



# Who are Edenred?

**An introduction to our  
services**





- **Experience & credibility** - We have been providing solutions in the UK and around the world for over 50 years
- **Audited quality and excellence** - ISO27001, ISO9001 and ISO14001 accreditations
- **Support** - Large project management and support teams based across 2 locations
- **Trusted** - Tried and tested processes and projects across many sectors and scenarios
- **Financially strong** - 5A1 Dun & Bradstreet credit rating, BBB+ Standard & Poor's rating
- **Proven** - Consulting on, managing and communicating award winning Employee Savings Schemes since 2006 for some of the UK's best known brands.

# PREPAID PRODUCT REVIEW

Prepaid Cards  
2020





# Incentive Award Card



- Faster on-boarding with an automated online activation, pin retrieval and cardholder balance system.
- "On the go" device agnostic with a fully web responsive system.
- Take advantage of promotions and competitions. (Higher engagement with email address capture)

**Take advantage** of our new and improved service for our **Incentive Award** card:





## Reward Card

- Well established reward programme
- 300,000+ cards per year issued
- £multi million load values per year
- Refer a friend & customer acquisition



# Pre-paid Cards – Considerations & How It Works



# Edenreds experience of Pre-Paid



**IAC Pre-paid  
MasterCard**



**Accepted at 37  
million + outlets  
worldwide**

**Single use  
or  
reloadable**

**30 years  
experience &  
global leader in  
Pre-paid card  
management**

**Tens of  
thousands of  
cards  
distributed in  
the UK every  
year**

**2014 Edenred  
acquires PPS in a  
joint venture with  
MasterCard - PPS  
– European  
leader in  
pre-paid card  
programmes**

**Edenred have  
D&B 5a1 credit  
rating –  
highest  
possible**

## EDNERED NEW INCENTIVE AWARD CARD APP ERUK LOG-IN, LANGUAGE & ACCOUNT CREATION

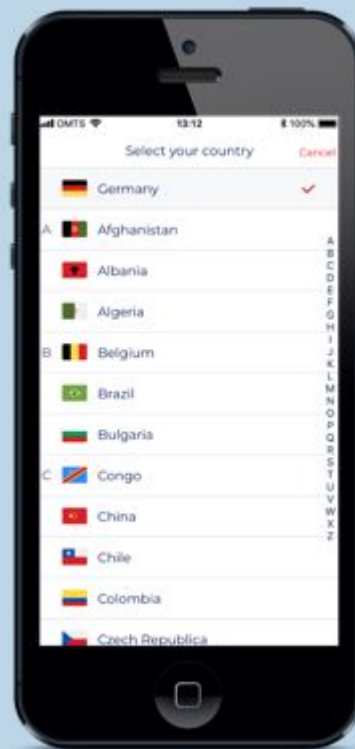


Edenred is pleased to announce the launch of a new App Container in October 2020 which includes the following capabilities –

- Multi Lingual capabilities
- Push notifications
- Card balance enquiry
- Card transaction history
- New Mastercard promotions - 2021



Native APP



Native APP

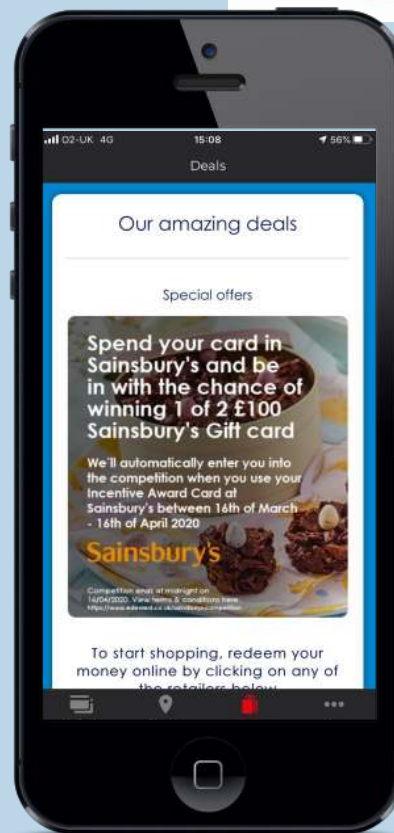
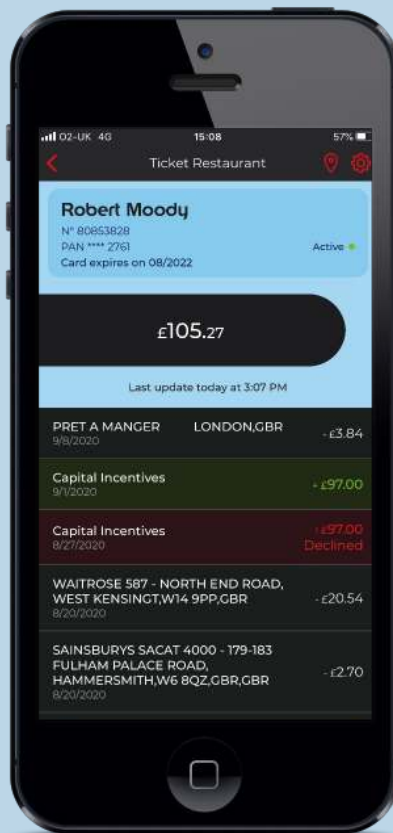
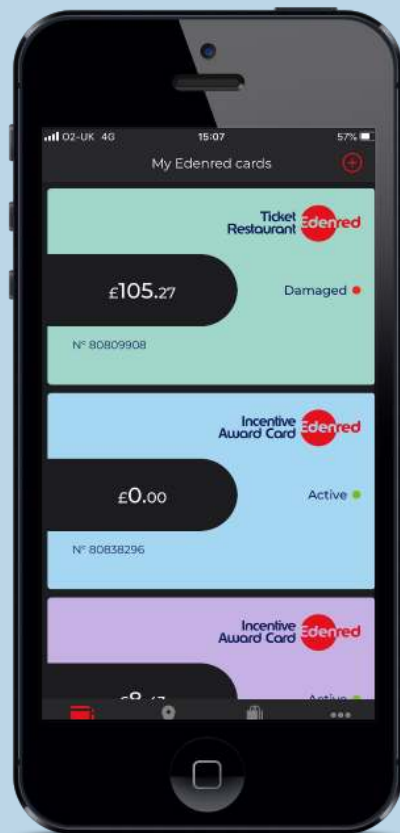


Native APP

Bulgarian and Japanese are being tested in UAT but will not be available at launch / production (App developed in French)



# FEATURES

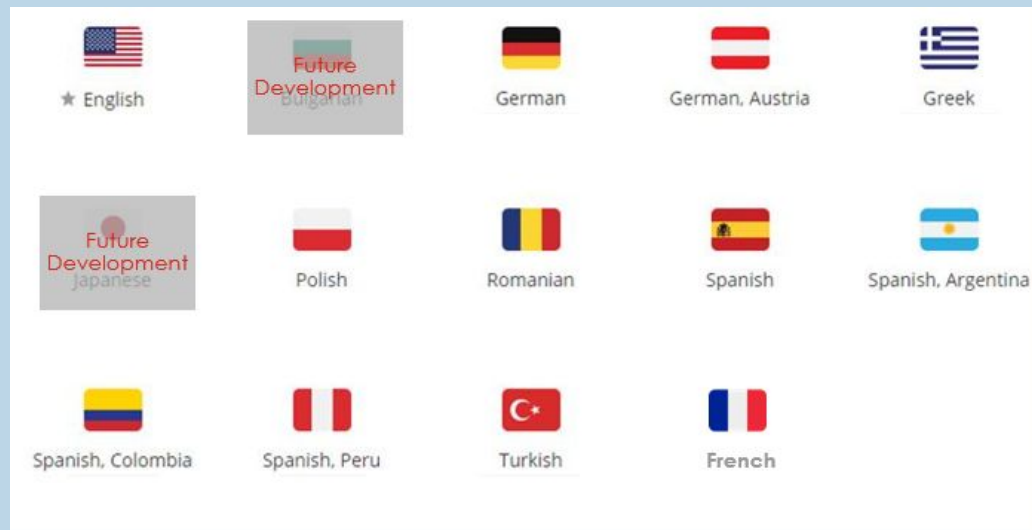


## APP LANGUAGE AVAILABILITY & OTHER DEVELOPMENTS



Edenred is pleased to announce the following additional developments

- Brexit International prepaid bin Dec 2020
- 3DS mobile number capture Dec 2020
- Virtual card development – 2021
- Apple & Android pay now available – additional details on the next slide

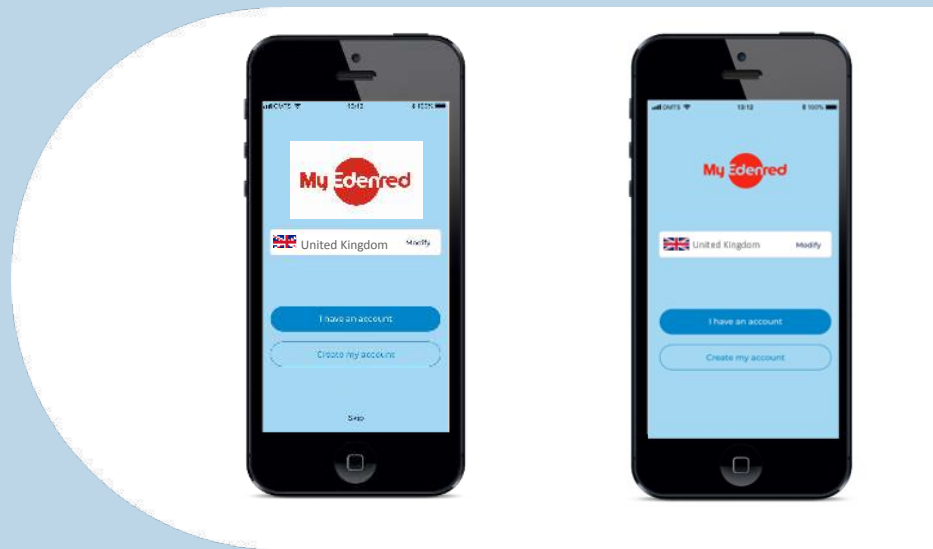


# EDNERED – PRODUCT FEATURES



Apple Pay G Pay

Launch on all prepaid cards: LIVE



**Mastercard.**  
SecureCode

**All prepaid** programmes to be 3DS as of December 2020

# PRE-PAID CARD GOVERNANCE



## Prepaid card liability and trust accounts –

- Cards are issued by Clydesdale Bank via PrePay Technologies Ltd (whos parent Company is Edenred) pursuant to licence by MasterCard International Incorporated, which is an electronic money product.
- BANK - Clydesdale Bank PLC, 30 St Vincent Place, Glasgow, G1 2HL, a company registered in Scotland with number SC001111
- PPT hold funds in a trust account that is equal to or exceeds the current card liability for all Edenred Mastercard programmes.



PPS is a trading name of Prepay Technologies Ltd



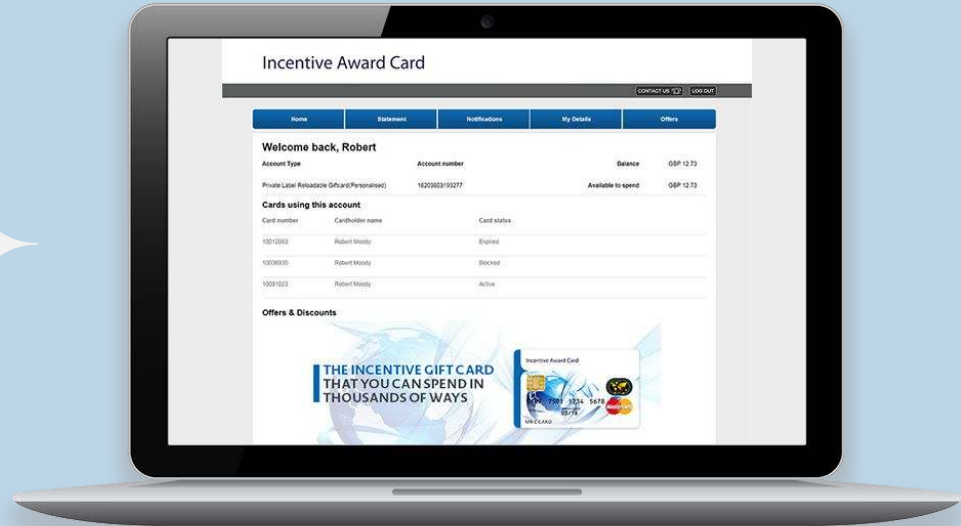
# HOW IT WORKS

## CARDHOLDER ACCOUNT FEATURES



**‘My Account’ – cardholders can register for an online account where they can:**

- ▶ Check balance.
- ▶ View statements and transactions.
- ▶ Retrieve forgotten PIN.
- ▶ Ability to change PIN at ATM.



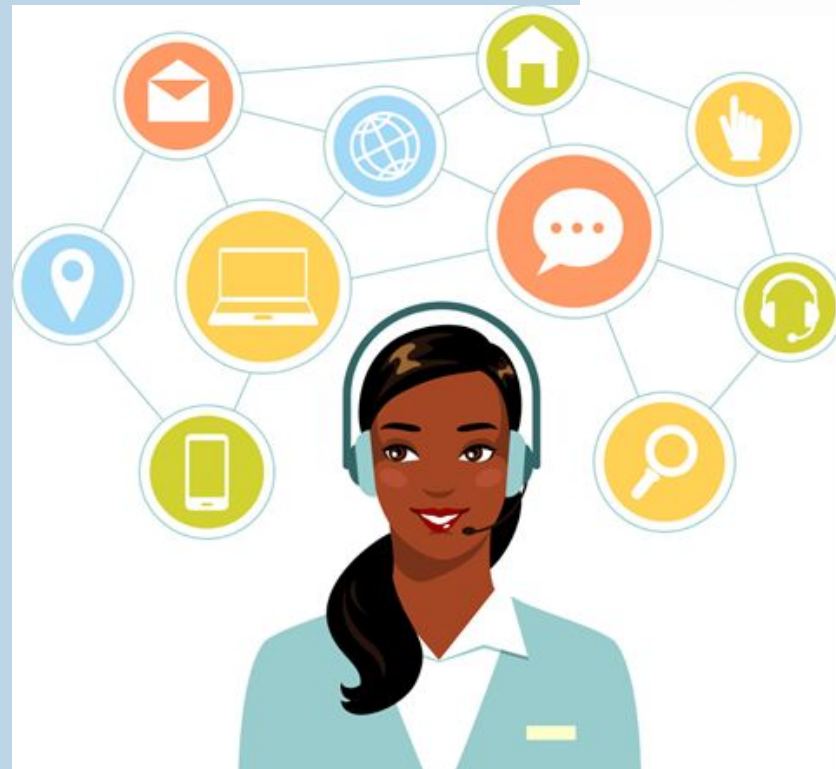
# HOW IT WORKS

## CARDHOLDER ACCOUNT FEATURES



### Customer services hotline:

- Available 24/7.
- Check balance.
- Report lost or stolen.
- Retrieve forgotten PIN.



# HOW IT WORKS

## RELOADING AND MANAGING CARDS



- Simply send us an order file and payment, we'll process card top-ups the next working day.
- You can reload cards as often as you require up to a maximum card limit of £10,000.
- Single transaction limit of £5,000 for cardholders.
- Cards expire after a 24 month period, you will be notified 1 month before expiry for confirmation before reissuing a new card.
- Lost and stolen process in place 24/7.



# PERSONALISING THE EXPERIENCE



## Timescales to start issuing cards to participants

### From 10 days



#### GENERIC

- Generic off-the-shelf card designs
- Generic supporting communications and 'My Account' website

### From 4-6 weeks



#### PARTIAL CO-BRAND

- Add your own logo to the generic card designs for cost-effective customisation
- Generic supporting communications and 'My Account' website

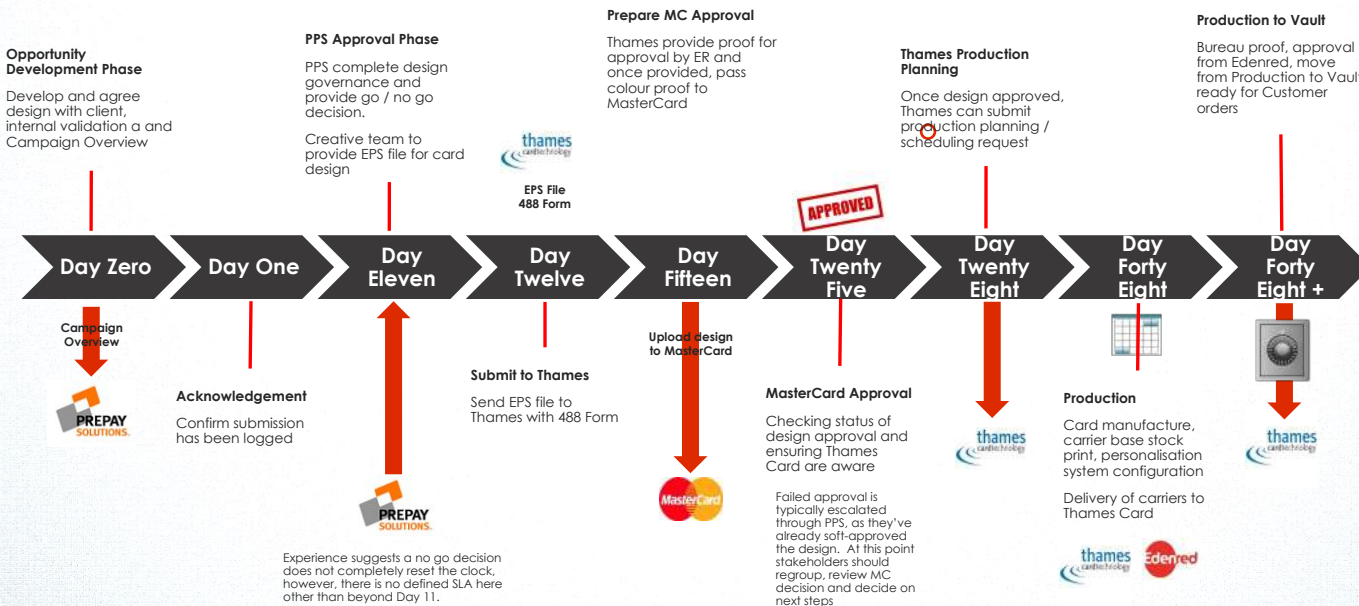
### From 7-8 weeks +



#### FULL CO-BRAND

- A fully personalised experience to maximise your brand exposure
- Our specialist team can create bespoke designs for the card, supporting communications and 'My Account' website

# PRE-PAID CARD PRODUCTION CONSIDERATIONS – FULLY BRANDED CARD





# NEW CLIENT ONLINE ACTIVATION ONBOARDING PROCESS



\*Approved unique client identifiers are:

- Email address – know to the **recipient**
- Mobile Number – know to the **recipient**

Unique user identifier must be a minimum of 9 characters that are non sequential. A bespoke identifier may be used but approved for use by PPS fraud and risk team, prior to signed agreement.



# ONLINE ACTIVATION PROCESS...

**Step 1** - Cardholder enters their card details, email address & accepts the card terms and conditions

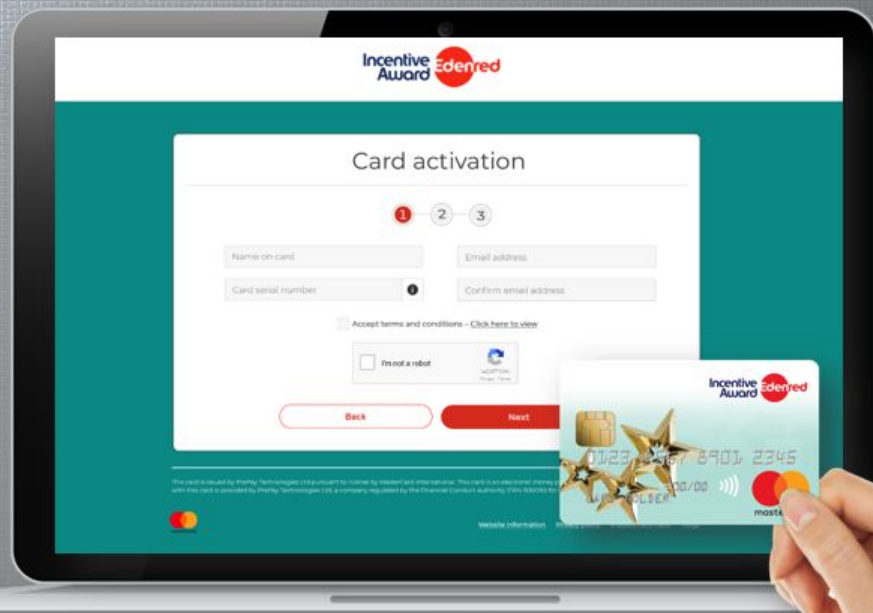
**Step 2** - Cardholder can opt in to receive emails about exclusive special offers

**Step 3** - Cardholder enters their **unique identifier\***. (This should match is provided by the client in the order file)

**Step 4** - Cardholder enters their CVC number from their card

**Step 5** - Pin is revealed

**Step 6/7** - Card is activated and ready to use straight away with a welcome email, promotions and competitions.



\*New order file data request.

# Customer journey

## IAC Pre-paid MasterCard



### Welcome

The Incentive Award Card is a Prepaid Mastercard® that can be accepted at millions of locations worldwide or wherever they see the Mastercard® acceptance mark.

Simply click below to activate your card or to retrieve your PIN

Activate your card

or

Forgotten your PIN?



This card is issued by PrePay Technologies Ltd pursuant to license by Mastercard International. This card is an electronic money product. The electronic money associated with this card is provided by PrePay Technologies Ltd, a company regulated by the Financial Conduct Authority (FRN 900010) for the issuance of electronic money.



[Website information](#) [Privacy policy](#) [Prepaid card T&Cs](#) [FAQs](#)

# Customer journey

## IAC Pre-paid MasterCard



### Card activation



Name on card

Email address

Card serial number



Confirm email address

☐ Accept terms and conditions – [Click here to view](#)



I'm not a robot



reCAPTCHA  
Privacy · Terms

Back

Next

This card is issued by PrePay Technologies Ltd pursuant to license by Mastercard International. This card is an electronic money product. The electronic money associated with this card is provided by PrePay Technologies Ltd, a company regulated by the Financial Conduct Authority (FRN 900010) for the



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# Customer journey

## IAC Pre-paid MasterCard



### Card activation



#### Cardholder special offers

We connect with a wide range of top retailers to bring you special discounts, deals and competitions, helping you get even more value from your card.

Opt into our exclusive cardholder emails to be the first to hear about these exciting offers. (You can unsubscribe at any point if you decide not to be kept up to date).

☐ Sign me up to receive emails with exclusive cardholder special offers.

Back

Next

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# Customer journey

## IAC Pre-paid MasterCard



### Card activation



Card serial number

Card serial number  
000000000000

Unique user identifier



Your account number  
should be on the welcome  
communications you  
received from when your  
account was set.

Next

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# Customer journey

## IAC Pre-paid MasterCard

Incentive  
Award **Edenred**

### Card activation

1 2 3

Enter CVC number

Next



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# Customer journey

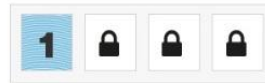
## IAC Pre-paid MasterCard



### Card activation



Your PIN will be revealed one digit at a time and can be displayed up to three times.



Check my balance

This card is issued by PrePay Technologies Ltd pursuant to license by Mastercard International. This card is an electronic money product. The electronic money associated with this card is provided by PrePay Technologies Ltd, a company regulated by the Financial Conduct Authority (FRN 900010) for the



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## IAC Pre-paid MasterCard

David Jones  
You're now ready to start spending with your card!

Your balance available to spend is:

**£100**

Special offer

**Not sure where to spend  
your reward?**

Spend your Incentive Award Card in  
one of the retailers to the left and  
we'll automatically enter you into a  
competition for the chance to win  
one of 2 £500 top ups.

Competition ends 05/10/2017  
at 11:59pm  
\*Click here for terms & conditions



You can spend your cards at top retailer  
brands including:



Don't forget you can also spend your card at over 38  
Million locations, wherever you see the Mastercard  
brand.

Show PIN again

This card is issued by PrePay Technologies Ltd pursuant to license by Mastercard International. This card is an electronic money product. The electronic money associated with this card is provided by PrePay Technologies Ltd, a company regulated by the Financial Conduct Authority (FCA) (FRN 100616) for the issuance of electronic money.



# WAYS TO SHOP



Edenreds Pre-Paid Mastercard enables your cardholders to shop in a number of ways

Shop in-store



Shop on-line



Shop using payment Apps



Accepted at 37 million outlets in over 210 countries worldwide



**Thank You**

