

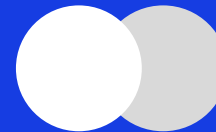
DEBIT & PREPAID



BANK

1234 1234 1234 1234

CARDHOLDER



A new Look & new challenges



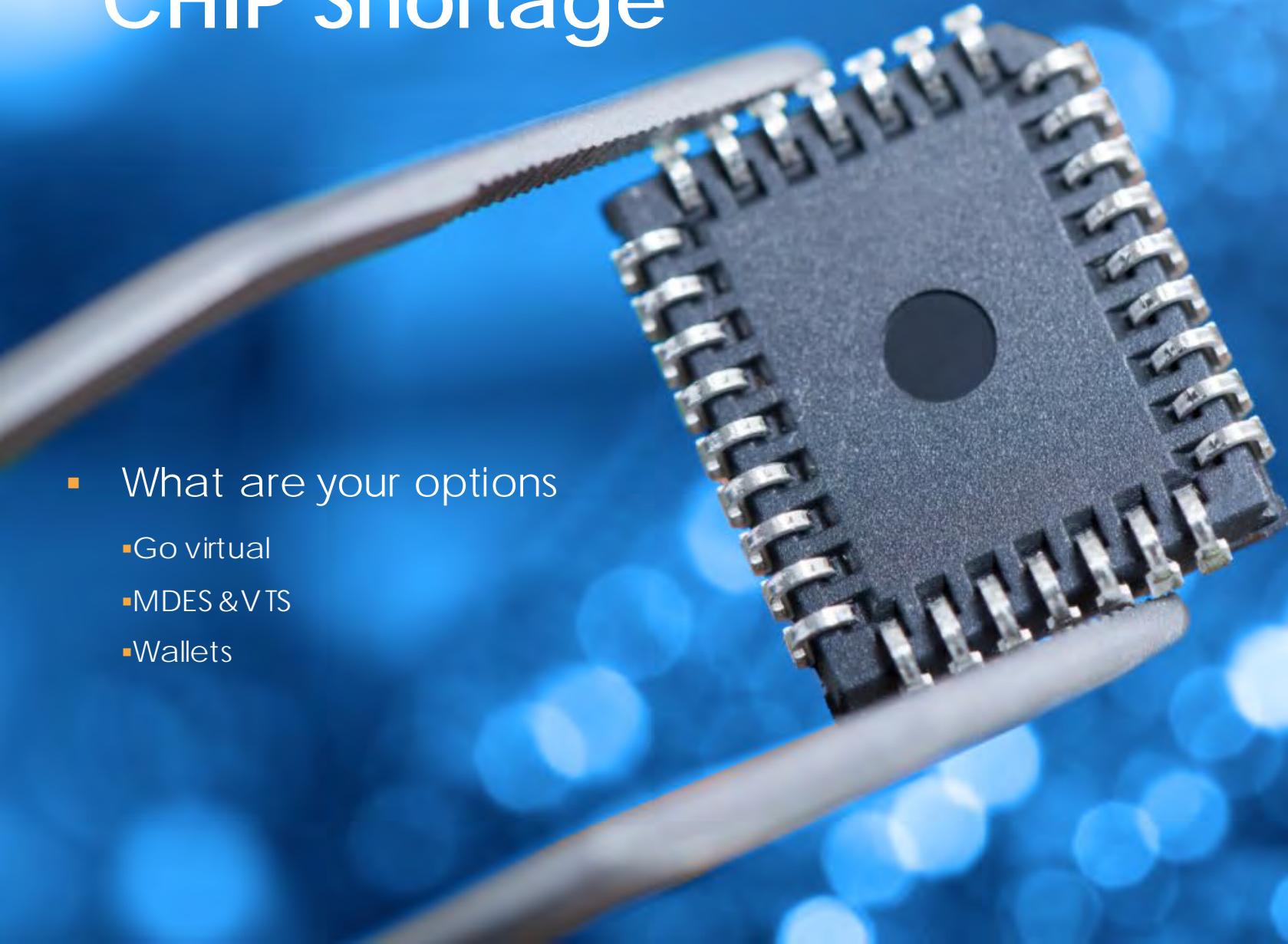
Local or Foreign

- USD shortage
- Limits- Monitoring currency spend not just activity
- Credit or prepaid for foreign
- Debit for local
- E-Commerce



CHIP Shortage

- What are your options
 - Go virtual
 - MDES & VTS
 - Wallets



The background features a 3D perspective of numerous rectangular blocks of varying heights and shades of blue and orange. The word "INVENTORY" is rendered in large, bold, 3D letters that appear to be constructed from these blocks, positioned in the center-right of the frame. Above the word, there are three small white symbols: a plus sign, a dot, and a circle.

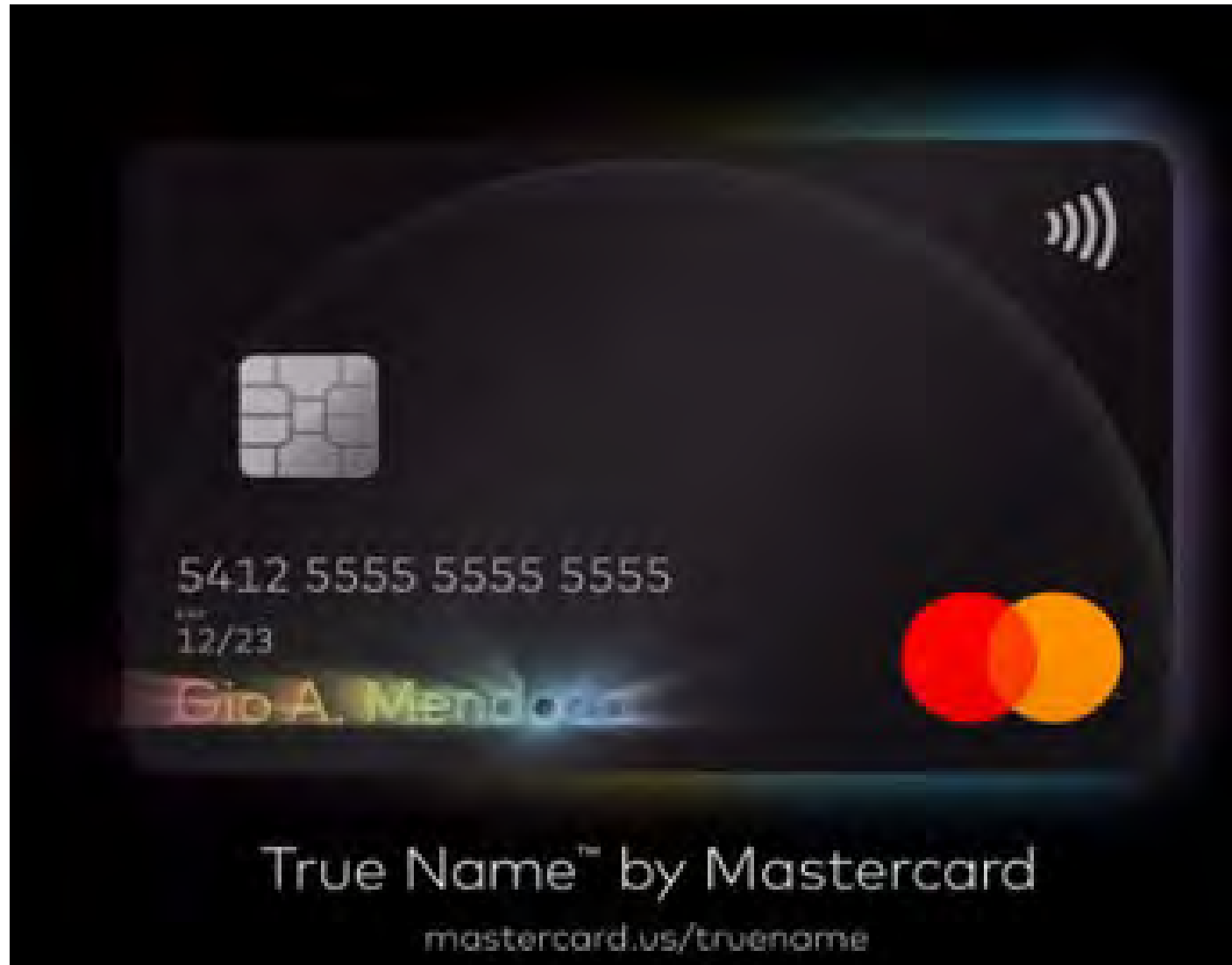
What's going on with your cards?

- Renewals
- Tracking stock
- Individual card events

Could we be headed
back to Mag stripe

- No reloadable
- Benefits
- Rewards
- Short expiration dates
- Anonymous/Generic
- Proprietary cards



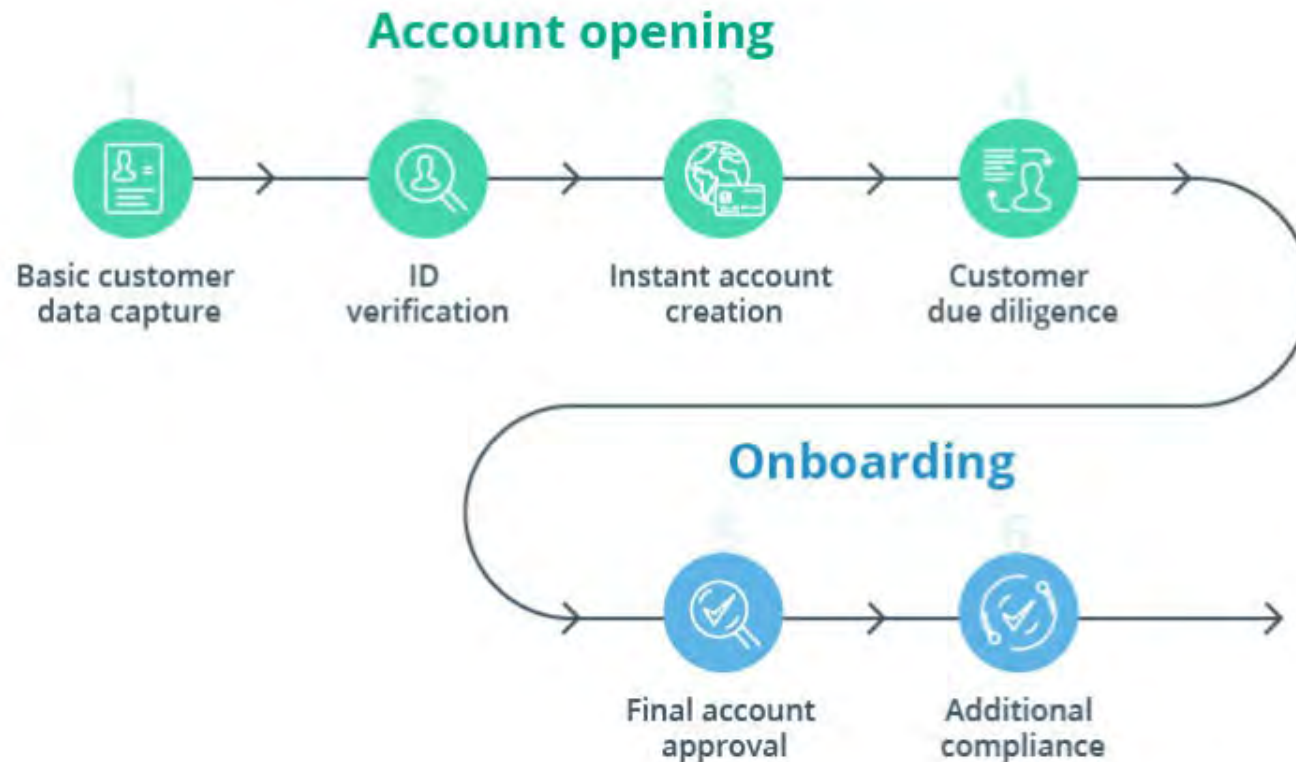


- Heard about the male and female card? – Plastic design based on gender

Or

- That the cards of transgender or nonbinary people might reflect their birth names but not match their current physical identities.

Digital Account Opening (DAO)





Instant Card Issuance

- Improved Cardholder Experience
- Enhanced Security
- Lower Costs
- Increased Revenue

As digital proliferates, issuers must keep up with consumer expectations **across digital touchpoints.**

Driven by on-demand convenience, consumers have embraced a digital lifestyle.



91%

of U.S. consumers* own a smartphone¹



20%

of smartphone owners check their phones more than 50 times a day²



34%

of consumers say that their mobile device is slated to become their primary purchasing tool²



\$4.2T

total digital commerce spend by 2024³

1. Business Insider Intelligence, Digital Banking Ecosystem, US, Nov. 2019

2. Payvision, Mobile Payments Report 2019 (Global)

3. Juniper Research, Digital Commerce: Key Trends, Sectors & Forecasts 2019–2024, NAM, Nov. 2019

* US consumers born after 1965



The appeal of digital means traditional banking is undergoing a change fueled by the cardholder.

Shift from
physical to digital

66%

of U.S. consumers believe smartphones will replace credit and debit cards as their main payment method by 2024¹



Need for
enhanced digital
banking

86%

more U.S. consumers considered switching banks in 2019 citing the need for better digital banking services and more personalized products and tools²

Appeal of neo-banks

30%

of millennial credit cardholders and Gen Z have a digital only or neo-bank account³

1. Worldpay 2019 US Consumer Behavior Report, July 2019
2. Business Insider Intelligence, Digital Banking Ecosystem, US, Nov. 2019
3. Accenture: US Consumer Credit Landscape (Mastercard commissioned study) Jan. 2020



Four required foundational elements bring the **Digital First card program** to life.

1

Digital Enrollment

2

Payment Functionality

3

Viewing Card Credentials & Authentication

4

Card Management

Optional physical card issuance requirements

Physical card minimum requirements will take into account any regional or country-specific rules.

- EMV chip
- Magstripe
- EMV contactless indicator
- Card source information
- Hologram
- Licensing statement*

*Licensing statement required if issuer name is not present on card front

Note: Any mandates or product requirement not referenced here (whether global, regional or country specific) still remain

CVC2, PAN, expiration date and customer service number are optional.



Mastercard Digital Enablement Service (MDES)



Visa Token Service (VTS)



meeza
میزا

If physical is preferred





world

SERVICE À LA CLIENTÈLE : 514 394-1427 (FRAIS VIRÉS)

Signature autorisée - non valide sans signature

303

1234 5678

UL SMITH-GAGNON

l'usage de cette carte par son détenteur confirme
avoir contribué à l'usage autorisé de sa carte et
assumera toute responsabilité.

1234 5678

Validation
12/19

Expiration
12/24





biometric

5412 7512 3412 3456

VALID THRU

12/23

Lee M. Cardholder



mastercard.

Prepaid Funding

Consumer

- General purpose reloadable
- Travel
- Youth/teen
- Gift

Corporate

- Payroll
- Incentive, rebate, loyalty
- Employee benefits
- Insurance claims

Government

- Unemployment
- Child support/foster care
- Pensions
- Tax refunds
- Public transportation
- Disaster relief

Business to Business

- Commercial spending
- GIG economy
- Cross-border remittance

Multicurrency Prepaid Cards

Niche market product

- Frequent traveler
- Exchange rate averse
- Not usually unbanked or under banked

Currency wallets

- Up to 10
- Use the currency you need
- Lock in buying rate

Default currency

- For local transactions
- For transactions with no wallet



Multicurrency Prepaid Cards

Balance Optimizer

- Moves available balances when needed
- Protects against overdrawn balances

Foreign currency

- Currency Hierarchy
- Conversion rates between currencies



Partial Authorization

- Once only prepaid now seen across debit and credit use cases

Amount Due

\$2.27

INVOICE: 576

REFERENCE: cBjUR7RV1u3b4Ykkm5aNKq

AUTH CODE: ITNWMW4ML

AMOUNT	USD\$ 1.00
	=====
TOTAL	USD\$ 1.00

APPROVED - THANK YOU

APPLICATION LABEL: Visa Credit

AID: A0000000031010

ARQC: EFF982AE4C42530F

TVR: 0000000000

IAD: 06010A03A00000

CVM: NONE



Euronet.