

# RevolutionCard

## BENEFITS AT A GLANCE

- **Lower Your Costs** – RevolutionCard™ saves you money, costing only 0.50 percent per transaction, a savings of up to 80 percent compared to the cost of accepting other credit card brands.
- **Decrease Your Risk** – Reduce fraud and chargebacks with a secure PIN-based card, a reduction of up to 90 percent fewer unauthorized transactions and disputes.
- **Increase Your Sales** – Creative marketing opportunities and partnership with Revolution Money encourage repeat RevolutionCard purchases at your business.



### What is the RevolutionCard?

The RevolutionCard is the first PIN-based consumer credit card in the United States. It uses a Personal Identification Number (PIN) to authorize a transaction, similar to PIN debit cards. However, unlike debit cards, the RevolutionCard is tied to a predetermined line of credit - not a consumer bank account.

### How RevolutionCard works

The RevolutionCard process is similar to PIN debit processing. Consumers present the RevolutionCard or card number and enter a 4-digit PIN to pay for purchases. You complete the transaction at a lower cost than other card-based payments, then apply the savings to loyalty and marketing programs that increase card usage and encourage repeat customer purchases.

### Reduce your overall processing costs

At a low 0.50 percent per transaction, you could realize a significant cost savings when you compare RevolutionCard costs to the cost of accepting other credit card brands. The more consumers choose to use RevolutionCard as payment over other card brands, the more you can save on transaction fees.

	Debit Card		Credit Card		Online Alternative		RevolutionCard	
Average Transaction Size	\$25.00	\$75.00	\$25.00	\$75.00	\$25.00	\$75.00	\$25.00	\$75.00
Avg. Per Transaction Cost	<b>\$0.51</b>	<b>\$0.60</b>	<b>\$0.78</b>	<b>\$1.85</b>	<b>\$0.78</b>	<b>\$1.76</b>	<b>\$0.13</b>	<b>\$0.38</b>
RevolutionCard Savings	<b>75%</b>	<b>37%</b>	<b>84%</b>	<b>80%</b>	<b>84%</b>	<b>79%</b>		

Illustration of per-transaction savings your company can realize with the RevolutionCard.





### Advanced security features mean greater peace of mind – for you and your customers

RevolutionCard has stand-out features designed to prevent fraudulent transactions and identity theft. PIN-based transactions are more secure than signature-based authentication; plus, the RevolutionCard itself bears no consumer names, signatures, account numbers or expiration dates – minimizing opportunities for “lost card” fraud. For added security on Internet purchases, cardholders have the option of obtaining a one-time-use PIN when shopping online.

### Consumers see immediate benefits with RevolutionCard use

- Cost Savings through Offers and Rewards – Consumers enjoy immediate access to a growing network of meaningful rewards, instant discounts and unique offers, directly from the businesses where they shop.
- Enhanced PIN-Based Security – PIN-based credit means less worry. Unauthorized purchases cannot be completed without the PIN.
- Identity Protection – The RevolutionCard doesn't display a cardholder's name or signature.
- Compelling Credit Offers and Competitive APRs across the Credit Spectrum – Attractive credit lines/annual percentage rates (APRs) are available for all consumer credit segments, with instant credit approvals and card activations right at the point of sale. RevolutionCard matches consumers with the bank most likely to extend credit. Two to three times more people are consequently approved, compared to traditional bank programs.

### About Revolution Money

Revolution Money is a payments company that strives to create value for merchants and consumers through products that are less expensive to accept and more secure to use. The company's flagship product lines are RevolutionCard Network and Revolution MoneyExchange. View the RevolutionCard Web site at [www.revolutioncard.com](http://www.revolutioncard.com).

Revolution Money is part of the family of companies within Revolution, LLC. Revolution Money is headquartered in St. Petersburg, FL, with regional offices in New York, NY and Washington, DC.

### More Information

To learn more about RevolutionCard processing through Chase Paymentech, please contact your Chase Paymentech representative or visit [www.chasepaymentech.com](http://www.chasepaymentech.com).

PCNP-043 0209 ©2009, Chase Paymentech Solutions, LLC. All rights reserved.



revolutioncard™



CHASE™  
Paymentech