

THE MASTERCARD® PREPAID STUDENT CARD: GRADUATE TO A BETTER PAYMENT METHOD

MOVE INTO THE HUGE COLLEGE AND UNIVERSITY OPPORTUNITY



BY 2017, TOTAL PREPAID STUDENT SPENDING IS ESTIMATED TO BE USD 10.2 BILLION IN EUROPE ALONE¹

An easy and secure way to manage funds

The MasterCard Prepaid Student Card meets the needs of students who require payment solutions that are easily manageable. It offers the spending flexibility necessary for the busy student lifestyle and provides a simple way of accommodating finance from various sources – for example, grants and loans, and also parental funding.

What is the MasterCard Prepaid Student Card?

An easy way for students to receive funds from parents, employers, universities and other educational institutions. The card aids budgeting and the apportioning of funds for different purposes as and when needed.

The MasterCard Student Prepaid Card is a very versatile solution with the following benefits:

- Card can be set-up as a multifunctional ID
- Also available as a stand-alone payment card
- Can be integrated with the current school/university/college finance system
- 'Open-loop' so could be used anywhere



Meeting needs with innovative solutions

Educational Institution/Student needs:

- Educational institutions need to achieve greater efficiencies and cost savings by replacing their current disbursement methods
- Students require a convenient, secure way to receive and access funds from multiple sources: parents, employers and schools
- Students need to pay for their everyday expenses
- Parents require a secure method of transferring funds to their children

Educational Institution/Student solutions:

- Easy to administer
- Flexible to suit type of payment made
- Secure and safe
- Easily reloadable
- Suits student/youth lifestyle
- Improves accountability and encourages independence
- Card can be loaded remotely

In the UK and Ireland, total prepaid student spending is estimated to be USD 3.9 billion by 2017¹

The MasterCard Prepaid Student Card – benefits for everyone

Issuer/Programme Manager benefits:

- To establish financial relationships with students at an early stage in their adult lives and create an opportunity to grow loyalty
- Open the door to future cross-selling of additional payment products
- Create opportunities in dual channels: market directly to educational institutions or to students and their parents
- Provides the opportunity to expand your reach and build long-term relationships with a new generation of prepaid card users
- Generates new revenue streams
- Moves cash, cheque and voucher payments to electronic card payments

Parental benefits:

- Provides a secure way of transferring funds to their children to pay for everyday expenses whilst at university
- Allows parents to control spending limits and teaches responsible use of money
- Eliminates the need to send cash – funds can be deposited directly onto the card electronically and remotely

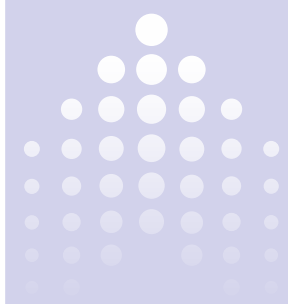
Italy is expected to see total prepaid student spending of USD 2.2 billion in 2017¹

Educational Institutions benefits:

- Helps reduce administration overheads
- Gives institutions a powerful way to transfer funds electronically and help make student life a little easier

Student benefits:

- A convenient and secure way to receive and access funds from multiple sources; parents, employees and schools
- Allows students to pay for their everyday expenses
- Improves accountability and encourages independence
- Eliminates the need to be sent cash/cheques
- Provides the ability to check balances
- Safer than cash as the card can be cancelled if lost or stolen
- Accepted for purchases on and off campus and wherever MasterCard is accepted, worldwide and online



The MasterCard Prepaid Student Card – a huge opportunity

Convenient for higher educational institutions and student cardholders alike, the MasterCard Prepaid Student Card offers huge potential to transform the way educational payments of all kinds are made.

- By 2017, total prepaid student spending is estimated to be USD 10.2 billion in Europe alone¹
- In the UK and Ireland alone, total prepaid student spending is estimated to be USD 3.9 billion in 2017¹
- Italy is expected to see total prepaid student spending of USD 2.2 billion in 2017¹
- Annual prepaid student spending in Turkey is estimated to total USD 1.5 billion by 2017¹

How it works

Payments, of various kinds, are added onto the reloadable card, whenever required. The card can be topped-up on a regular or one-off basis. This saves time and money, by doing away with the administration that comes with making payments by traditional means.

The card can be set up as a multifunctional ID solution, integrated with an educational institution's current system, or as a stand-alone payment card. It also gives the cardholder an opportunity to access discount offers through our relationship with ISIC, whilst budgeting and controlling their spending.

In addition, the MasterCard Prepaid Student Card is a smart way for students to carry and receive money while studying overseas. Cards can be issued instantly and loaded in multiple currencies via direct bank transfer, internet or telephone. Plus, the MasterCard Prepaid Student Card can be used wherever MasterCard is accepted, worldwide and online.

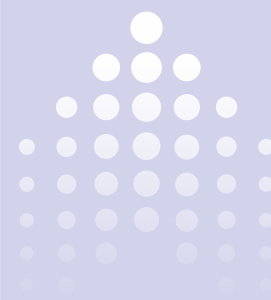
MasterCard – the support you need

The MasterCard Prepaid team is committed to helping you through every step of the programme implementation process by:

- Reviewing programme requirements
- Identifying and addressing all necessary launch steps
- Collaborating with you to build the most effective project plan
- Assigning you a dedicated team for all implementation tasks



Annual prepaid student spending in Turkey is estimated to total USD 1.5 billion by 2017¹



What MasterCard can provide

We can help you get to market with our network of issuing banks, programme managers and processors. We will work with you to:

- Assign a relationship manager
- Establish clear lines of communication
- Review programme requirements
- Identify and address necessary steps to achieve the desired results
- Develop and roll out a project plan
- Create a working team to ensure all implementation tasks at MasterCard are coordinated and performed
- Help determine performance metrics
- Share best practices
- Provide on-going support

Why MasterCard?

MasterCard serves consumers and businesses in more than 210 countries and territories.

- **As a franchisor**, we develop and market payment solutions and processes
- **As a processor**, we handle approximately 27 billion transactions each year
- **As an advisor**, we provide industry-leading analysis and consulting services to financial institution customers and merchants
- **As a leader in innovation and technology**, we have the facilities and knowledge to help make your programme a success

Working with us puts you at the heart of commerce where financial institutions, businesses, cardholders and merchants worldwide converge.

Get in touch

If you are interested in how the MasterCard Prepaid Student Card can benefit your company, don't hesitate to get in touch. We are ready, willing and able to be your partner. Let us help you develop an offering that's right for your customers and bring the strength of the MasterCard Prepaid Student Card to your brand.



For more information, please contact your MasterCard representative or local MasterCard office



MasterCard Worldwide is at the heart of commerce. Our understanding of how and why commerce is conducted allows us to create more advanced methods of payment that fuel economic connections and drive real business value.

¹ 2012 Global Prepaid Card Market Sizing Study, Commissioned by MasterCard