



PREPAID

## Company Background

Capital Prepaid Services provides Visa® reloadable prepaid card solutions to financial institutions, corporations, retailers, and government entities. The company has a nationally branded prepaid card, BlazePays<sup>SM</sup>. Established in 2011, it is a sister company to [Capital Services](#), a leading card asset portfolio management and servicing company.

Capital Prepaid Services provides prepaid solutions ranging from establishing card programs to fully managed service offerings, all designed to serve the needs of banked and/or unhappily banked consumers. These solutions can encompass all management, processing, marketing, and customer service aspects of a prepaid card portfolio.

A prepaid card program can be offered to generate revenue or broaden a client's customer base. Capital Prepaid Services delivers different servicing models to meet each client's unique program needs. They are:

- **Agent:** For banks and credit unions that want to offer a General Purpose Reloadable prepaid card without the startup and day-to-day operational management costs. These clients can promote their brand while minimizing overhead costs and getting to market quickly.
- **Co-branded:** For non-financial institutions such as retailers and employers, who can promote their brand, gain a new revenue stream, and build customer loyalty and sales. A separate version of the co-branded program is available to government agencies.
- **Processing and Program Management:** A turnkey solution for quickly and cost-effectively building a prepaid card program, in which Capital Prepaid Services does the day-to-day program management. That includes customer service, fraud monitoring, dispute and chargeback handling, marketing, and more.
- **Direct Issuing:** For financial institutions that want a high level of control of their prepaid program. The financial institution issues the card and brands it and all cardmember communications.

Capital Prepaid Services leverages the vast data analysis and customer and program modeling experience of [Capital Services](#) in order to achieve the highest rates of prepaid cardholder origination. Utilizing these robust solutions is the key to successful prepaid programs.