every time the card is used.



Using the Convenient Visa Incentive Card

Loading	Load the card at the financial institution up to \$750, or, for large orders, Convenient Cards can load them.
Purchases	The incentive card can be used wherever Visa debit cards are accepted, around the world. It works just like any other prepaid card. This includes grocery stores, the mall, gas stations, restaurants, and more.
Cash	The Convenient Visa Incentive Card does not provide cash access.
Online	Cardholders can make purchases online. It's convenient and saves time. Users must register their card first, so their address can be verified for the purchase. When asked for the CVV Code, that's the 3-digit number on the back of the card...where they signed their name.
Alerts	Set up text and email alerts to notify you when transaction parameters are met and when the card balance is low.

CONVENIENT VISA® INCENTIVE CARD REFERENCE SHEET

Description

Card Use: General spending, load at the financial institution (FI.) [Batch load by Convenient Cards available for large orders]
Card Type: Instant issue non-reloadable - does not bear cardholder's name
Card Life: 48 months from date of production
Card shelf life: 42 months (cards cannot be issued within 6 months of expiration)

Fees

Activation and Load Fee	\$2.00
Lost or Stolen Card Replacement (via U.S. mail)	\$15.00
Signature Transactions	FREE
Card Account Inquiries Online	FREE
IVR (Automated 800#) Account Inquiries	FREE
Live Agent Assistance	FREE
Negative Balance Fee	\$20.00
Monthly Inactivity Fee*	\$2.50
Foreign Transaction Fee (applies to all non-US transactions)	3.50%

* Subject to applicable law, beginning in the 7th month after the Card is purchased, a monthly maintenance fee of \$2.50 will be assessed to the Card on the first day of each month. This fee will be assessed to the Card as long as there are funds remaining on the Card.

Limits

Load amount at time of Card activation at the FI.	Min. \$10 Max. \$750
Load frequency	Single Load
Max Card balance	\$750
Signature and online transactions only	



CONVENIENT CARDS

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Cards are issued by First Century Bank, N.A., member FDIC, pursuant to a license from Visa U.S.A. Inc.