



Thetabiz™ Group

**Thetabiz™ Prepaid Card Programs
for Retail and Membership Based Distribution**

Purpose of This Presentation

This presentation is the overview and insightful description of benefits, revenue share, pricing and transaction fees of debit card distribution programs that Thetabiz™ Group provide presently. The presentation will explain the debit card distribution programs and how it can help your company to create a sustainable business improvement and benefits to your clients.

Thetabiz™ Group

Thetabiz™ Group

is the international group of ethical companies and individuals with the common bond.

Our motto is:

**Thetabiz™ Helps Entrepreneur's To Achieve
Business ImprovementZ**

Thetabiz™ Prepaid Card Programs



Thetabiz™ Prepaid Card Programs Scottish Limited Partnership

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Thetabiz™ Prepaid Card Programs



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Prepaid Card Programs



Member based companies are increasingly interested in the opportunities that prepaid debit cards can bring their business in attracting new customers and replacing cash and checks. Recent changes in VISA and MasterCard regulations now permit member based companies to issue prepaid debit cards to its members.

This allows member based companies to issue prepaid debit cards to new customer segments which did not previously qualify for traditional debit or credit cards, for example teens, gift, payroll, promotion cards, expense management cards, reward cards, money transfer cards etc. Under certain requirements even the **retail debit card distribution** is possible.

To help such companies with intentions to implement debit card programs, Thetabiz™ Group has partnered with banks and financial institutions to offer competitively priced prepaid debit card solutions, implementation and management of such programs. Companies will be able to issue prepaid debit cards without requiring the card holder to open a bank account and hence avoid unnecessary additional cost of account maintenance including the **residual commission** income.

Debit Card Distribution Purposes

Possible purposes for debit card distributions:

- Teen card for minors and teenagers
- Gift card
- Money transfer card
- Payroll card
- Travel card
- Payday loan payout card
- Loyalty reward card
- Co-branded programs for banks and financial institutions
- Telecommunication call card
- Online community programs
- Commission payout programs such as MLM
- Retail debit card

Residual Commission Option



Some of the debit card distribution programs offer residual commissions from all card holder transactions. The cost of the debit card program depends of various factors but also if you are looking to earn residual commission or not. The residual income is paid on the monthly basis and under some program agreements there might be requirement for certain level of the residual income else the company would be liable to top up the monthly level itself.

Benefits for Distribution Companies



- Distribution company can enter debit card market quickly and remain competitive
- Banks can use their existing product definitions and create their own prepaid debit cards
- Distributors can issue debit cards without setting up the bank account for the card holder
- Debit card programs can be managed and run as separate business units
- Card account can be setup via remote terminals
- Multiple cards per card holder are possible
- Company gets the co-branded website for card holder account and transaction servicing
- Cards can be issued in various currencies

Benefits for Distribution Companies



- Distributors get the option to earn significant residual commissions from all card holder transactions
- Comprehensive financial reporting
- Company name personalization of debit cards
- Co-branded debit card programs
- Physical and virtual cards
- Rapid program implementation
- API integration possibilities
- Instant issue capability
- Image and goodwill value for distributors
- Steady business expansion

Main Financial Networks

The main financial networks that can be used are:

- MasterCard®
- VISA®
- VISA Electron®
- Maestro®
- Cirrus® (ATM only)
- Pulse® (ATM only)
- Star® (ATM only)

Customer Statements



Distribution companies can get the web based card holder statements which will work 24 hours per day. Customers can see their balances on Internet, transfer from card to card and request detailed card statement.

IVR (Interactive Voice Response) system by phone is available to each card holder to check the balances, ask for support or get the lost or stolen debit card replaced.

Debit Card Programs Overview

- T1 – Flexible Debit Card Program for established companies with closed loop member base with co-branding possibilities and revenue share
- T2 – US Quick Debit Card Program for US based companies without co-branding possibilities or residual commissions
- T3 – US Custom Debit Card Program allows co-branding, but without residual commissions
- T4 – US Custom Debit Card Program allows debit card personalization
- T5 – US Retail Debit Card Program without co-branding
- T6 – US Retail Debit Card Program with co-branding
- T7 – Custom Debit Card Program which is targeted to smaller or not as well established companies

T1 – Flexible Debit Card Program



The **T1 - Flexible Debit Card Program** is fully functional and international prepaid VISA or MasterCard program which cards are accepted at over millions of VISA and MasterCard merchants and almost millions of VISA/PUS/MasterCard ATMs worldwide. The non embossed VISA debit card provides brand identity and acceptance worldwide and enables authorized merchants to satisfy clients' requirements, brings residual income from all the card transactions, enables co-branding and customization of prepaid debit cards.

Every company worldwide with its own members, clients, affiliates or partners can apply for this prepaid debit card distribution program. If you are interested in the implementation of a card program then some of the following benefits are as follows: significant revenue from card transactions of your program, implementation of the program in various currencies such as USD, EUR or GBP and other, company name personalization or co-branded solution, card program backed up by AA rated banks in Mexico, Europe and Asia, physical and virtual card options, detailed program anti-circumvention procedures to protect merchants, rapid program implementation, API integration possibility, administrative functionality and instant issue capability.

The main restriction on the **T1 – Flexible Debit Card Program** is that it is restricted to closed loop member based programs.

T1 – Flexible Debit Card Program

The logo consists of the letters 'T' and '1' in a bold, green, sans-serif font. The 'T' is on the left and the '1' is on the right, both with a slight shadow effect.

Only closed loop member based programs are allowed with the **T1 – Flexible Debit Card Program:**

- Membership programs
- Payroll disbursement
- Insurance disbursement
- Pension disbursement
- Commission disbursement
- Remittance programs
- Travel card programs

A prospective distributor company must be able to demonstrate that it has an existing client base of expected e.g. 3,000 members through which more than 75% of cards will be activated and loaded within the first 45 days of the program. This program is not designed for organizations who have no client base but wish to purchase large quantities of cards in advance of a campaign to begin acquiring customers.

There is no fixed minimal number of initial card amount as the factors such as strength of the business of a company are decisive to determine the minimal requirements. Swedish Credit Union with 300 members and valuable business or a bank might be accepted without large initial minimal card amount.

T1 – Flexible Debit Card Program

T1

This **T1 – Flexible Debit Card Program** is not just a “dead plastic” program where the company (distributor) purchases debit cards (for example 3,000) but then for 6 months tries to sell the cards through retailing the card program on a website or through physical points of sales.

This program expects from the company the established business and established member base: affiliates, clients, customers, employees, MLM members, bank customers, Credit Union members, insurance clients and others. It is expected that cards are actually being used from the begin of the program and such programs are highly effective since the card holder will be more likely to use the card at least several times per month to access its funds which are paid on the card and thus generates **residual commission** from all such transactions.

Example usage for T1 – Flexible Debit Card Program:

A Swedish credit union can use the card as an inexpensive and efficient means of paying out the funds which an account holder has requested from his credit union account. This is much faster, efficient and more cost effective disbursement method than the credit union having to wire the funds to the credit union member.

T1 – Flexible Debit Card Program

T1

Example usage for T1 – Flexible Debit Card Program:

A company with thousands of sales agents or affiliates or associates worldwide who market various products and services seeks a commission payout method to ensure commissions are paid to such agents in timely manner. The company provides each agent with a debit card through which at specific intervals during the month the company pays the commissions.

Example usage for T1 – Flexible Debit Card Program:

Employer with high amount of employees without the bank account spends a significant amount of payroll activity on dispersing salaries by cash or by check where individual administrative costs can be easily over US \$12 or US \$20. The provision of salaries onto a payroll debit card creates much safer disbursement process and one in which the costs of the disbursement are significantly reduced through a bank to card transfer. This also saves the employee from having to cash their checks at expensive check cashing bureaus.

This card program is prohibited from retail sales both online or in retail outlets and from MLM techniques where the only product is the card itself.

T1 – Flexible Debit Card Program

T1

For this **T1 – Flexible Debit Card Program** there are also other restrictions such as denial of usage for certain categories such as online gaming (MCC7995) because of the risk to the whole debit card program.

This debit card program is available for the following territories:

- Latin America
- Canada
- Europe
- Middle East
- Asia Pacific
- Middle East

The United States we have separate US based domestic issued debit card programs suited for the US market. For Africa there exists several solutions for debit card programs which are carefully reviewed prior to acceptance due to internal risk assessment procedures.

Any of debit card programs cannot be used in countries which have been sanctioned by the Office of Foreign Assets Control (OFAC) or the Financial Action Task Force (FATF).

T1 – Flexible Debit Card Program

T1

The **T1 – Flexible Debit Card Program** without co-branding or card personalization can be implemented within 15 days in case of the card amount of 3,000.

The minimal card amount for company name personalization in this program is 5,000 and implementation time frame is 30 days.

The minimal card amount for co-branding is either 5,000 or 10,000 depending of the business strength with the implementation time frame being 60 days.

Card account management is possible through online account management with the live customer service available in English and Spanish language.

The card holder fee schedule cannot be customized unless the program is co-branded program which allows to increase or decrease the transaction fee schedule.

There exists **option** to have multi-currency cards where card currency is determined by the loading funds. If card is loaded with Euro, there will be no currency conversion expenses if the card is being used in the countries where Euro is the base currency.

T1 – Flexible Debit Card Program

T1

There are 2 program variations:

Program
Variations

- Multi-currency program
- US dollar program

T1 – Flexible Debit Card Program

T1

Financial
Networks

- MasterCard®
- VISA®
- VISA Electron®
- Maestro®
- Cirrus® (ATM only)
- Pulse® (ATM only)
- Star® (ATM only)

T1 – Flexible Debit Card Program

T1

Estimated
Transaction
Fees
and
Residual
Commission

| T1 – Flexible Debit Card Program with multy-currency cards | | |
|---|------------------------|---------------------|
| Transaction type | Card holder fee | Residual fee |
| Card activation fee | \$4.95 | \$1.05 |
| Monthly maintenance fee | \$5.95 | \$0.71 |
| ATM withdrawal | \$3.50 | \$0.42 |
| ATM inquiry | \$3.50 | \$0.42 |
| ATM decline | \$3.50 | \$0.42 |
| Card to card transfer | \$2.00 | \$0.24 |
| Point of Sale (POS) fee | \$0.00 | \$0.00 |
| Card loading fee | \$2.00 | \$1.20 |

| Sample estimated monthly residual commission (3,000 cards) | | |
|---|------------------------|---------------------|
| Transaction type | Card holder fee | Residual fee |
| Card activation fee | 200 | \$210.87 |
| Monthly maintenance fee | 3000 | \$2,129.51 |
| ATM withdrawal | 6000 | \$2,520.00 |
| ATM inquiry | 500 | \$210.00 |
| ATM decline | 250 | \$105.00 |
| Card to card transfer | 800 | \$192.00 |
| Point of Sale (POS) fee | 6000 | \$720.00 |
| Card loading fee | 3000 | \$1,800.00 |

| | |
|--|--------------------|
| TOTAL MONTHLY RESIDUAL COMMISSION | \$7,887.38 |
| ANNUAL TOTAL WITH GROWTH OF 10% PER MONTH | \$94,649.70 |

T1 – Flexible Debit Card Program

T1

Estimated
Transaction
Fees
and
Residual
Commission

| T1 – Flexible Debit Card Program with US dollar cards | | |
|---|-----------------|--------------|
| Transaction type | Card holder fee | Residual fee |
| Card activation fee | \$4.95 | \$1.58 |
| Monthly maintenance fee | \$4.95 | \$1.58 |
| ATM withdrawal | \$3.00 | \$0.60 |
| ATM inquiry | \$2.00 | \$0.50 |
| ATM decline | \$2.00 | \$0.50 |
| Card to card transfer | \$2.00 | \$0.40 |
| Point of Sale (POS) fee | \$1.10 | \$0.24 |
| Card loading fee | \$2.00 | \$0.60 |

| Sample estimated monthly residual commission (3,000 cards) | | |
|--|-----------------|--------------|
| Transaction type | Card holder fee | Residual fee |
| Card activation fee | 200 | \$316.80 |
| Monthly maintenance fee | 3000 | \$4,752.00 |
| ATM withdrawal | 6000 | \$3,600.00 |
| ATM inquiry | 500 | \$250.00 |
| ATM decline | 250 | \$125.00 |
| Card to card transfer | 800 | \$320.00 |
| Point of Sale (POS) fee | 6000 | \$720.00 |
| Card loading fee | 3000 | \$1,800.00 |

| | |
|--|---------------------|
| TOTAL MONTHLY RESIDUAL COMMISSION | \$11,883.80 |
| ANNUAL TOTAL WITH GROWTH OF 10% PER MONTH | \$142,606.80 |

T1 – Flexible Debit Card Program

T1

Card Pricing

Card Price Schedule

| Quantity | Price per Card |
|-----------------|----------------|
| 1,000 to 2,999 | \$8.25 |
| 3,000 to 4,999 | \$7.50 |
| 5,000 to 10,000 | \$6.75 |
| 10,000 and more | \$5.50 |

In this **T1 – Flexible Debit Card** Program it is expected that 75% of cards shall be activated within the first 45 days.

T1 – Flexible Debit Card Program

T1

Additional
Transaction
Fees Without
Residual
Commission

| Transaction Type | Card holder fee |
|-------------------------|------------------------|
| IVR balance inquiry | \$0.50 |
| Web balance inquiry | \$0.00 |
| PIN change fee | \$1.00 |
| Account closure | \$5.00 |
| Live customer service | \$3.00 |

T1 – Flexible Debit Card Program

T1

Additional T1 – Flexible Debit Card Program Notes

- T1- Flexible Debit Card Program fees are all quoted in US dollars
- The card holder fee schedule cannot be customized unless the program is a co-branded program
- In the multi-currency program the card loading fee is taken from the load amount to be paid onto each card
- For the company name personalization add US \$1 per each card
- For some card programs a deposit might be required by the distribution company should the application assessment show a result slightly above our risk threshold
- Distribution companies will be able to see the card holder balances but not the transactions
- The card issuer chosen for your program will be revealed after completion of the requirements assessment process and consultancy contract

T1 – Flexible Debit Card Program

T1

Estimated Card
Limitations

| Transaction Type | Limit |
|------------------------------------|--------------------|
| Maximal card balance | \$10,000.00 |
| Maximal daily load (USD, EUR, GBP) | \$5,000.00 |
| Maximal daily ATM withdrawal | \$2,500.00 |
| Maximal daily POS spend | \$2,500.00 |

T1 – Flexible Debit Card Program

T1

Due Diligence Requirements

- Copy of the certificate of incorporation of the company
- Copy of the memorandum and articles of association or constitution of the company.
- Copy of the passports or national identification cards of each director of the company and each shareholder holding 20% or more of the voting power and/or equity in the company.
- A list of all shareholders names and equity holding by percentage and a list of all directors with their home addresses and telephone numbers.
- A letter signed by the secretary or administrator of the company certifying that the said lists as laid out in point 4. are accurate at the date of submission
- For companies exceeding 18 months old, a set of the most recent company audited accounts or the companies D-U-N-S number if they have one. Any company less than 18 months old that has filed audited accounts should also supply these.
- Any company that does not have audited accounts whether it is because the company is less than 18 months old or because the company is exempt must supply a set of management accounts showing the company's financial position by way of balance sheet including cash reserves within at least 3 months from the date of the submission.
- None limited company's e.g. sole traders or partnerships should provide a set of their most recent audited accounts. It is unlikely that a sole trader will be approved & should consider incorporation. Partnerships may be accepted subject to the nature of the business.
- All businesses should submit a summary of between one and two pages outlining the details of their operation including year of commencement, annual turnover & core activities.

T1 – Flexible Debit Card Program

T1

Know Your Clients

There is a strict KYC policy for all cardholders. Although we seek to make the ID and KYC processes, effective, simple and straight forward no cards of any types including ATM cards, gift cards, virtual cards, instant issue &/or no name cards or other disposable card based products except authorized low value no KYC cards may be issued without identification of the card holder being supplied during card issuing processing. Without this information cards will not be issued. Identification requirements and collection of this information whether electronically or otherwise are agreed during the program creation stages.

This policy is to protect the integrity of our relationships and for the benefit of the integrity of all our corporate client programs.

T1 – Flexible Debit Card Program

T1

Application and Work-Flow Steps

- Request the distributor questionnaire and forms
- Complete the questionnaire
- Your informations will be reviewed
- Consulting contracts
- Payment of the initial consulting fee
- Due diligence assessment
- Know Your Clients assessment
- Detailed Distribution Program Assessment
- Customized proposal overview for your approval
- The proposal submission to the issuing bank
- Contractual agreement by the issuing bank
- Payment of the program setup to the issuing bank
- Card program implementation

T1 – Flexible Debit Card Program

A large, stylized logo consisting of the letters 'T' and '1' in a bright green color with a slight gradient and a drop shadow effect.

Flexible Debit
Card Program

This presented **T1 – Flexible Debit Card Program** is flexible and adaptable to your distributing company needs and requirements. It represents one of finest choices and solution for your member based company.

Contact us with your questions!

T2 – US Quick Debit Card Program

T2

US Quick Debit Card Program

The **T2 – US Quick Debit Card Program** is designed for US based companies with quick start requirement.

The debit card distribution of this program can be implemented only by US based companies for US based company purposes and affiliates, agents, members or clients of such US based companies.

Even the starting businesses within or outside the United States can use this **T2 – US Quick Debit Card Program** if they incorporate in the United States and manage the card program with the United States business address.

When such debit card is activated it can only be shipped to the US based address, thus the US based company shall have the physical US based address to receive the cards by FedEx courier.

The card holders have Interactive Voice Response system (IVR) to check their balances but also Internet statements.

T2 – US Quick Debit Card Program

T2

US Quick
Company
Formation

For those outside of the United States we can provide effective company formation within the United States and resources to comply with the US based requirements for this **T2 – US Quick Debit Card Program**. Such formation fee is from US \$1,000 to US \$1,600.

T2 – US Quick Debit Card Program

T2

Due Diligence
Requirements

The due diligence requirements for this **T2 – US Quick Debit Card Program** are the same due diligence requirements as in our **T1 – Flexible Debit Card Program**.

T2 – US Quick Debit Card Program

T2

Easy To Start

It is easy to start the

**T2 – US Quick Debit Card
Program!**

T2 – US Quick Debit Card Program

T2

Co-branding or company name personalization is in this program not possible.

Co-Branding
and Company
Name

Personalization
Not Possible

T2 – US Quick Debit Card Program

T2

Residual
Commission
Not Available

Residual commission from card transactions is not available in this **T2 – US Quick Debit Card Program.**

T2 – US Quick Debit Card Program

T2

•MasterCard®

Financial
Networks

T2 – US Quick Debit Card Program

T2

Transaction Fees

T2 – US Quick Debit Card Program

| Transaction type | Card holder fee |
|--|-----------------|
| Direct deposit fee | \$0.00 |
| Loading fee | \$1.50 |
| Card to bank transfer | \$2.00 |
| Bank to card transfer | \$2.50 |
| Card to card transfer | \$4.00 |
| Domestic ATM withdrawal | \$1.75 |
| Domestic ATM decline or inquiry | \$1.00 |
| International ATM withdrawal | \$4.50 |
| International ATM decline or inquiry | \$2.00 |
| POS purchase | \$1.00 |
| POS decline or return | \$1.00 |
| International POS purchase | \$2.00 |
| International POS decline or return | \$2.00 |
| Domestic POS with cash back or decline | \$1.25 |
| International POS with cash back or decline | \$2.00 |
| Monthly account fee (VISA or MasterCard) | \$4.95 |
| Account overdraft fee | \$25.00 |
| IVR inquiry fee (2 free per load) | \$0.50 |
| Web inquiry fee | \$0.00 |
| Paper statement | \$5.00 |
| stolen replacement card (5 to 7 business days) | \$9.95 |

T2 – US Quick Debit Card Program

T2

Card Pricing

Card Price Schedule

| Quantity | Price per Card |
|-------------------|----------------|
| up to 500 cards | \$14.00 |
| up to 1,000 cards | \$12.00 |
| up to 2,000 cards | \$8.50 |
| Over 3,000 cards | \$6.50 |
| Over 30,000 cards | \$3.75 |

Card pricing is subject to change depending of the business assessment and speed of the card activation.

T2 – US Quick Debit Card Program

T2

Application Steps

- Request the distributor questionnaire and forms
- Complete the questionnaire
- Your informations will be reviewed
- Consulting contracts and payment of initial fee
- Due diligence assessment
- Know Your Clients assessment
- Detailed card program agreement
- Card program implementation and delivery

T2 – US Quick Debit Card Program

T2

Initial Consulting Fee

The initial consulting fee is assessed based on the business value of the company. Established companies with ready and active member base might be assessed consulting fee which will be returned back if 75% of cards is activated within the first 45 days.

On the other hand, starting companies without the existing member base will be charged the initial non-refundable consulting fee from US \$800 to US \$3,000.

T2 – US Quick Debit Card Program

T2

Card Limits

The maximum initial load is US \$2,500 for an activated card, except when loading by payroll direct deposit where the maximum is US \$10,000.

T2 – US Quick Debit Card Program

T2

Program
Limitations

This program is limited to US based companies with closed loop member base.

This program cannot be used for retail sales.

T3 – US Custom Debit Card Program

T3

US Custom
Debit Card
Program

This **T3 – US Custom Debit Card Program** is very similar to the **T2 – US Quick Debit Card Program** and allows co-branding of the debit cards but without the residual commission and revenue.

T3 – US Custom Debit Card Program

T3

- VISA®
- MasterCard®

Financial
Networks

T3 – US Custom Debit Card Program

T3

Initial and Setup
Fees

- The initial fee is US \$3,000
- Program setup fee US \$20,000
- Payment for cards
- Security deposit of US \$10,000
- Custom artwork US \$100/hour
- Possible additional fees

T3 – US Custom Debit Card Program

T3

Delivery Time

Customized co-branded cards will be delivered within 8 to 10 weeks after the payment. The card price is to be paid 75% in advance and remaining 25% and any additional printing charges are due upon delivery.

T4 – US Custom Debit Card Program

T4

US Custom
Debit Card
Program

This **T4 – US Custom Debit Card Program** has lesser fees, no residual commissions and no co-branding options, but **debit card personalization** with the company name onto the existing MasterCard distribution program.

T4 – US Custom Debit Card Program

T4

- MasterCard®
- VISA®

Financial
Networks

T4 – US Custom Debit Card Program

T4

Financial
Networks

- The initial fee will be negotiated
- Program setup fee US \$15,000
- Payment for cards
- Security deposit of US \$10,000
- Custom artwork US \$100/hour
- Possible additional fees

T5 – US Retail Debit Card Program

T5

US Retail Debit
Card Program

This **T5 – US Retail Debit Card Program** is intended for retail sales of the existing debit card programs in United States. Co-branding or company name personalization is not possible. The program has similar characteristics like T2 – T4 programs.

T5 – US Retail Debit Card Program

T5

Financial
Networks

- MasterCard®
- VISA®

T5 – US Retail Debit Card Program

T5

Financial
Networks

- The initial fee is US \$5,500
- Each retail location US \$200
- Start within 6 to 8 weeks
- Possible additional fees

T6 – US Retail Debit Card Program

T6

US Retail Debit
Card Program

This **T6 – US Retail Debit Card Program** is intended for **retail sales of the own co-branded programs** in the United States. Co-branding or company name personalization has the same fees and characteristics like the program T3.

T6 – US Retail Debit Card Program

T6

Financial
Networks

- MasterCard®
- VISA®

T6 – US Retail Debit Card Program

T6

Initial and Setup
Fees

- The initial fee is US \$3,000
- Program setup fee US \$20,000
- Payment for cards
- Each retail location US \$200
- Security deposit of US \$10,000
- Custom artwork US \$100/hour
- Possible additional fees

T7 – Custom Debit Card Program



Custom Debit
Card Program

The **T7 – Custom Debit Card Program** is international co-branded program which starts with 500 MasterCard cards. International closed loop member base companies are accepted in this program. The one time fee is negotiated and it is around US \$15,000.

T7 – Custom Debit Card Program

A large, stylized logo consisting of the letters 'T' and '7' in a vibrant green color with a slight 3D effect and a dark outline.

Card Pricing

The initial card price in the T7 program is from US \$25 to US \$30, while any following bulk order is from US \$12 to US \$15.

The setup and consulting fee is US \$1,500. Higher number of debit cards lower the card pricing considerably.

T8 – Fulfillment Debit Card Program

T8

Fulfillment Debit Card Program

The **T8 – Fulfillment Debit Card Program** allows a distributor to forward customer information directly to the issuing bank or financial institution in a spreadsheet format and to also forward the customer identification in digital form. This batch submission method allows especially international distributors to submit large batches of customers in a fixed format so the distributor knows that if the information is submitted correctly the service will be approved and card issued.

Using this distribution method commands a lower card price of £ 25 for international customers outside of the UK or £ 8 for UK customers.

T8 – Fulfillment Debit Card Program

T8

Debit Card Handling

For international customers the daily batch of cards will be sent to the nominated address. In addition the distributor is able to pay for the card issue in bulk and submit daily loading and recharge lists with a single bulk payment, alternatively customers can load or recharge using any of the standard available methods to pay.

The minimum anticipated volume of card orders for this service should be 100 per year, the minimum permitted daily card order is one.

You will receive password to access your distribution where you will be able to monitor your commission revenue and customer account activations.

T8 – Fulfillment Debit Card Program

T8

Initial and Setup
Fees

- The initial consulting fee is € 1,000
- UK company formation € 600
- Program setup fee £ 1,500 plus VAT
- Card price of £ 25 or £ 8 for UK clients

T9 – Single Debit Card Program

T9

Single Debit Card Program

The **T9 – Single Debit Card Program** allows the clients to apply for the debit card over the ready made website which is specially encoded so that all such applications are contributed to the distributor's account in real time, 24 hours per day. Discounted card price is not available with this service.

Distributor may also apply directly for the customer through the special distribution account and may also provide application forms to customers that are directly encoded to credit the distributor's account.

You will receive password to access the special distribution account where you will be able to monitor the commission revenue from all card sales.

T9 – Single Debit Card Program

T9

Initial and Setup
Fees

- The initial consulting fee is € 1,000
- UK company formation € 600
- Program setup fee **is included**
- Card price of £ 110 including shipping

TA – International Prepaid Cards



International
Prepaid Cards

The **TA – International Prepaid Cards Program** is available to broad range of companies worldwide.

- Initial fee € 3,000;
- Setup fee € 8,500; includes co-branding;
- Maintenance fee charged annually € 1,500;
- Card price €10 to € 15 depending of volume;
- For additional currency € 2,500;

The initial fee of € 3,000 is paid back if certain defined amount of cards is activated within specified time, such as 45 days;

TA – International Prepaid Cards

The logo consists of the letters 'T' and 'A' in a large, bold, green font with a white outline and a slight shadow effect.

International
Prepaid Cards

Product details

- Prepaid global VISA or MasterCard;
- Validity of 2 years;
- ATM, POS purchases with PIN and Internet;
- Personalized or anonymous cards;
- EUR or other currencies;

Pricing structure

- Issuance fee from € 10 to € 15;
- Load fee 1%, minimally € 2,5;
- Annual membership fee € 10;
- No monthly fee;
- Loading from other currency € 20;

TA – International Prepaid Cards

TA

International Prepaid Cards

Estimated card holder fees

- Free activation fee;
- Free customer service fee;
- Free Lost and Stolen 24 hours support;
- Free Internet statements and transactions;
- Lost, damaged card, or PIN re-issuance € 10;
- Card renewal fee, after expiration € 10 to € 15;
- ATM cash withdrawal fee 2%, min. € 3;
- POS purchase is free of charge;
- Internet purchase is free of charge;
- ATM decline fee € 0.35;
- POS decline fee € 0.35;
- Statement by fax € 8;
- MasterCard Secure Code activation € 3;
- Verified by VISA activation € 3;
- Chargeback € 30;
- Dormancy charge € 3, for no transactions for 3 last months;
- SMS notification subscription fee € 15/year;
- Card account deactivation service fee € 10;
- Disputed transaction investigation € 15;

TA – International Prepaid Cards

The logo consists of the letters 'T' and 'A' in a large, bold, green font with a white outline and a slight shadow effect.

International
Prepaid Cards

Prepaid Card Limits for EUR currency

- Maximal amount of purchase per day € 4,000;
- Maximal number of transactions per day is 10;
- Maximal cash advance per default per day is € 4,000;
- Maximal annual load per card is € 80,000;
- Maximal cash advance transactions per day is 10;
- Maximal PIN retries is 3;
- Minimal balance on card is € 10;
- Minimal load amount is € 30;

The fees presented are subject to change and customization, depending of the market trends and connected parties.

Expansion

The presented Thetabiz™ Debit Card Distribution programs are adaptable and flexible. We have solutions for offshore companies and for African companies, financial institutions and banks. Established business that apply with Thetabiz™ Group will be able to enter into the debit card market quickly and efficiently as long as due diligence and Know Your Clients policies are kept in place.

Various Other Debit Card Programs



Various other debit card programs, with or without the residual revenue from card transactions, are available and can be offered to distribution companies upon the questionnaire and application steps.

Thetabiz™ Global Bank Account Introduction

TGBAI

Thetabiz™ Global Bank Account Introduction helps the members to access bank accounts, debit cards, credit cards, bank accounts, brokerage accounts and other financial accounts and solutions.

Thetabiz™ Global Bank Account Introduction

TGBAI

Thetabiz™ Global Bank Account Introduction is an unlimited Membership, obtained through one-time payment of US \$400, which consists of an unlimited support and unlimited help as far as possible from our side, to help you, the customer, to obtain one or any number of bank accounts, brokerage accounts, merchant accounts or any other special service or requirements for such financial account or accounts, anywhere in the world. Our service is personalized and customized for the particular customer and the particular purpose. The service is valid for an individual and physical person and any number of companies belonging or being managed by that individual but it is not transferable to other persons or companies. This class of Membership has no recurring fees.

Contact Informations

Companies which are interested in the debit card distribution program and require further informations should contact the Thetabiz™ Group directly or visit the website.

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+44 7937 011 031

New York:

+1 315 876 9900

E-mail:

support@thetabiz.com

Website:

<http://www.thetabiz.com>