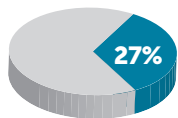


UNDERSTANDING THE NEED FOR AND THE ADVANTAGES OF GPR (PREPAID) CARDS



About **3 million** people without traditional bank accounts now manage their money with prepaid cards. And, according to the FDIC, **27 percent** of households that once held bank accounts (but no longer do) used a prepaid card in 2011—and that number is steadily growing.

AUDIENCES

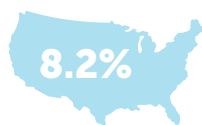
The Underbanked

68 Million consumers in the U.S. have very little to no access to traditional financial services and according to the FDIC, this represents 1 in every 5 households.



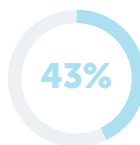
The Unbanked

8.2 percent of U.S. households are unbanked. This represents 1 in 12 households in the nation, or nearly 10 million in total.



Gen-Yers

Make up 43 percent of prepaid debit card users.



The Debanked

The debanked is the segment of customers who already have a bank account but no longer are satisfied with the services they receive from banks and have elected to utilize other payment products.



WHO ARE THESE PEOPLE?



Mostly Renters



Women/Households with Young Children



High School Graduates



Annual Income \$45,000



Convenience Seekers



Those Looking to Control Spending

WHY IS PREPAID BETTER THAN CASH OR CHECKING?

While underbanked consumers are accustomed to a financial life revolving around cash, the fact remains that the cost of using cash almost doubles compared to having a prepaid card with direct deposit capabilities.

Average Annual Cost of Ownership

Cash: **\$340**

Basic Bank Checking Account: **\$322**

Prepaid Card with Direct Deposit: **\$168**

And the Debanked are tired of the current options traditional financial institutions are providing.