

nFinanSe Gift Card*

www.nfinanse.com

Product	Consumer Fee
\$25 nFinanSe Gift Card	\$3.95
\$50 nFinanSe Gift Card	\$4.95

* nFinanSe Gift Cards issued on the Discover® Network

Key differentiators

- Discover® Network
- Low Retail Price points
- Spanish and English Cards
- Positioned for Target Markets and Seasonality

Product Features and Benefits:

- Open Network gift card can be used everywhere Discover® Network cards are accepted
- Instant issue – can be used immediately upon activation
- Ability to check balance either at the terminal, via phone or website
- Gift card marketing materials available in English and Spanish
- Colorful and unique card designs
- Real-time transaction capability on ALL transactions
- Price points lower than Visa, MasterCard or Amex
- Wholesale rates for bulk cards
- Remaining balance will appear on purchase receipt
- For use in the United States only

Fees:

- \$2.00 monthly fee charge starting in the 13th month post activation, unless prohibited by law

Bulk Card:

- Card Packaging includes:
 - Discover® Network Acceptance Mark
 - J-Hook Packaging
 - Embossing
 - Disclosure
 - Custom Carrier
 - Bulk Shipping To Client

How it Works

- Merchant orders J-hook cards in packages of 10 and pays up front for the cards
 - \$14.50 for a pack of 10 \$25 gift cards
 - \$19.50 for a pack of 10 \$50 gift cards
- When the card is sold/activated through the Q Comm terminal, Q Comm reimburses the merchant 100% of the cost of the card (\$1.45/\$1.95)
- Any unused, unopened cards can be returned to Q Comm within 180 days before the expiration date for full reimbursement of purchase price (\$1.45/\$1.95)

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nFinanSe Discover[®] Network Instant Issue Prepaid Card¹

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Product	Consumer Fee	Variable Load Amounts
Instant Issue Prepaid Card Activation & First Load	\$5.95	\$20 - \$500
Reload	\$2.95	

¹ Cards issued on the Discover[®] Network

Key differentiators

- Instant Issue – Can use the card immediately upon activation
- Cards issued on the Discover[®] Network
- Low Retail Price Points
- Spanish and English Cards; Bilingual Packaging
- Positioned for Target Markets

Product Features and Benefits:

- Free First Load
- Accepted everywhere Discover[®] Network cards are accepted
- No credit check, no bank account needed
- Use like a bank card
- A consumer reloadable general spend Discover[®] Network branded card
- Card can be loaded up to three times before the consumer is required to register the card
- Ability to check balance either at the terminal, via phone or website
- Marketing materials available in English and Spanish
- Colorful and unique card designs
- Real-time transaction capability on ALL transactions
- Price points lower than Visa, MasterCard or Amex
- For use in the United States only

Load Limits

Registered cards:

Per load: \$500
Daily limit: \$2500
Maximum load limit: \$5000

Unregistered cards:

Per load: \$500
Maximum limit: \$500

Fees:

- \$2.95 monthly fee
- Cardholder IVR Calls – No Charge (24 x 7)
- Cardholder Web – No Charge (24 x 7)
- Cardholder Operator Calls – No Charge (24 x 7)
- ATM = \$1.50²
- ATM Decline = \$1.00
- PIN Purchase = No Charge
- Discover Card Purchase= No Charge

² Additional fees may be imposed by the ATM owner

Registration Requirements

- Official Government ID
 - Passport
 - Drivers License
 - Matricula Consular or other Country ID
- First and Last name
- Verifiable address (U. S.)
- Social Security Card not required

Bulk Card:

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Getting Cards

- Merchant orders J-hook cards in packages of 10 and pays up front for the cards
 - \$19.50 for a pack of 10 Instant Issue Prepaid Cards
- When the card is sold/activated through the Q Comm terminal, Q Comm reimburses the merchant 100% of the cost of the card (\$1.95)
- Any unused, unopened cards can be returned to Q Comm within 180 days before the expiration date for full reimbursement of purchase price (\$1.95)