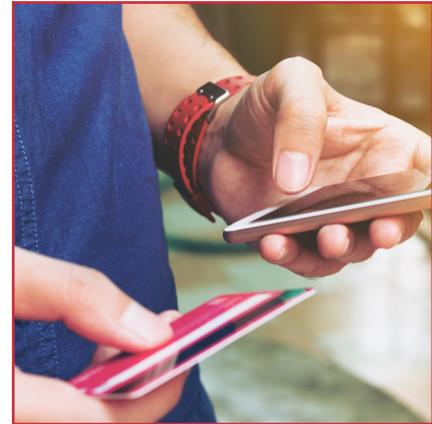


Digital Choice Puts the Cardholder in Control

Digital Choice delivers instant gratification and allows recipients to choose what they want: a virtual card available for immediate use or a physical card sent via first-class mail.

HOW DOES IT WORK?

1. Recipients receive a branded email with instructions and a link.
2. The link takes the recipient to a vanity URL web portal representing your brand. Here they confirm their address and choose between a physical or a virtual prepaid card.
3. After the selection, recipients can return to the web portal at any time to check their balance, view card details, see their transaction history and more.



THE RECIPIENT BENEFITS

- **Choice:** The option between a virtual and physical card allows recipients to control their experience and spend their payment the way they want.
- **Instant gratification:** By choosing a virtual card, recipients have immediate access to their funds for online spending, adding to a mobile wallet or as a payment method for a retail app.
- **A frictionless journey:** The easy-to-navigate, self-service web portal walks recipients through the payment selection process and gives them continued support in one convenient location. Our in-house customer care provides omnichannel support and one-contact resolution.

THE CLIENT BENEFITS

- **Ease of use:** Just tell us who you need to pay and how much. We manage every aspect of the payment, from program design and implementation to sending the notification email and handling customer service.
- **Engagement opportunities:** Encourage loyalty, increase engagement and further your business objectives with enhanced payment notifications and custom-branded web portals.
- **Global capabilities:** We issue in 10 currencies (and counting) with global distribution.
- **A modern approach:** Use the latest technology to pay your recipients and give them access to their funds in real-time—online and via mobile devices.

IS DIGITAL CHOICE RIGHT FOR YOUR PROGRAM?

Digital Choice is the right product for you if:

- You need to pay globally.
- The majority of your recipients earn 1-4 payments annually.
- Your recipients value immediate payments and choice.
- You and your recipients value the latest in payment technology.
- You want to maximize company branding.
- You want a virtual offering that can be used in-store through mobile wallets, such as Apple Pay®, Samsung Pay® and Google Pay™. (Available for all USD Mastercard® prepaid cards and only on reloadable USD Visa® prepaid cards.)