



# Intercash

Payments one click away  
*since 2002*



Get a load of this...



# ABOUT INTERCASH

Intercash is a leading provider of prepaid card and electronic payment services, offering Prepaid Cards for player withdrawals and affiliate commissions.

# CARD FEATURES AND BENEFITS

Intercash prepaid cards have all of the flexible and secure utilities that the MasterCard® network enables: Access to funds at 29 million worldwide locations to withdraw cash at ATMs, shop on the high street, and make online purchases and reservations.

## Benefits to merchants

- One merchant application offers the flexibility to issue and load both Intercash gaming and payroll cards, in multiple currencies.
- Prepaid cards can be issued anywhere in the world.
- Pays2Ways™: Merchants can debit an Intercash card directly through the Intercash real-time platform, and benefit from a guaranteed instant authorization and settlement to the merchant account.
- Intercash automated solutions are the most cost effective payment methods today.
- The Intercash PrepaidGate™ provides all of the technical flexibility your company needs, from manual online functions, to fully automated web services and integrated solutions.
- Custom packages available for every merchant type.

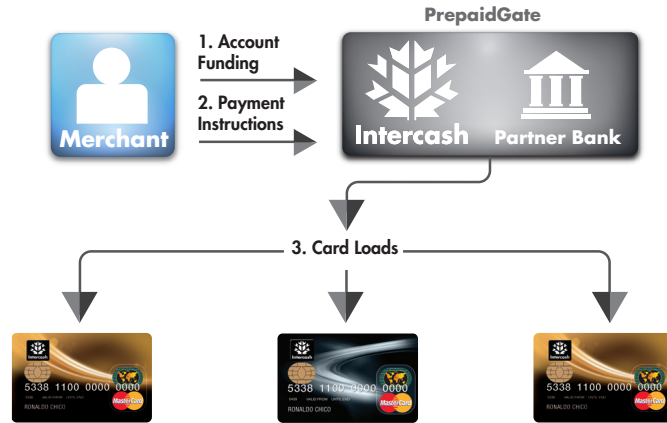
## Benefits to cardholders

- Similar to the e-wallet formula, cardholders can instantly top up personal funds and cash out directly from any participating site— now, with no wallet intermediary!
- Funds are deposited to cards and can be used immediately thereafter at any of MasterCard's 29 million worldwide locations.
- Cards are not associated to a personal bank account, thus card issuing and activation is easier than ever.
- Cards are available in multiple currencies to be distributed worldwide.

## How it works

# Funds Flow

- 1 Merchant pre-funds the dedicated Settlement Account, creating an Available Balance for Load (ABL).
- 2 Merchant sends payment instructions securely to Intercash.
- 3 Intercash loads the individual cards with funds specified in the Merchant payment instructions.



## New Card Features

# Cardholder Top-Ups

Credit and debit cards instantly



# PaysMoreWays™

Cards can be funded by any Intercash merchant



# Card 2 Card

Transfer funds between cards



# MERCHANT PACKAGES

Intercash has created 2 packages in order to cater to all types of companies and business needs.

## All Intercash Prepaid Merchants receive:

- Web tools to globally issue and load Intercash prepaid cards
- Web reports to manage your Intercash account and funds
- Free setup and seamless integration to the Intercash PrepaidGate™: from Web Service or Batch File integration, to basic online banking access
- Nominal volume-driven rates on transaction processing for withdrawals and deposits
- Cardholder and Merchant support
- Cardholder authentication and validation (KYC)

## The Intercash **ZERO** package includes:

A popular option for merchants adding Intercash as a payment option quickly, and with zero upfront investment.

- Zero setup cost
- Zero card purchase
- Press release upon sign up

## The Intercash **PRO** Package includes:

Customized card programs for corporate and payment professionals seeking tailor-made solutions.

- Branded Cardholder banking site
- Branded card stock
- Guaranteed card inventory
- Catered fee structure



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## Usage Limits

ITEM	AMOUNT
Maximum load per day	5,000 EUR*
Maximum load per year	50,000 EUR**
ATM Maximum cash withdrawal per day	1000 EUR*
Point of Sale Maximum spend per day	5000 EUR*
Top-Ups with Personal Funds	Variable per country/method



\*Or card currency equivalent

\*\*Can be increased with supplementary cardholder verification

## Cardholder Fees

DEFINITION	EUR	USD	GBP	SEK	CHF
Card Activation Fee	€ 12.00	\$15.00	£10.00	110.00 kr	CHF 20.00
Merchant Load to Card	Free	Free	Free	Free	Free
POS Purchase Fee	€ 0.40	\$0.55	£0.35	4.25 kr	CHF 0.70
ATM Withdrawal	€ 3.50	\$4.00	£2.75	35.00 kr	CHF 5.50
Monthly Service Charge	€ 2.45	\$2.95	£2.25	25.00 kr	CHF 3.80
SMS Balance Inquiry	€ 0.75	\$0.75	£0.75	8.00 kr	CHF 1.25
Web Balance Inquiry	Free	Free	Free	Free	Free
Card to Card Transfer	€ 3.50	\$4.00	£2.75	35.00 kr	CHF 5.50

## Gaming Country exclusion list

Afghanistan	Hong Kong	Lithuania	Slovakia
Albania	Indonesia	Macedonia	Slovenia
Algeria	Iran	Macau	Somalia
Azerbaijan	Iraq	Malaysia	Syrian Arab Republic
Belarus	Jordan	Moldova	Tajikistan
Bhutan	Kazakhstan	Mongolia	Thailand
Bouvet Island	North Korea	Nauru	Turkey
Burma (Myanmar)	Kyrgyzstan	Nigeria	Turkmenistan
Cambodia	Laos	Oman	Uganda
Cook Islands	Latvia	Pakistan	Ukraine
Croatia	Lebanon	Philippines	USA
Estonia	Liberia	Romania	Uzbekistan
Georgia	Libyan Arab	Russian Federation	Yemen
Ghana	Jamahiriya	Saudi Arabia	

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DEFINITION	AMOUNT
Maximum load per day	10,000 EUR*
Maximum load per year	50,000 EUR*
ATM Maximum cash withdrawal per day	2000 EUR*
Point of Sale Maximum spend per day	3000 EUR*
New Item: Top-Ups with Personal Funds	Variable per country/method

\*Or card currency equivalent

\*\*Can be increased with supplementary cardholder verif

### Payroll Card Fees

DEFINITION	EUR	USD	GBP	SEK	CHF
Card Activation Fee	€ 12.00	\$15.00	£10.00	110.00 kr	CHF 20.00
Merchant Load to Card	Free	Free	Free	Free	Free
POS Purchase Fee	€ 0.40	\$0.55	£0.35	4.25 kr	CHF 0.70
ATM Withdrawal	€ 3.00	\$3.75	£2.50	31.00 kr	CHF 4.75
Monthly Service Charge	€ 2.25	\$2.75	£1.95	23.00 kr	CHF 3.50
SMS Balance Inquiry	€ 0.75	\$0.75	£0.75	8.00 kr	CHF 1.25
Web Balance Inquiry	Free	Free	Free	Free	Free
Card to Card Transfer	€ 3.50	\$4.00	£2.75	35.00 kr	CHF 5.50

