

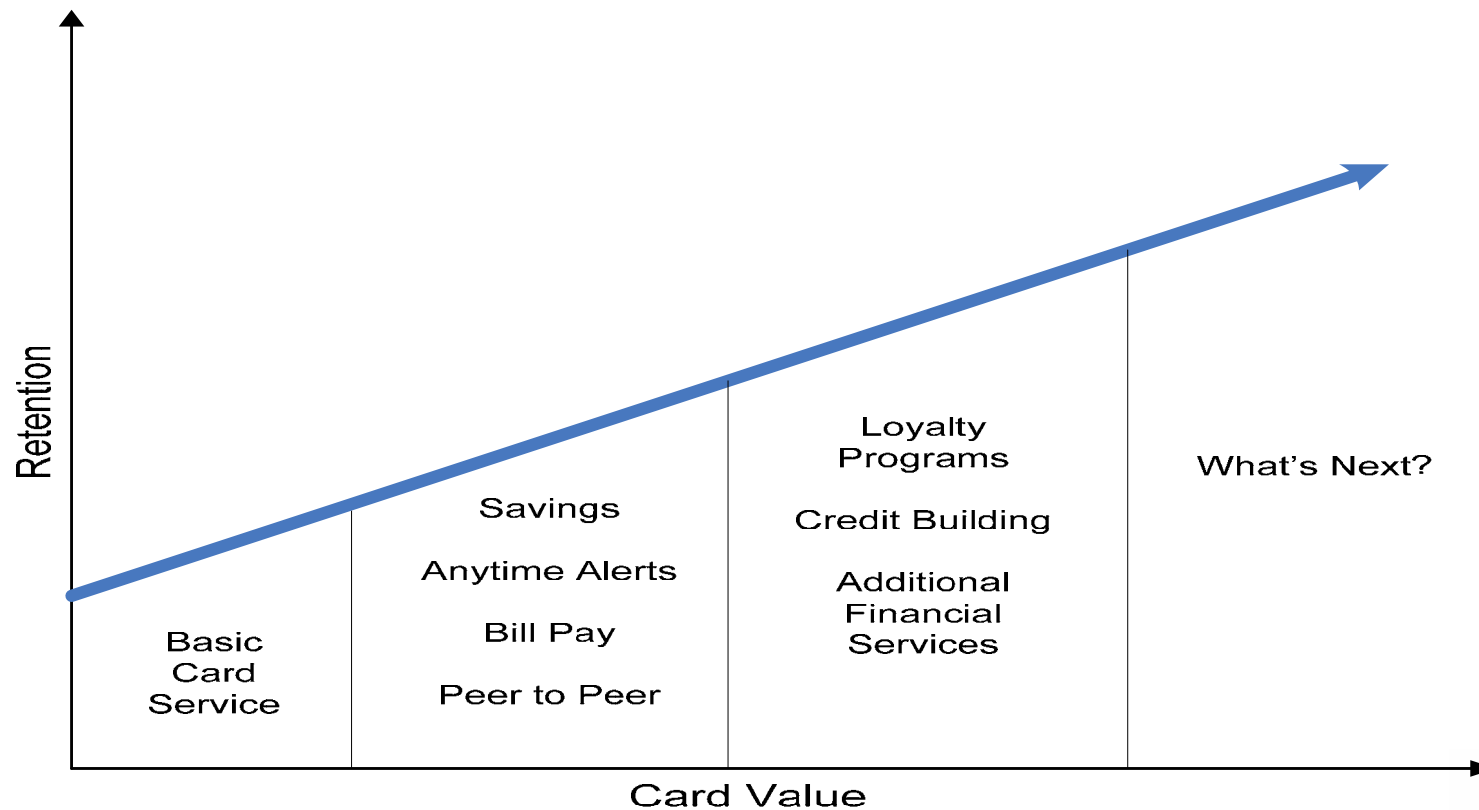


Building Loyalty

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Conference and Exposition



Cardholder Value and Retention





Credit Builder

NetSpend and Credit Builder

How it Works

- Cardholders enroll at www.netspend.com
- Register their biller accounts
- NetSpend facilitates account creation with PRBC
- Cardholders pay their bills
- Relevant payment data reported to PRBC
- Credit score is established at PRBC



Credit Builder Benefits

- Cardholder Benefits
 - Creation of FICO Expansion Score
 - Easy-to-use tool to demonstrate creditworthiness
 - Significant cost savings via prime-rate loans
 - Education about credit and credit history
- Net Spend/Partner Benefits
 - Fosters goodwill and cardholder trust
 - Program encourages positive behaviors (Direct Deposit, FAP)
 - Strategically aligned with bill pay product and loyalty programs
 - Promotes long-term relationship with cardholder
 - Increased card distribution
 - Improved retention
 - Increased revenue





Savings

Savings is a Strong Motivator



Customers aspire to improve their life and provide for their family

Affording vacation and managing unexpected expenses are primary goals



Customers know they should save - awareness generates appeal that leads to enrollment



Savings – Make it Easy and Rewarding

No Strings
No balance requirements
or penalties

**Easy to fund w/
Automatic transfers**

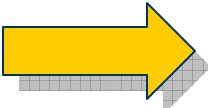
**Easy
withdrawals**

**High
APY**

Direct Deposit Builds it Faster

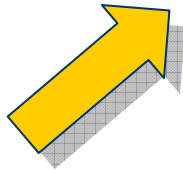


Employer Paycheck

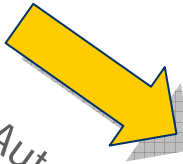


DIRECT DEPOSIT
Give this information to your Accounts Payable/Human Resources Department to have your paychecks deposited directly into your bank account.

9-DIGIT ACCOUNT # _____
ROUTING # 111908271



Disposable Income



Increasing Savings



Loyalty Program

Cardholder Loyalty Program

GOAL: Retention, Retention, Retention

Problem: Cardholders do not consistently use the card for sustained periods of time. We want them to remain active longer.

Hypothesis: Cardholders will use their reloadable cards more and remain active longer if they continually perceive added value from using their NetSpend card for everyday purchases.

Solution: NetSpend is developing a program that rewards cardholders for desired behaviors: making purchases with card and enrolling in card features known for their “stickiness,” such as wireless alerts, savings, direct deposit, FeeAdvantage Plan, etc.

Cardholder Loyalty Program

Cardholders will benefit from:

- Added Value: Purchase behavior using the card returns cash value back to the card
- Convenience: Loyalty and payments are combined on one card
- Simplicity: Easy to understand, track and redeem rewards
- Awareness: Reward messages via mobile phones

Cardholder Loyalty Program

Future Opportunities for Cardholders

- Variety of reward options and valuable offers/discounts at well-known retailers provided to NetSpend cardholders
- Highly targeted rewards and special offers based on cardholder's transaction behavior
- Real-time offers to cardholders via mobile phone

Future Opportunities for Partners

- Actionable insights for retail partners based on aggregate cardholder transaction data
- Use of NetSpend communication platform by retail partners to notify cardholders of special retail promotions



Conclusions

Add Value

Keep it Relevant

Keep it Simple