

## ATM Branding Alliance

This unique, one-of-a-kind program offers financial institutions the advantages of a private-label ATM network with none of the risks or operational hassles, and at a fraction of the cost! By leveraging the Payment Alliance nationwide network of over 50,000 ATMs, banks can seamlessly integrate our solution with their existing or internally managed ATM network. Customers will easily recognize the bank-branded ATMs in our network because they will look and feel just like their bank's existing owned/managed ATMs. Surcharge-free ATM access to the bank's cardholders is available, and if desired, ATM service, maintenance and loading of the ATMs are all fully managed by Payment Alliance.



## "Instant Branch" ATMs

Banks can participate in our unique "instant branch" program to expand their footprint in areas where they currently do not have an ATM. Payment Alliance can help financial institutions place a new, bank-branded ATM at a retail location, or they have the option to brand existing ATMs currently owned/maintained through our market partner program. That ATM is then instantly recognizable by the bank's customer base where they can begin enjoying surcharge-free free transactions. Programs are available for banks to manage the entire cash management process or leave the maintenance and cash loading functions to us. For the bank's cardholders, the convenience of additional ATMs keeps customers loyal to their bank because there are more locations to choose from for ATM access.

## Financial Institution Programs –

Just one more way that Payment Alliance International continues to provide Payment Innovations for a Changing World<sup>SM</sup>.

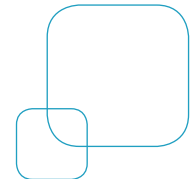
# Financial Institution Programs

Payment Alliance International provides an innovative suite of programs for financial institutions of all sizes that are tailored to lower operating costs, reduce risks, and provide new sources of revenue.

Programs range from our industry-advanced Prepaid Card Mall offering and remote deposit capture solutions, to bankcard and check verification/guarantee referral programs, mobile check deposits for consumers, ATM branding opportunities, "Instant Branch" ATMs with bill pay and check deposit functionality, and cash advance solutions at bank branches.



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## Bankcard Referral Programs

Banks and credit unions have the opportunity to participate in a variety of referral programs such as bankcard processing, check verification and guarantee services, Check 21 products, payroll cards, prepaid mall and branded gift cards, and our Remote Deposit Capture (RDC) solution. Financial institutions can also install credit card terminals that provide cardholders the ability to get cash advances at their branch location(s). And, we provide Instant Branch ATMs nationwide, along with ATM outsourcing services and a myriad of off-premise ATM branding opportunities.

## Prepaid Card Mall Offering

The Payment Alliance International Prepaid Card Mall, powered by Now Prepay, is a virtual POS solution that allows merchants to tap into the multi-billion dollar prepaid card market – with NO up-front costs. Visa® branded prepaid cards are available in the mall, as well as gift cards from major retailers, restaurants, entertainment, specialty stores, clothing, long distance carriers, wireless mobile top-ups, and more.

## Cash Advance Functionality at Bank Branches

Financial institutions can offer credit card cash advance functionality at their branch location(s) through the use of a POS terminal. Bank tellers simply swipe the cardholder's credit card, follow the cash-advance prompts, and provide the requested funds to the cardholder (if funds are available). This added convenience allows cardholders to obtain access to their available cash advance funds without the need for a separate loan.

## Remote Deposit Capture (RDC) Solutions

By using simple software and a check imager, businesses are able to make deposits to multiple banks accounts – eliminating the need to go to the bank, which speeds the clearing so that most funds are available within 24 - 48 hours.

## Check Verification, Guarantee, Conversion, and Full Service ACH Services

When merchants need assurance that checks they accept are good, a variety of acceptance options are available — depending on the way the business operates (all solutions verify checks through a nationwide bad check writer database):

- **Verification** - Low cost alternative; best for low average check amounts.
- **Guarantee** - Risk free assurance; perfect for merchants with bounced checks and collection problems.
- **Verification with Conversion** - Includes all verification features PLUS conversion into ACH; lower fees and improved cash flow.
- **Guarantee with Conversion (Full Service ACH)** - Includes all guarantee features PLUS conversion into ACH; lower fees and improved cash flow.



## “Retail Payday” – check guarantee advance services for large ticket items

The Retail Payday solution provides all of the benefits of a Full Service ACH (check guarantee) product, as well as the ability for businesses to offer a deferred payment plan to its customers by accepting up to four separate checks that equate to the total amount of their purchase. Total funds are paid to the merchant up-front and Payment Alliance takes care of collecting the check on a 30-day interval. The buyer gets the benefit of float and businesses get paid in full at the time of the purchase.

## Mobile Check Deposits from Consumers

MobileXpress21 unites electronic transaction processing, Check 21 image-capture, and guarantee solutions with Mobile Deposit®. This service positions merchants with a breakthrough in convenience, accuracy, and security for guaranteed funding of mobile remote check deposits.

