



Visa Prepaid Processing Service

# Visa Buxx/Teen Card



*Tap into the youth segment with a card that encourages responsible spending.*

## Overview

The Visa® Prepaid Processing Service provides a comprehensive Visa Buxx processing solution that gives you the tools you need to build strong relationships with the teen segment.

Visa Buxx® is a prepaid, reloadable Visa card created especially for teens. Visa Buxx makes it easy for parents to help teach teens financial responsibility. A parent simply enrolls their teen in the Visa Buxx program, then loads money onto the prepaid card. Parents retain complete control of the account and can view the spending history at anytime. For teens, Visa Buxx is more than just a tool that teaches financial responsibility — it's independence. They have their own card to use everywhere Visa debit cards are accepted — that's millions of locations worldwide.

As a full-service Visa Buxx processor, Visa Prepaid Processing Service provides a turnkey program that puts you on the fast track to Visa Buxx card issuance.

## Issuer Benefits

**Develop new revenue streams.** Generates incremental revenue through new and expanded customer relationships as well as cross-selling and up-selling other products and services.

**Grow relationships.** Helps develop a strong foundation with teens to build future relationships.

**Enhance customer loyalty.** Gives parents another reason to be loyal to your organization.

**Acquire new accounts.** Lets you establish new relationships with non-depository customers.

### Visa Buxx/Teen cards:

- Help teach teens financial responsibility
- Good for purchase or ATM cash withdrawals
- Supervised and controlled by parents

## Cardholder Benefits

**Empowerment.** Empowers teens with a widely accepted card that minimizes the need to use their parents' debit or credit cards, especially for Internet shopping.

**Convenience.** Makes it easy for teens to pay for purchases and access cash — at home, at school, or when they're traveling. Also offers a convenient option for parents to give teens a regular allowance, other spending money, and gifts.

**Safety.** Reduces the need for teens to carry cash and protects them from financial loss if their card is lost or stolen.\*

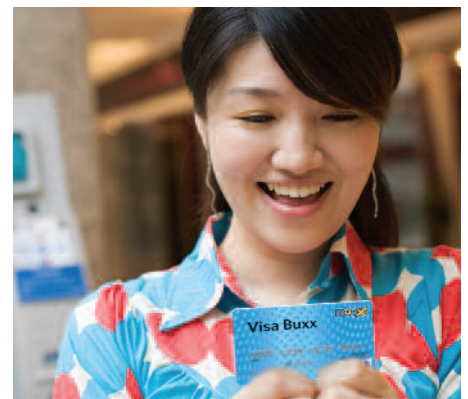
**Budgeting.** Helps teens establish budgets and monitor spending. Parents and teens can track spending online, by phone, or via monthly statements.

**Gift-giving.** Gives parent-approved adults, such as grandparents and other relatives, an easy way to give teens gifts by funding their Visa Buxx card.

## Key Features

**Parental controls.** Allows parents to open Visa Buxx accounts for their teens, fund cards, and have full access to information about when and where the cards are used. Using your Visa Buxx website, parents can review teen spending, set cash access restrictions and limits, suspend an account and schedule value loads.

**Age calculation and restriction.** Calculates the teen's age to meet minimum age requirements at the time of enrollment and prevents underage teens from obtaining a card.



## Key Features (continued)

**Visa Buxx website.** Can be used to enroll teens, replenish value, check balances and transactions, view special offers and access money management tools. The site is maintained and hosted by Visa and customized with your institution's name and logo.

**Funding options.** Offers several options to fund Visa Buxx cards, including:

- **Credit/debit cards.** Accepts client-branded and/or foreign issued credit/debit cards for purchase and reloads.
- **Visa ReadyLink.** Allows cardholders to add value to their prepaid cards at participating merchant locations.

**Value reload.** Enables Visa Buxx cardholders and/or parents to set their own loading and reloading schedule (with a valid funding account on file). Value reload options include immediate one-time, scheduled one-time, recurring scheduled and low balance.

**Promotional codes.** Creates special fee schedules for Visa Buxx promotions. Promotional codes override standard cardholder/buyer fees with a different rate for a pre-defined time period.

**Cardholder statements.** Supports optional, periodic statement in electronic and/or paper formats. Parents and teens can also view statements on your Visa Buxx website.

**E-mail notifications.** Lets teens know about value adds, overdrafts, replacement card issuances and card status changes initiated by parents. Parents are notified of card activity, overdrafts, value adds and suspected "inappropriate" activity.

**Text messaging.** Alerts both teens and parents of card balances, approved/declined transactions, adult-oriented purchases (parents only) and other transaction information, helping to reduce VRU and call center inquiries.

**Prepaid Program Administration System (PAS).** Provides a browser-based tool to facilitate managing your Visa Buxx card program's back-office and account maintenance functions. PAS functions include:

- Account enrollment and issuance
- Account maintenance
- Cardholder customer service
- Funds and fee management
- Fraud and compliance management
- Card inventory management

**Turnkey marketing materials.** Offers a wide range of easy-to-customize marketing materials for use online, in-branch, or by direct mail.

**High-volume processing expertise.** Visa has been processing large-volume, prepaid programs since 2001 and debit card programs since 1996.

**Fully integrated solution.** The service delivers card management, funding options, authorization, fraud/compliance management, browser-based access tools and cardholder services all in one solution.

**Centralized platform.** One common platform/infrastructure for transaction processing, settlement and exception processing helps you maximize your operational efficiencies.

**Highly configurable and scalable system.** Parameter-driven choices let you design and manage multiple program types to address a variety of market needs.

**Integrated fraud and compliance tools.** OFAC/Patriot Act screening, fraud rules, limits, thresholds and other tools specifically for prepaid products are built into the system.

**Stability and security.** Benefit from a highly secure, reliable platform and infrastructure based on Visa standards and security programs.

## The Visa Prepaid Processing Service Advantage

## For More Information

Contact your Visa Account Executive, email [prepaidprocessing@visa.com](mailto:prepaidprocessing@visa.com) or visit our website at [www.visadps.com/prepaidprocessing](http://www.visadps.com/prepaidprocessing).

\*Visa's Zero Liability Policy covers U.S.- issued cards only and does not apply to commercial credit cards, ATM transactions or PIN transactions not processed by Visa. Cardholder must notify card issuer promptly of any unauthorized use. Consult issuer for additional details or visit [visa.com/security](http://visa.com/security).

## Meet your payment processing needs with Visa



© 2008 Visa. All rights reserved.  
V8158901-0808-BUX  
♻️ Please recycle  
[us.visaonline.com](http://us.visaonline.com)