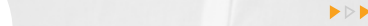




MULTI-CURRENCY

DEBIT SOLUTION

PAYMENTS | BANKING



One Debit Card | Multiple Currencies | Convenience & Ease

What if one debit card could carry more value for issuers and consumers? It's possible with i2c's Multi-Currency Debit solution. It offers greater convenience and security for consumers, streamlined support for issuers, and a better experience for all.

i2c's Multi-Currency Debit Solution

Today's consumers travel more frequently, and they need to take multiple currencies with them to make transactions when abroad. i2c can help issuers create a more secure, convenient, and satisfying experience for debit payments no matter where in the world a consumer may be.

i2c's Multi-Currency Debit solution can carry multiple currencies on a single account that is fulfilled virtually or via a physical card. Consumers can choose when, where, and how they spend—and in what currency—all with locked-in foreign exchange rates. This solution offers a safe, convenient, and transparent way to purchase and control spending.

Issuers are increasingly under competitive pressure. They need winning strategies to retain high-value customers who may be at risk, win new business, and recover attrition loss. With advanced features such as unlimited currency purses, digital and mobile app integration, and sophisticated card controls and alerts, i2c's Multi-Currency Debit solution helps issuers not only streamline costs, but also stay top of mind—and wallet.

Key Benefits

Convenience and Simplicity

One account can support many currencies, eliminating the need to change money and simplifying purchases when traveling abroad.

Transact with Confidence

With global acceptance and exchange rates set at the time of selection via easy web or mobile access, consumers have the peace of mind to make transactions in more places.

More Control

Consumers decide where and how to spend, and in the desired currency. They can share access and funds easily with family members or others.

Deliver Value and Grow Revenue

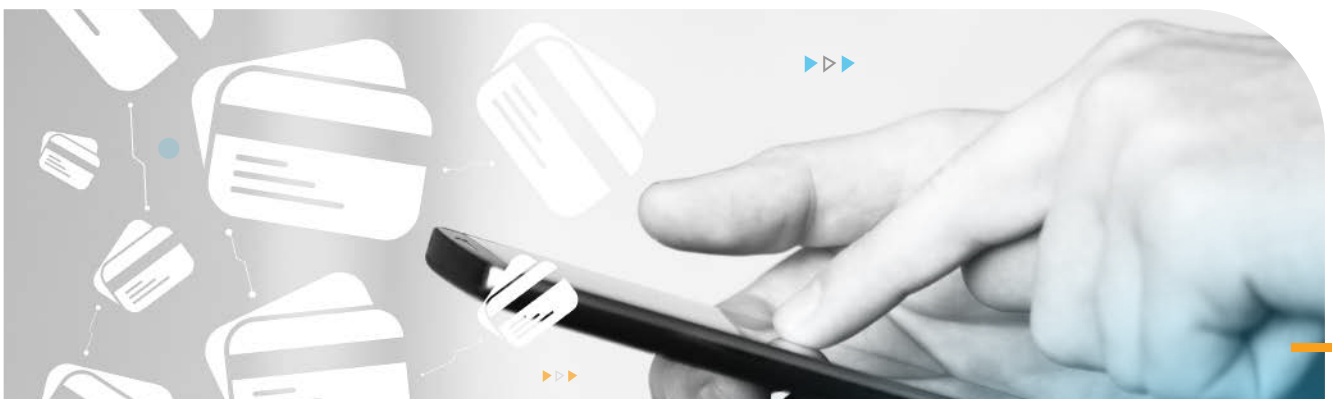
Give what competitors can't with a distinctive and convenient market solution that boosts usage and drives revenue.

More Efficient

Streamline costs of supporting multiple debit solutions with reduced plastics and production expenses, superior account management, and customer support.

i2c's Multi-Currency Debit Solution Builds Your Business

i2c helps issuers solve a genuine market need for a viable multi-currency payment solution based on today's systems—one that can be deployed in days, not months. Consumers can carry a single card that supports multiple currencies—conveniently eliminating 'wallet weight' and enhancing the propensity towards use. Issuers can distinguish their brand and create better relationships with their high-value debit customers. They can experience decreased debit program support costs and even increase customer retention with a simple, clear solution and higher satisfaction.



Features

| Convenient Access to Multi-Currencies

Smooth, reliable linkages across multiple accounts and currencies

| Account Management

Consumers choose how, when, and where to debit accounts—and in what currencies

| Card Controls & Real-Time Alerts

More visibility and control over accounts—all manageable via intuitive web or mobile interfaces

| Companion Cards

Additional account privileges are easily extended to family members or other users

| Mobile Support

Support for many fulfillment methods—online, digital wallet or plastics

| Extensive Security

Highly reliable and secure global platform processing

| Smart Migration

‘Zero-defect’ migrations managed efficiently by knowledgeable staff

| Real-Time Consumer Engagement

Text messaging with offer coupons and rewards delight customers and build brand loyalty

| Money Transfers Anywhere, Anytime

P2P money transfers anywhere, anytime in desired currencies operate across transaction platforms, including online and mobile commerce

Enhanced Card Controls & Companion Cards

Consumers can choose where to spend, how to spend, and in what currency—and they can share it at will with confidence, security, and reliability. The i2c Multi-Currency Debit solution allows the account holder to set limits according to retail types, geography, transaction thresholds, and more. Companion cards can extend the benefits of the single debit account solution to family members or others.

| Send Funds to a Child at School

Consumers can provide a secondary card to a child at school in another country and send funds instantly from an issuers’ branded website or mobile site—from anywhere, any device.

Travel Freely

Consumers can plan their vacation and spend cross borders with ease knowing they can choose their desired currency at any time, from any location. They can readily extend account privileges to other family members.

Card Controls and Real-Time Alerts

Account holders can establish a recurring fund for household expenses and empower household service providers to freely manage it.

Share with Household Employees

Account holders can establish a recurring fund for household expenses and empower household service providers to freely manage it.

More Convenience for Consumers, Stronger Bonds With Issuers

Issuers can delight, retain, and attract high-value customers to their portfolio. i2c's platform enables you to rapidly deploy a multi-currency/multi-purse debit solution across devices—delivered with all of the service and support an issuer would expect from a world-class, global processor. Consumers are right where they should be, exercising choice and driving payment preferences.

The Multi-Currency Debit Card

