

Green Dot® MoneyPak®

BENEFITS AT A GLANCE

- **Reach an untapped market** – Green Dot® MoneyPak® appeals to a cash-preferring market of more than 80 million consumers – and 95 percent of them can access a MoneyPak retailer location within two miles of their home or workplace.
- **Increase sales** – The cash-preferred marketplace has \$1 trillion in annual purchasing power and are active Internet users.
- **Decrease costs** – With the MoneyPak, you only pay authorization and deposit fees. There are no interchange fees, reducing your overall costs of payment acceptance.
- **Reduce risk** – You get guaranteed payment of your Green Dot MoneyPak transactions and eliminated chargebacks.
- **Streamline your operations** – You can process Green Dot MoneyPak transactions through Chase Paymentech, consolidating all your payment processing, reporting and funding through a single interface.
- **Gain competitive advantage** – Expanding your payment menu reduces shopping cart abandonment and increases customer loyalty. Accept payments the way today's consumers want to pay – and lift your revenues above the competition.

What is the Green Dot MoneyPak?

The MoneyPak is electronic cash used for non face-to-face transactions just like physical cash is used for in person transactions. It is sold in major drugstores and retailers nationwide, including Wal-Mart, Walgreens, CVS/Pharmacy, Rite Aid, Kroger, Ralphs, Food4Less, Fred Meyer, Longs and more. Now you can offer your cash-preferring or security conscious customers a safe, convenient payment method that fits their lifestyle. Unlike other payment methods, there is no need for customer account approval, banking relationships, personal-information sharing or credit checks.

How does Green Dot MoneyPak work?

Customers purchase the MoneyPak from a Green Dot retailer in any denomination of their choice, from \$20 to \$500. Once loaded, the customer can use the MoneyPak for online purchases. Your customer will simply select Green Dot MoneyPak as the payment method at checkout and enter the MoneyPak number. You submit the payment data to Chase Paymentech with your other transactions and receive consolidated funding and reporting.

Gain new customers and lift sales

Although the Green Dot MoneyPak may appeal to your existing security-conscious customers, the larger market opportunity is to reach consumers who are not current customers. MoneyPak provides you the opportunity to tap into the cash-preferring marketplace and reach new consumer demographics – with limited risk and at an affordable cost.

Offer your customers convenience and security with Green Dot MoneyPak

Green Dot MoneyPak customers enjoy the convenience and security of using cash online. There is no need for them to provide personal information, and they can load the MoneyPak in the amount they choose. When making payments, customers don't need to worry about mailing in a check or money order and funds are authorized immediately. Plus, it is convenient to obtain, cost-effective and can be used for multiple purchases.



Who are cash-preferring consumers?

Cash preferring customers fall into two categories: Those without any bank accounts and those with minimal or limited banking relationships. The Center for Financial Services Innovation estimates there are 106 million cash-preferring consumers in the United States today. Visa Research Service reports there are up to 80 million.

Cash-preferring individuals are not without financial resources; in fact, these consumers spend \$1 trillion annually and have an average income of \$47,500. Green Dot's own customer metrics indicate that 70 percent of MoneyPak users have Internet access, making it easy for them to shop online.

What consumers are saying about the Green Dot MoneyPak:

"Very easy to use. Makes doing anything on the Internet a breeze and worry-free."

— LINDA H., LAKE RONKONKOMA, NEW YORK

"Good product at a fair price."

— GARY O., VERO BEACH, FLORIDA

"I am so glad you have such a convenient product for people like me; I never want to be without Green Dot. Thanks!"

— ELLA B., KENLY, NORTH CAROLINA

TYPES OF CASH-PREFERRING CONSUMERS	
<p>Consumers who have difficulty obtaining a credit card</p> <p><i>MoneyPak benefit:</i></p> <ul style="list-style-type: none"> ■ No bank account necessary ■ No credit check 	<p>There are 50 million Americans with no credit history or a thin file, according to Fair Isaac Corporation. Since consumers without a traditional credit score face challenges in obtaining credit card accounts, they turn to other payment methods.</p>
<p>Consumers with maxed out or delinquent credit card accounts</p> <p><i>MoneyPak benefit:</i></p> <ul style="list-style-type: none"> ■ Can't spend more than you have ■ Won't negatively impact credit rating 	<p>Just over one in seven people are using 80 percent or more of their credit card limit and the number of overdue accounts is rising (Fair Isaac Corporation, Bank of America). Consumers are increasingly seeking alternatives to pay up-front and better manage their credit card debt.</p>
<p>Consumers with online security concerns</p> <p><i>MoneyPak benefit:</i></p> <ul style="list-style-type: none"> ■ It's anonymous and private ■ No personal information required 	<p>Online security concerns are not decreasing in this age of everyday e-commerce – they are increasing. 61 percent of U.S. adults are concerned about the privacy of personal information when purchasing online (Enterprise Security Today).</p>
<p>Teens without direct or indirect banking relationships</p> <p><i>MoneyPak benefit:</i></p> <ul style="list-style-type: none"> ■ No minimum age limit ■ Teens can't over-spend since they are limited to the amount loaded 	<p>The U.S. Census Bureau reports there are 20 million teens between the ages of 13 and 18. Today, teens rely on their parents' credit cards and checking accounts to shop online.</p>

More Information

To learn more, please contact your Chase Paymentech representative, visit us at chasepaymentech.com or call **1.800.788.6010**.

About Green Dot

Green Dot Corporation is a leading provider of retail-based financial services for America's underserved community. Founded in 1999, Green Dot is backed by Sequoia Capital (PayPal®, Google™, Yahoo®, and Zappos.com) with Michael Moritz on its board.

The company offers consumers a comprehensive portfolio of financial products and services through thousands of leading retailer locations nationwide including Wal-Mart, Walgreens, CVS/Pharmacy, Rite Aid, Radio Shack and Kroger, including Kroger store chains Food4Less, Fred Meyer, King Soopers, Ralphs and Smith's. Green Dot's suite of products include Green Dot MasterCard®, Visa® and Discover® branded

prepaid debit cards, Green Dot credit cards, gift cards and the Green Dot MoneyPak®.

The Green Dot MoneyPak® is a financial tool that that provides a safe, convenient and efficient way for consumers to turn their cash into a digital form of payment so they can load cash to prepaid cards, use cash to make purchases and pay bills, and add cash to a variety of accounts. Over \$3 billion in cash transactions will take place via the MoneyPak in 2008.

Green Dot is headquartered in the greater Los Angeles area. To learn more about the Green Dot MoneyPak, please visit www.getmygreen.com.

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