The Definitive Guide to Prepaid Program Management

Strategies for Success

Smarter Payments | Integrated Commerce

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Executive Summary

According to research by the Aité Group, a financial technology consultancy, retail purchases made with prepaid cards topped U.S. $200 billion dollars in 2014, equaling five percent of all retail spending in the U.S. And the sector is only growing. Currently, it is estimated that 23% of the population in the U.S. hold a prepaid card.

Brands and enterprises are flocking to offer their own branded prepaid cards because they can learn about their customers' preferences, drive increased sales and reduce costs by utilizing prepaid capabilities to manage business processes more effectively. 60% cited "increasing customer loyalty through prepaid cards" as a priority over the next two years.

However, management of a prepaid card program isn't easy. Compared to credit or debit programs, prepaid card programs are more complicated, experience higher churn, and offer slimmer margins. And yet, done right, prepaid card programs can drive significant revenue and play a key role in the overall profitability of a merchant, or viability of an organization.

As the payments market evolves, financial service providers and program managers need to employ more sophisticated techniques and approaches than their credit/debit counterparts to ensure their portfolios continue to grow and remain profitable.

This white paper provides a comprehensive overview of prepaid card program management. It covers the fundamentals of prepaid card programs, with a special emphasis on what drives revenues and costs.

With these core concepts in mind, the discussion turns to more complex topics and sophisticated strategies for prepaid card program management. Details regarding data-driven decision making and tracking of key performance indicators are covered. Specific tactics for improving key metrics are included throughout.

The Fundamentals of Prepaid Card Programs

Vital to success in prepaid is understanding how prepaid differs from credit and debit products. Prepaid revenue sources are quite different than those of other card products. There are no late fees or interest as with credit cards, and prepaid can't pull on revenue from a larger product, such as a DDA account, like a debit card can.

Prepaid also suffers from a lack of stickiness — there is no DDA or lending relationship to rely on and there is rarely a large client base to whom to cross sell.

To add to these challenges, account acquisition is just as competitive as credit or debit cards. Further, the fact that prepaid consumers typically use just one prepaid card introduces the additional pressure to ensure the card gets to, and stays, "Top of Wallet."

Often consumers will discard a prepaid card after using it for just a few months. This is devastating to a program's P&L because the program will never recoup its acquisition costs on this group of customers. Higher churn rates that typically occur in prepaid portfolios, which can be 40% or more, is the root cause of many of the challenges that prepaid card programs encounter.

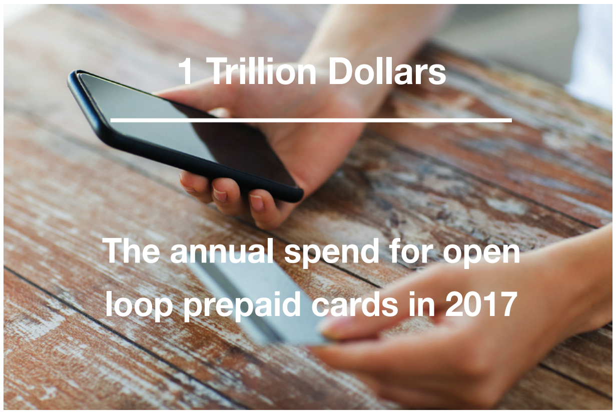
It's important to understand these differences. Many of the strategies that work for credit or debit simply don't translate to prepaid cards.

BUSINESS MODEL

Program managers must adjust their business model to factor in the realities of prepaid cards: lower average monthly spend, lower transaction approval rates and a shorter lifespan.

CARD HOLDER RETENTION

Because prepaid cards carry fees and are funded with consumer money, it is important to foster lasting relationships. Building in features and services that differentiate the card and provide meaningful value to cardholders is key.



Source: Boston Consulting Group

DEFINITION OF THE VALUE PROPOSITION: CATEGORY USE CASES MATTER

Prepaid programs must take into account how their product stands up — in terms of fees, usability and extra services — to traditional checking accounts, and take steps to widen the appeal of their cards. Perhaps as importantly the breadth of prepaid applications in the market dictate different value propositions. The features and associated benefits associated with each application represent a different "value of the card" to the consumer. This makes success in prepaid more complex because the use case will require different thinking and strategies to support customer engagement. Program managers must apply different methodologies to make the card useful to the consumer on a regular basis.

RESOURCE ALLOCATION

In prepaid, a misdirection of resources — both in terms of quality and timing — can have a devastating impact on the bottom line. A focus on cardholder acquisition without focusing on creating operational efficiencies can lead to costs spiraling out of control. Knowing when and how to balance these investments is key to success.

Primary Prepaid Applications Categories

Consumer Use

- Travel / Multi-Currency
- Online
- General Purpose
- Transit
- Gift
- Remittances
- Mobile Wallet
- Teen / Young Adult

Corporate & Government Use

- Payroll
- Rewards & Incentives
- Travel Expenses
- Government Disbursements
- Health/HSA

The Customer Value Proposition Development Framework

Customer acquisition is one of the highest costs for a prepaid program. Program managers cannot afford to have accounts churning quickly, before the program has recouped the acquisition cost. Following a high level proposition development framework helps program managers understand what to look for between market requirements, capabilities delivered that make up the product, and how to present to consumers.

Customer Value Proposition Development Framework Model

Define Objective

Product Business Need

- Market Differentiation
- Revenue Growth
- Consumer Engagement
- Customer Service

Design Solution

Platform & Services Functionality

- Technology
- Branding
- Servicing
- Packaging

Marketable Product

Consumer Value Proposition

- Relevant
- Engaging
- Usable
- Valuable

DEFINE PRODUCT NEEDS

To offset churn, cards need to become a financial vehicle that is both used and reloaded regularly. To increase the number of cards that reach this nirvana state, managers must do the research to uncover insights about their target customers and develop a solid consumer value proposition (CVP). Prepaid cards must offer features and services that meet the needs of the program's core target group, or risk significant failure due to churn.

IDENTIFY TECHNOLOGY AND SERVICE REQUIREMENTS

With research performed and insights in-hand, managers can map product features against them, as well as the product features of competing products.

The goal is to map features to needs as closely as possible, while neutralizing the differentiators of competitors.

PACKAGE THE PRODUCT FOR CONSUMER ACQUISITION

The next step is to articulate the benefits your product can deliver relative to these features. There are rational benefits such as saving money or sticking to a budget via the card. Even more compelling are often the emotional benefits that tap into the consumers' feelings, goals or aspirations, such as feeling more in control. The figure below shows the correct process Program Managers should follow to develop a successful offering.

The ultimate question program managers must answer in developing their CVP is, "Why should this segment of cardholders care that they have this card?" In answering this, managers must address the pain the cardholder would experience if the card was removed, and the positive emotional reaction of their using the card as an everyday financial tool.

This is not a one-time exercise. Customer needs and the competitive landscape evolve over time, so it is crucial for managers to gather customer feedback and revisit their CVP regularly to ensure it is still relevant.

Finally, program managers must validate that operations, technology platforms and vendor partners fulfill the promises that are laid out in the CVP and messages. Processes must be in place to quickly shift as strategies change do to evolving needs and competitive pressures.

ONE-TO-ONE MARKETING

One-to-one marketing is about personalization and knowing your consumers. The most successful prepaid card programs all employ one-to-one marketing strategies. To do so, program managers must correlate and analyze a number of data points and distill them down into actionable insights that support an overall customer-centric marketing approach. Prepaid marketers need to combine and analyze data from various sources in real time by combining mobile devices, location triggers and point-of-sale data, managers are able to present their customers with better, more relevant (more "intelligent") value on a one-to-one basis.

PROGRAM PROFITABILITY

Achieving profitability in prepaid is tough. The key to success is to understand the revenue needed to cover the acquisition cost, how long that will take to achieve, and how to retain customers past that point to realize some profit.

There are three overriding areas for generating revenue on a prepaid program: cardholder fees, interchange, and joint marketing income. It's important that Program Managers negotiate the best interest and interchange percentages and balance that with what fees they charge.

Cardholder Fees

While fees are the most common source of revenue for prepaid programs, they are also one of the main reasons cardholders abandon a card or never activate it at all. It is vital that transparency of fees is considered so that the program does not experience a high volume of cards being mailed out and then never activated. You will never recoup your acquisition costs if this occurs in large numbers.

Interchange Fees and Direct Deposit

Interchange revenue is generated when the card is used for purchases. The percentage of the interchange the program manager receives is negotiated with the issuing bank. Encouraging cardholders to use the card for everyday living expenses extends card life and is key to profitability.

Cardholders who have their pay deposited onto the prepaid card are more likely to keep the card and use it for everyday use. This in turn can lead to higher revenue from interchange fees.

Web Prepaid Account	Retail Prepaid Account
Direct Deposit: 354 Days	Direct Deposit: 382 Days
No Direct Deposit: 153 Days	No Direct Deposit: 59 Days

Source: Mercator Advisory Group

Joint Marketing

Joint marketing fees are possible if you are utilizing the loyalty components of a card processor and building merchant-sponsored coupon programs and incentives. When your cardholder takes advantage of such offers, you and your merchant partners share revenue related to this activity.

Program analysis shows that cardholders using a mobile app made 3x more POS transactions and 2x loads as compared to those who did not use a mobile app.

DRIVING NON-FEE-BASED REVENUE

It is important to focus on maximizing and growing non-fee-based revenue. Fees are one of the primary reasons consumers abandon prepaid cards. Increasing fees will not offset losses due to churn, which can slowly erode program profitability.

To drive non-fee-based revenue, the program's CVP and customer behavior are the best guides as to where to grow revenue or create new sources of revenue. Here are some important considerations and tactics in increasing non-fee-based revenue.

Primary Prepaid Applications Categories

Tactic	Description
Activation	Once the card is in the cardholder's hand and acquisition costs have been incurred, the card needs to be activated to start generating revenue and recouping the acquisition cost. Research shows a significant number of cards purchased are never activated. As soon as cardholder information is obtained, reminders should be sent until the card is activated. Program managers will also need to define the timeframe after which an unactivated card is closed out to avoid further fees associated with the card by their processor.
Usage	The goal for usage is to convert cardholders who hardly use their cards to frequent users. Targeted messages and triggered offers at the point of sale are some of the best ways to encourage customers to use their cards more, therefore increasing interchange revenue. To this end, the best-case scenario is when the prepaid card is treated as the customer's primary financial instrument. The customer deposits their paycheck directly on to the card, and then uses the card for everyday necessities such as groceries, gas and household expenses. In the absence of direct deposit, frequent loads should be encouraged and rewarded.
Partners	Arrangements with partners, such as merchants, can be used to fund programs or benefits for cardholders.
Add Sticky Features	Features such as direct deposit, remote deposit capture, personalized offers, budgeting capabilities and mobile features all increase usage and make the card more relevant to the cardholder. Mobile apps, messaging and alerts, in particular, help to make the card "sticky" in a cost-effective way. Mobile interactions can also reduce servicing costs because mobile features give customers access real time information about balances and transactions without having to call the call center.
Dormancy	It is important to stay in touch with cardholders and regularly deliver useful features and compelling offers to reduce dormancy, the amount of time between card transactions.

COST MANAGEMENT

Managers of prepaid programs must very tightly manage program costs and be smart about where to concentrate cost-reduction efforts. There are numerous costs they need to keep an eye on:

- Acquisition
- Know Your Customer (KYC)
- Ongoing Marketing
- Overhead
- Bank and Settlement Fees
- Fulfillment
- Customer Service
- Fraud
- Processing
- Statement Fees
- Network Fees

Mapping costs out into a simple pie chart will help visualize what pieces of the pie are the largest and give an indication as to where to focus. Managers must not only assess the largest costs, but also the costs that are most critical to the business and their ability to deliver against their CVP.

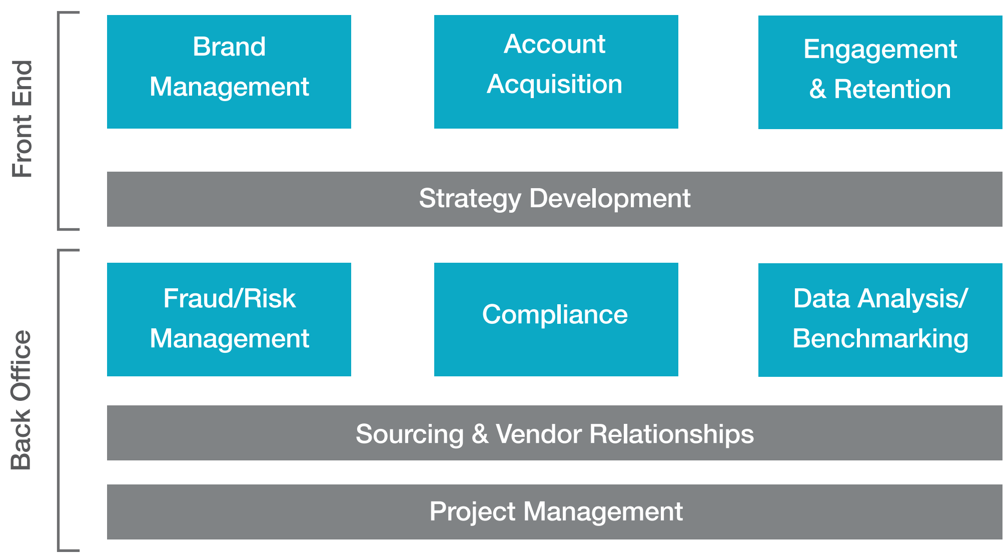
There are some costs — for example, the bank and processor fees — that are gates to doing business and are absolutely critical to the program's success. These require the best services available and should not be compromised. However, there are some components that are not necessarily mission critical to keeping the card working. These areas are ripe for possible efficiencies.

Costs should be evaluated on a per-card basis. Some costs are fixed and some are variable. As programs scale, the fixed costs will become a smaller portion of the total per card cost. Spreading acquisition costs and fixed overhead costs over the average life of the accounts is a great way to gain additional insight into the performance of a program.

Prepaid Card Program Management

KEY COMPONENTS OF PROGRAM MANAGEMENT

At a high level, prepaid program management encompasses these 10 components:

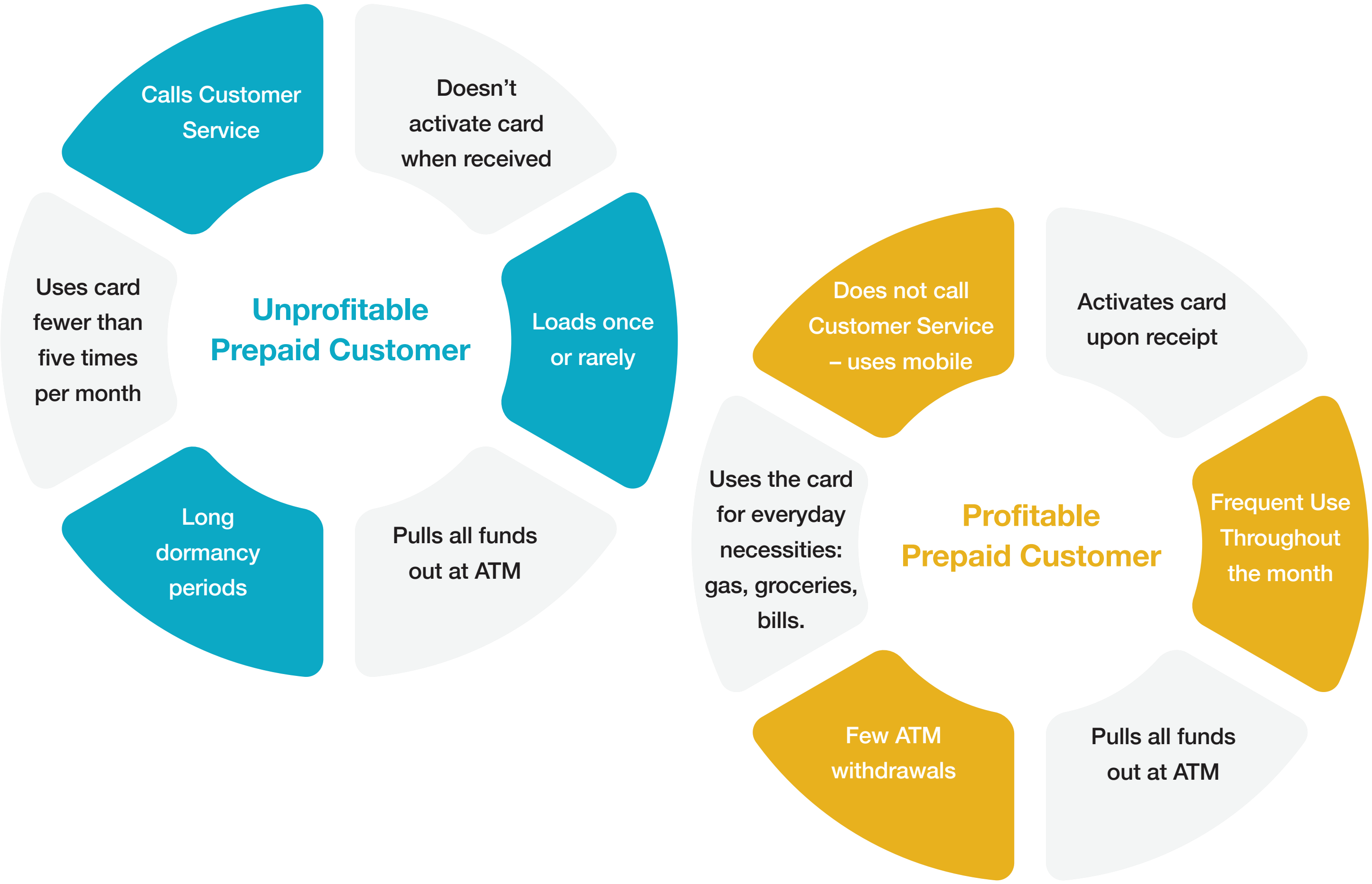


Many of these components are inter-connected and so a change to one can impact another, as well as the overall program. It's important to maintain a holistic view of the entire program management function. In defining and deploying these key components, program managers will need to determine which functions to perform in-house, and which should be outsourced for maximum efficiency. The key to managing all these components in concert is the overall program strategy. A clear understanding of the program strategy and a solid value proposition are critical steps to defining a strong project management process to support its implementation. Program managers can then build out the operations support, fraud and risk management processes. In doing so, it is important to understand and adhere to all compliance related rules and regulations.

With these fundamentals in place, program managers can turn their attention to attracting, enrolling and retaining customers. Customer acquisition, engagement and retention tactics, brand awareness, and data analysis and benchmarking methods are the levers that will allow managers to optimize the program and attain profitability.

RECOGNIZING BEHAVIORS OF PROFITABLE AND UNPROFITABLE CUSTOMERS

One strategy for attaining profitability is to migrate the behaviors of unprofitable customers toward the behaviors of profitable customers. As such, it's important to understand these behaviors.

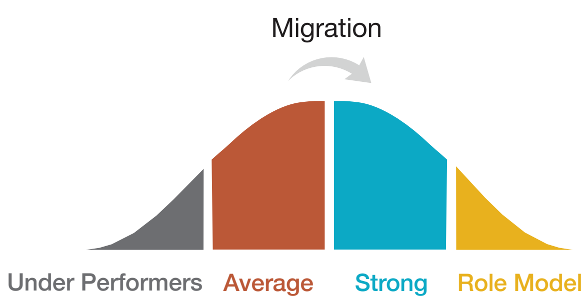


Effective program management can put a program on the path to profitability by maximizing profitable behaviors and customers while minimizing unprofitable ones.

ANALYSIS BY CUSTOMER CLUSTER

By mining account-based usage data, and segmenting and analyzing customers by clusters, program managers can more clearly compare and shift the behaviors of customers to migrate them toward the "Role Model" customer profile. Managers start this process by dividing their portfolio into four distinct groups, or clusters, based on usage behaviors.

Customer Clusters



- Infrequent use, costs more to service. < 6 months
- Periodic use, low profit margin. < 12 months
- Regular use, healthy profit margin. > 12 months
- Card top-of-wallet, requires less servicing. < 12 months

The biggest opportunity to maximize portfolio profitability is to focus on moving the Average Performers to Strong Performers. As such, tactics should focus on increasing usage and extending the life of their average customers. By segmenting customers in this way, program managers can also more easily determine specific tactics and personalized, relevant campaigns to engage each cluster.

TACTICS FOR MANAGING THE CUSTOMER LIFE CYCLE

The customer journey, or life cycle, starts with enrollment, then moves to activation, first load, first use, second load and so on. Understanding these stages are a prerequisite to developing tactics that can help move customers through the life cycle and accelerate profitability. Analysis of these stages can also signal program health. There are significant milestones, such as second load, that can give an indication of the performance of the overall program.

Stages of Customer Migration Tactics Leading to Profitability

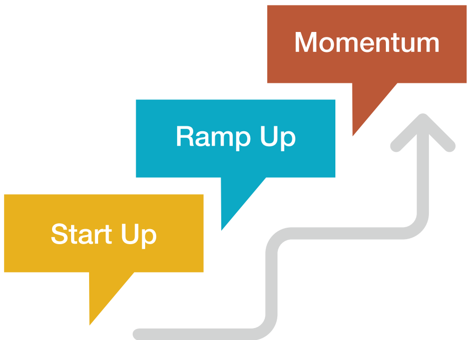
Tactic	Description
Enrollment	Send emails and SMS messages to welcome new customers and inform them when to expect their card in the mail.
Activation	If the card is not immediately activated, send a message or place an automated phone call to encourage activating the card. Continue communications until the card is activated.
Initial Load	Send a message with locations where the customer can load close to their home address. Also encourage direct deposit to make the card more "sticky".
Usage	Promote usage by communicating all of the areas the card can be used for. If merchant-funded discounts or offers are available, communicate the applicable ones to encourage usage.
Reload	Remind customers of reload locations and other benefits of using the card. Trigger an offer for a free load or other discount that will entice a second load.

Program managers may wish to assign a value to each behavior or event pertaining to an account and then use those values to develop account scores. Based on the score, they can tell what stage of the Customer Life-Cycle the customer is in, which can automatically trigger a shift in communication strategies and messages. A scoring system is a smart and efficient way to quickly adjust tactics based on the stage and keep customers progressing through the life cycle.

UNDERSTANDING THE PROGRAM LIFE CYCLE

All prepaid programs go through three distinct stages. Each stage requires a different focus and set of tactics to move the program forward, as outlined in this chart:

Program Life Cycle



Start Up

In this stage, the focus is on getting as many new customers as possible. Since the goal is customer acquisition, the key measurements are the activation rate and first-load timeframe. If these are not where they need to be, tactics to improve them include sending out reminders to activate, or providing incentives to load the card.

Ramp Up

The Ramp Up stage focuses on profitability of the program. Once the cards are in the customers' hands, program managers can look at their behaviors and how they are impacting profitability. Tactics to encourage desired behaviors include sending SMS account alerts with balances, transaction activity and load activity in order to drive additional purchases and cut down on costly calls to customer service.

Momentum

The Momentum stage focuses on engagement and retention in order to continue steady, predictable growth and profitability. Tactics such as targeted messaging and rewards may help keep customers engaged and active. A program should adopt different tactics at each stage, and use the stages to guide high-level strategy.

USING DATA TO DRIVE DECISIONS

The complexity of a prepaid program demands tough decision-making on a daily basis. Some of the most challenging decisions involve allocation of resources. Data is key to understanding how a program is performing, who the best customers are and where to concentrate limited resources.

This data must be provided in-context in order to provide true intelligence and be actionable. It is necessary to be able to correlate data to determine patterns, trends and clusters, and enable fast, effective decision-making.

Data intelligence can also help in developing profiles of ideal customers. With accurate profile information, it becomes easier to identify specific groups of customers who can be targeted and moved toward a "model" profile. Customer profiles can also be used to create actual models for controlling costs or predicting the impact of making certain adjustments to a program.

Prepaid Management Performance Analytics Approach

Here are three steps to bring a more data-driven approach to managing a prepaid program:

1) Gather Data and Information

- Access multiple data sources to acquire a broad range of customer data, from reload data and balance snapshots to usage records, servicing profiles and billing information.
- If possible, integrate external data sources, as well as real-time data (i.e., transaction history, customer demographic data, geo location, preferences, etc.)
- Invoke data exploration and pattern discovery to reveal actionable insights using analytics tools

2) Use Data to Analyze Behaviors

- Leverage analytics that take into account every event in a customer's relationship, such as status changes, reloads, purchases, balance data, usage transactions, marketing interactions and responses, customer service and support interactions
- Extrapolate a holistic picture of your customer base
- Develop a customer engagement strategy focused on program optimization

3) Personalize in Real Time

- Monitor behavior at the individual level to better understand customers and craft an experience they will find truly engaging
- Use data intelligence to engage with customers in real-time, based on or in response to their behaviors
- Leverage real-time data to act upon behavior insights at the right time and place
- Create a unique and personalized experiences for customers

TRACKING KPIS TO DRIVE PROFITABILITY

Key Performance Indicators (KPIs) help program managers identify and develop tactics that will have the biggest impact on program profitability as quickly as possible.

KPIs establish a common language with which to discuss program health, and play a significant role in the formation of ongoing strategy. They are essential in enabling program managers to assess the impact of campaigns, fees, value-added services, etc. There are several KPIs that should be tracked and analyzed regularly to provide a picture of overall program performance, glean actionable insights, and tighten the focus on profitability.

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Customer Acquisition Cost

Customer Acquisition Cost (CAC) is the up-front investment to acquire a customer that must be recouped through revenues in order for the account to become profitable.

To keep this up-front investment as low as possible, it is necessary to audit and track the true cost of acquisition and perform break-even analyses to determine when you will recoup these costs. Leveraging

Churn

It costs much more to acquire new customers than it does to keep them, so keeping churn rates in-check is a priority for any program manager. If churn is high, the program will not thrive and, in time, will become unsustainable. The key to minimizing churn is understanding the customers and ensuring that the product delivers the value they are seeking. With this understanding, programmanagers should give customers as many reasons as possible to use the card. Using value-added services, loyalty rewards and incentives, and promoting features like direct deposit and convenient mobile features, are great ways to accomplish this.

5 Prepaid KPIs

Average Margin Per Card

CAC ↓ CCSC + CPGR ↓ ARPC

Customer Acquisition Cost

$$\frac{\text{Sum of All Sales \& Marketing Expenses}}{\text{\# of New Customers Added}}$$

Card Portfolio Growth Rate

$$\frac{\text{New Cards} - \text{Churn}}{\text{Total Active Cards}}$$

Cash Cost Of Service Per Card

Sum of All Costs of Servicing an Account

Average Revenue Per Card

$$\frac{\text{Total Gross Program Revenue}}{\text{Total \# of Active Accounts}}$$

Card Portfolio Growth Rate

To compute the Card Portfolio Growth Rate (CPGR) for a given period, take the net new cards (i.e., new cards activated minus cards closed) and divide by the total active cards in the portfolio. As this metric is based on net new cards, it accounts for churn. Here are some strategies to manage Card Portfolio Growth rate:

- Develop an unequivocal value proposition for the target market and communicate this promise clearly
- Enter into strategic partnerships to reach targeted markets
- Think of ways to make the card part of the customer's lifestyle so that they depend on it
- Add services that create stickiness and reduce churn
- Always look for ways to improve the program and stay relevant in the eyes of customers

Cash Cost of Service per Card (or Account)

The Cash Cost of Service per Card (CCSC) is the total cost of servicing an account, and is comprised of expenses such as:

- Customer Service
- Reload Network Fees
- ATM & ACH Fees
- Fraud
- Processing Fees
- Compliance Costs

The greatest opportunity to reduce servicing costs is to reduce customer service. Driving customers to use self-service tools like mobile apps, the website, IVR and mobile account messaging can save tremendously on live agent servicing costs. Inevitably, there will be customers who call customer service. As such, focusing on ways to optimize call handling is also key.

Average Revenue Per Card or Account

Average Revenue Per Card (ARPC) is the total gross revenue of the program divided by total active accounts. It is comprised of interchange, card fees and revenue from merchant or partner marketing arrangements.

Net Promoter Index

This measure of customer loyalty and satisfaction is an important metric to know and understand. NPI is calculated by asking your customers how likely they are to recommend your product, and then subtracting the percentage of detractors from the percentage of promoters. Some strategies to boost this index include:

- Offering customers features relevant to their lifestyles
- Personalizing interactions with customers
- Giving customers ways to provide feedback

Average Margin Per Card

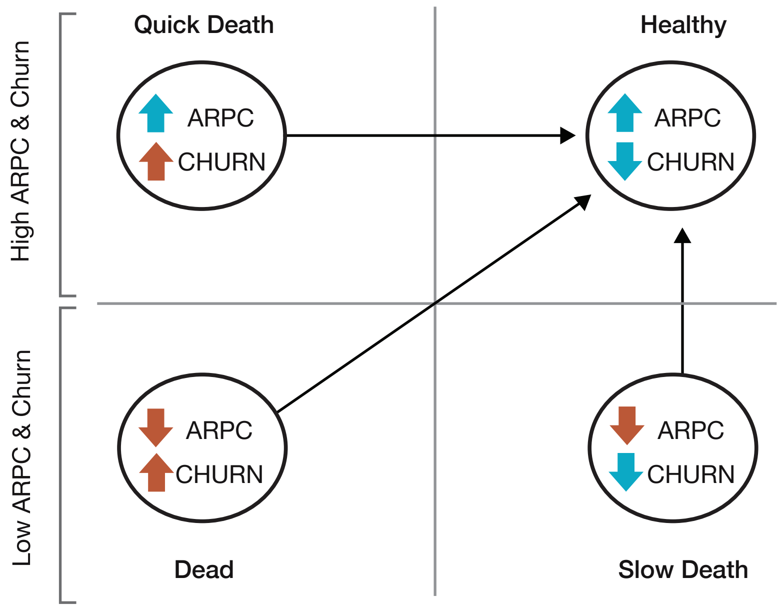
Average Margin Per Card (AMPC) is the culmination of all KPIs since it is derived from Customer Acquisition Costs, Cash Cost of Service per Card, and Average Revenue Per Card. It is useful in communicating the overall state of affairs to both internal and external stakeholders as it represents the bottom line.

KPIs should be tracked and analyzed on a weekly basis, or at a minimum, every month. Behaviors, patterns and trends can change quickly, and there may be a thin line between profit and loss. Consistent, regular analysis of KPIs ensure managers are close to the inner workings of their programs and help them spot trends as soon as they emerge.

INTERPLAY AMONG KPIS DELIVERS ADDED INSIGHT

The intelligence that can be gleaned by examining KPIs in relation to each other is a primary driver in performing effective program management. When you consider KPIs individually, they help inform decision-making related to specific areas of a prepaid program. But together, they can shed light on higher-level issues that may be impacting the success of the program.

The diagram on the following page maps out the relationship between Average Revenue Per Card and Churn.



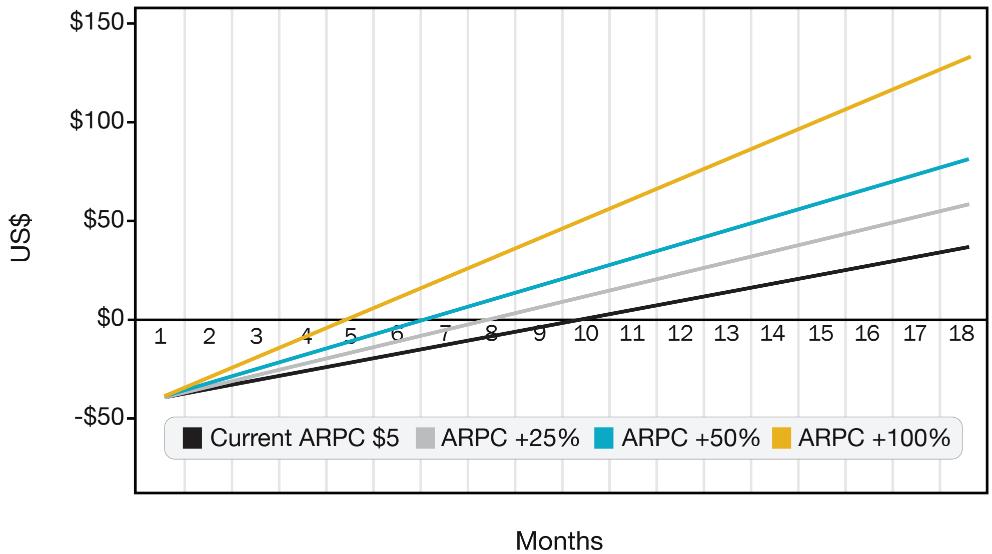
The upper-left quadrant shows a state in which there is high Average Revenue Per Card, but also high Churn. Despite the good revenue per card, the program will “die a quick death” because of the high churn rate.

The lower-right quadrant shows a low Average Revenue Per Card and low Churn. This scenario will result in a “slow death”. The lower churn rate will extend the life of the program, but there is not enough revenue to drive profitability.

The ideal state, obviously, is the upper-right quadrant where there is a healthy Average Revenue Per Card and a controlled Churn rate. Program managers can quickly and easily get a sense of a program's general health by analyzing two KPIs in context of one another.

Another example looks at Average Revenue per Card, Customer Acquisition Cost, and Churn. By looking at these three KPIs, managers can not only map out the point at which the program will recoup acquisition cost, but also see immediately if the program is sustainable.

Months to Recover $50 Acquisition Cost



The graph shows how long it will take to recoup a Customer Acquisition Cost of $50 based on various Average Revenue per Card measures. The higher the Average Revenue Per Card, the faster the program can recoup the acquisition cost. If customers churn at three months, the program will not be able to recoup the Customer Acquisition Cost. In this case, the program manager would need to work on:

1. extending the average life of the accounts and reduce churn
2. generating a higher Average Revenue Per Card, and/or
3. reducing the customer acquisition cost

While KPIs provide valuable insights individually, analyzing them in context of one another provides the answers that program managers need to drive toward profitability.

KEY PROGRAM SUCCESS TAKEAWAYS

Prepaid card programs present an enormous opportunity for both significant revenue and increased customer loyalty. And yet the complexity of managing prepaid programs is pushing managers to be even more creative in their approach to running a successful program.

Striving for flawless execution in the following areas will help to ensure success:

- Leveraging data and campaigns to know their customers' lifestyles and preferences
- Reducing acquisition costs, churn and customer service expense
- Increasing non-fee-based revenue
- Delivering features and offers that place their cards "top of wallet"
- Driving behaviors consistent with their Model Customers
- Increasing engagement and moving customers forward, segment by segment
- Tracking, correlating and analyzing KPIs continuously to steer the program toward profitability

Prepaid program managers must have a deeper knowledge of the components that drive the success of their programs, a more in-depth understanding of the data, and greater creativity in engaging customers and driving program profitability.

Ideation Context Enablement

About i2c Inc.

i2c is a global provider of highly-configurable digital banking and payments solutions. Using i2c's proprietary "building block" technology, clients can easily create and manage a comprehensive set of solutions quickly and cost-effectively. i2c delivers unparalleled flexibility, agility, security and reliability from a single global SaaS platform. Founded in 2001, and headquartered in Silicon Valley, i2c's next-generation technology supports millions of users across 216 countries and all time zones.

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