

**PAY**   
2016

*10th Anniversary*

**AWARDS**

# **AWARDS CEREMONY**

**Monday, March 21, 2016**

**Pay Awards presentation, 6:15 p.m.**

**Prepaid Track Session Room**

**Winners of Best-in-Category  
& Industry Achievement**

PREPAID

# Best Choice Retail Card

## Mercury StoreCard



Mercury

Program helps small merchants compete with a full-service gift card that requires no hardware or software upgrades and includes a mobile pass for customers to load cards into Apple/Android devices.

PREPAID

# Best Choice Retail Card



Discover Prepaid  
Stripes  
InComm

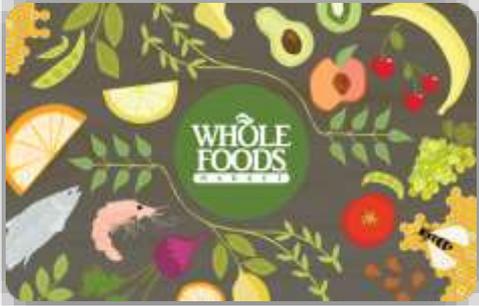
## Stripes Gift Card

This reloadable RAN card program, which leverages the Discover Network to gain reliability and reduce integration costs, offers exclusive fuel discounts to promote reloads.



PREPAID

## Best Choice Retail Card



Whole Foods Market  
Buyatab Online Inc.

# Whole Foods Market Gift Card

Multichannel experience includes e-gift cards that can be saved to wallets, printed out or stored as PDFs. Includes 100% fraud protection for online sales and enhanced cardholder management tools that drive loyalty.



# PAYROLL

PREPAID

## Outstanding Pay Solution

### Focus Card



U.S. Bank

Program offers U.S. Bank's significant ATM and branch network, PayPerks financial literacy program, savings account, cash-back rewards and more—all with minimal fees.



# PAYROLL

PREPAID

## Outstanding Pay Solution



The screenshot shows a webpage for Walmart Money Network. At the top, there are logos for Money Network and Walmart. Below the logos, the text reads "Money management made easy with Money Network." The main heading is "Get a Money Network Secondary Card for your teenager, college student, or any other family member". There are three sections: "View the Web site" with a link to check balance and activity; "What is a Secondary Card?" explaining it's a prepaid card linked to the account; "Stay in Control" describing how to manage sending funds; and "Upgrade For More Features" mentioning no-cost upgrades and direct deposits.

Money Network Walmart

Money management made easy with Money Network.

Get a Money Network Secondary Card for your teenager, college student, or any other family member

View the Web site  
Check your balance or view your Account activity online at any time

What is a Secondary Card?  
It's a Money Network Card tied to your Account and you can send funds to it whenever you like. Just like you, they can make purchases anywhere. Debit MasterCard is accepted and withdraw cash for free at any Walmart or Sam's Club register.

Stay in Control  
You determine how often and how much to send from your Account to the Secondary Card. Plus, they can only spend what is on the Card. All Account activity can be easily tracked with the Money Network mobile app for iPhone and Android or online at [www.money-network.com/walmart](http://www.money-network.com/walmart)

Upgrade For More Features  
The Secondary Card holder may choose to upgrade the Card at no cost by calling Customer Service. After upgrading, funds can be added from other sources besides your Primary Account. Wages from a job can be direct deposited, and cash reloads are always free at any Walmart register.

Walmart  
First Data

# Money Network Payroll Distribution Service for Walmart

No-fee funds access, tips for avoiding fees, full-featured mobile app, and gas discounts at Walmart and Sam's Club.

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# PAYROLL

PREPAID

## Outstanding Pay Solution

# Royal Caribbean Salary@Sea



Citi Prepaid Services  
Royal Caribbean

Everything ship employees need to manage finances, including global deposits and divided earnings, with significant risk reduction and increased efficiency for all stakeholders.



PREPAID

# Best Government Benefits Delivery



MasterCard Worldwide  
BANSEFI Banco del Ahorro  
Nacional y Servicios  
Financieros SNC

## PROIIF

Innovative public-private partnership delivers hybrid card with open- and closed-loop functions that offer benefits delivery combined with savings plan, credit option and insurance for Mexico's benefits recipients.



PREPAID

# Best Government Benefits Delivery



## VRA South Africa VAT Refund Program

Multicurrency prepaid card offers South African government efficient delivery method for VAT refunds to tourists/ non-residents who enjoy fast claims in preferred currency.

MasterCard Prepaid  
Management Services  
MasterCard Worldwide  
Travelex Card Services



PREPAID

# Best Government Benefits Delivery

## Association of Commonwealth Universities Foreign Student Disbursement Program

The Association  
of Commonwealth  
Universities



MasterCard

Prepaid Management Services

Manages scholarship and grant funding, bringing control, transparency, efficiency, security and ease of use for students learning financial responsibility.



**Raphaels Bank**

Bankers since 1787

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PREPAID

# Best Government Benefits Delivery



Systems and Methods Inc.  
The Bancorp Bank

## smiOne Visa Prepaid Card

Provides child support benefits via multiple state agencies and offers in-house customer service, financial management tools, mobile app and much more.



PREPAID

# Best Health Benefits Delivery



Total Administrative Services  
Corporation  
MasterCard Worldwide  
The Bancorp Bank

## TASC Card

Convenient method to pay for eligible health, dependent care and transit expenses via multiple purses and restricted spending. Features industry-exclusive cash reimbursement purse with unrestricted spending.



PREPAID



# Best Health Benefits Delivery



Ameriflex  
MasterCard Worldwide

## MyPlanConnect for the My Ameriflex Health Care Card

Aligns two priorities critical to benefit programs: plan compliance and the cardholder experience. Better experience translates to higher usage.



PREPAID



WageWorks

# WageWorks Healthcare Card

Focuses on education and technology, such as automated claims submittal through mobile receipt capture, to drive convenience.



PREPAID

# Best Incentive/Promotions Program



NetSpend  
H-E-B

## Pick Your Ride Sweepstakes

Encouraged direct deposit sign-up by offering a chance to win a new car of winner's choice. Plus, 25 \$500 prizes.



PREPAID

# Best Incentive/Promotions Program



Phillips 66  
SCA Promotions  
SVM LP

## Phillips 66 TANK5 Promotion

Gift cards with scratch-off code served as game cards for consumers who bought at least 8 gallons of gas. Players texted code and winners received prizes immediately loaded to gift cards.



PREPAID

# Best Incentive/Promotions Program



Global Cash Card

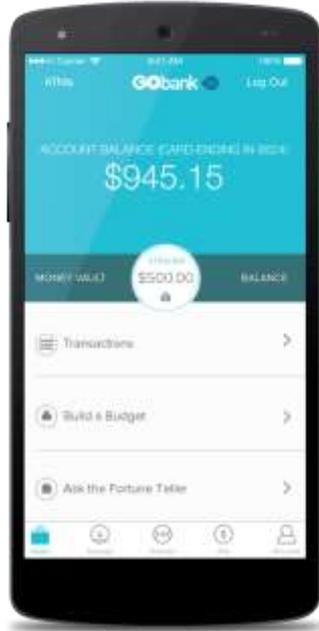
## Swipe Away for Cars and Cash!

10 or more signature purchases per month automatically entered cardholders to win cash prizes of \$500-\$3,500. With 90 transactions in 90 days, cardholders could win one of 4 grand prizes of a Prius or \$15,000.

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PREPAID

# Consumer Champion – U.S.



Green Dot Corp.  
MasterCard Worldwide

## GoBank

Combines simple, transparent fees with must-have mobile features, including Build a Budget and Fortune Teller, for on-the-go consumers. First checking account sold on a j-hook.



PREPAID

# Consumer Champion – U.S.



NetSpend

## NetSpend Prepaid Debit Card

Data-driven innovation makes acquisition and reload easy, and offers features that engage and retain cardholders, such as savings and \$10 purchase cushion.



PREPAID

# Consumer Champion – U.S.



American Express

## American Express Serve

Industry-leading options—including Free Reloads, Cash Back and original Serve product—enable consumers to select the right card based on how they want to manage their finances.





PREPAID

# Consumer Champion – Global

## Postepay Evolution

Offers easy access and an abundance of support through Italy's post offices, ATMs, Web portal and mobile app, plus an IBAN code to facilitate direct deposit, bill pay and funds transfer.



Poste Italiane  
MasterCard Worldwide





PREPAID

# Consumer Champion – Global



## Bidvest Multi-currency World Currency Card

First multicurrency MasterCard prepaid card for South African travelers, enables chip-and-PIN purchases and loads of up to 17 currencies to lock in exchange rates.

Bidvest  
MasterCard Prepaid  
Management Services





PREPAID

# Consumer Champion – Global



## Epipoli MasterCard Prepaid Web

First virtual prepaid MasterCard distributed through gift card malls in Europe introduces easy e-commerce to a new demographic.

Epipoli  
Emerchants



PREPAID

# Best Dressed



J.G. Wentworth Payment  
Solutions

## J.G. Wentworth Cash Now Visa Prepaid Card

Card personifies the company's in-your-face, direct-response marketing with hard-to-miss iridescent foil construction.



PREPAID

# Best Dressed



InComm  
CPI Card Group

## Pillow Pack

Innovative gift card packaging serves as themed giftable envelope while still enabling activation.



PREPAID

# Best Dressed



Stored Value Solutions  
Target

## Target GiftCoin

Minted coin with stored-value function for variable-denomination loads keeps Target at the forefront of creativity and cutting-edge design.



# PREPAID Best Mobile App



FIS  
Karmic Labs

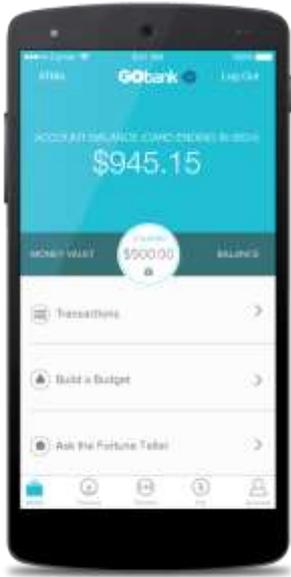
## BizNow/Dash

Puts expense control in employers' hands via a mobile app that streamlines real-time budgeting, cash flow management and expense reporting.



PREPAID

# Best Mobile App



Green Dot Corp.  
MasterCard Worldwide

## GoBank

Minimalist user interface makes it easy for cardholders to navigate a rich feature set that centralizes day-to-day transactions and provides helpful tutorials.



PREPAID

# Best Mobile App



American Express

## Serve Mobile App

Mobile-first app focuses on design, visuals and user experience to drive loyalty and usage with features such as Quick Balance, P2P transfers and Amex Offers.





PREPAID  
**Rising Star**



Pushing innovation through investments in proprietary prepaid technologies, including a white-label program management system for staffing, payroll, industrial disbursements, corporate remittances and more.





PREPAID  
**Rising Star**



Introduced Dash Prepaid MasterCard and BizNow mobile app with FIS to support real-time transfers and transaction data to simplify corporate expenses for businesses and employees.





PREPAID  
**Rising Star**



Set for Life is focused on serving members of labor unions through a GPR card and companion financial education program to help them get and stay ahead.

MasterCard Worldwide  
Sunrise Banks



PREPAID



# Product of the Year

## Gift Card for Stock

Blackhawk Network  
Stockpile



Industry-first gift card enables recipients to buy stock without opening a brokerage account.



PREPAID

# Product of the Year



Global Cash Card

## Self-Service Direct Deposit

New technology enables program administrators to correct common errors in advance to prevent incorrect or delayed paycard payments.



PREPAID

# Product of the Year



## FirstView and PSKW Healthcare Solution



Virtual prescription discount card changes the status quo by connecting patients directly with pharmaceutical companies to get needed medicines.

PSKW Marketing  
FirstView Financial LLC





# Outstanding Rewards Program



## UChoose Rewards

Boosts card usage by enabling FIs to reward all transactions and non-transactional behaviors, while users have diverse redemption options and can scan merchandise with mobile app to see points value.



# Outstanding Rewards Program



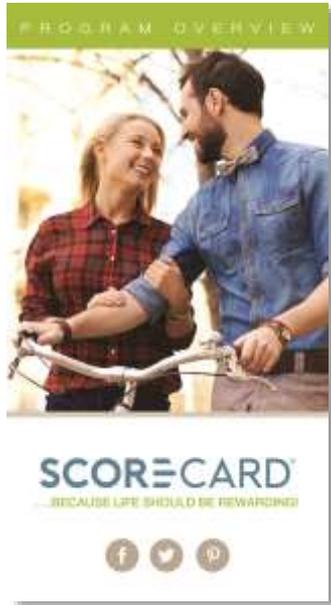
American Express

## American Express Serve Cash Back

Helps prepaid card users stretch their dollars like never before with simple 1% cash back on all purchases—a benefit usually reserved for credit products.



# Outstanding Rewards Program



FIS

## ScoreCard Rewards

Cardholders earn points on every transaction and integration with a national fuel provider enables rollback at the pump for instant gratification and engagement.



# Best M-POS Solution



Shift4 Corporation

## VT4

M-payment solution offers security, processor and bank neutrality, scalability and the versatility of accepting nearly any form of payment.



# Best M-POS Solution

## RP450c NFC Chip & Sign Mobile Card Reader



Ingenico



First PCI PTS 4.0 and SRED-certified mobile card reader equipped for EMV, magstripe and NFC payments.



# Best M-POS Solution



Verifone

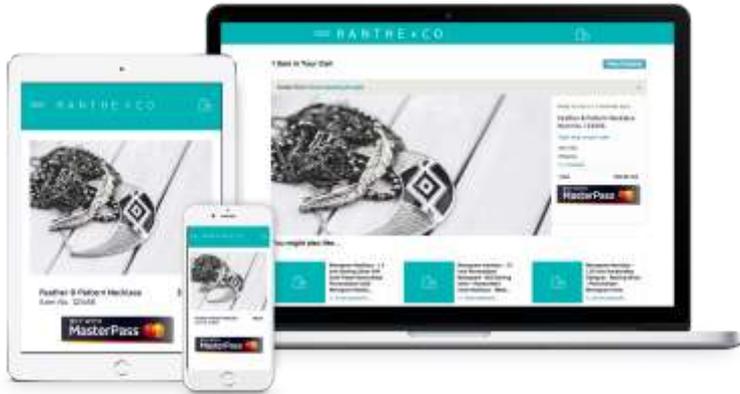
## Verifone Mobile Hardware E-Series

Directly integrates with all types of smartphones and tablets, solving the problem of merchants having to upgrade with OS updates and mobile device changes.



RETAIL & LOYALTY

# Best Online or Mobile Commerce Solution



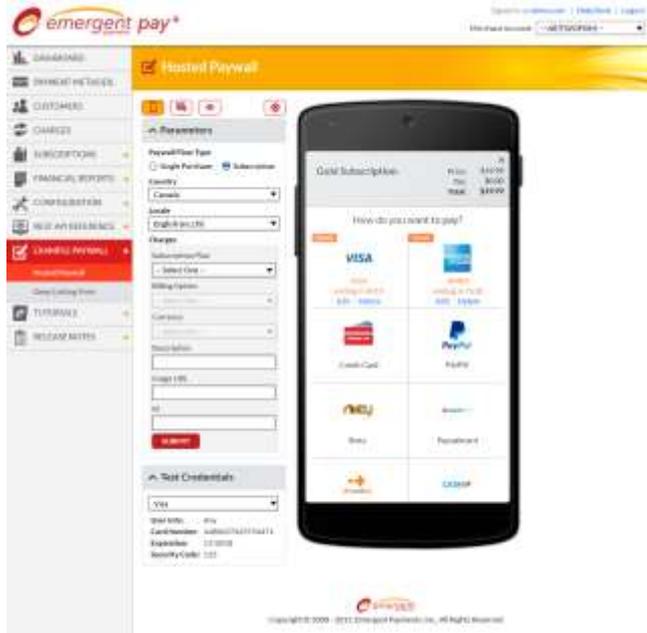
MasterCard Worldwide

## MasterPass

MasterCard's digital wallet enables consumers to pay with any payment card, anywhere on any connected device—through a simple shopping experience that helps merchants reduce shopping cart abandonment.



# Best Online or Mobile Commerce Solution



## Emergent Payments Pay+ Platform

Helps retailers collect payments globally without having to deal with complex local compliance, VAT requirements and cross-border headaches.

Emergent Payments



RETAIL & LOYALTY

# Best Online or Mobile Commerce Solution

## paysafecard



500K+ outlets worldwide offer cash-preferred consumers an online payments option that offers loyalty and mobile features, including retail locator and QR code payments.

paysafecard.com  
Wertkarten GmbH



# PAYMENTS TECHNOLOGY

## Best Mobile App



Fiserv

## CardValet

Gives debit cardholders control of when, where and how their cards are used, increasing engagement while reducing fraud.

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# PAYMENTS TECHNOLOGY

## Best Mobile App



## VIMpay

Enables smartphone users in Europe to fully participate in cashless transactions securely and conveniently without a bank account by consolidating card-based, SEPA and m-payments.

MasterCard Europe  
PayCenter

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# PAYMENTS TECHNOLOGY

## Best Mobile App



## FIS Mobile Banking

Features industry-leading mobile banking capabilities, including POS payments, cardless ATM transactions, real-time money movement, marketing, analytics, biometrics, appointment scheduling, loyalty, targeting and much more.



PAYMENTS TECHNOLOGY

# M-Wallet of the Year

## TIM Multibank Caixa

Virtual prepaid MasterCard account supports POS purchases, P2P transfers, bill payment and mobile top-ups for Brazil's mobile phone users.

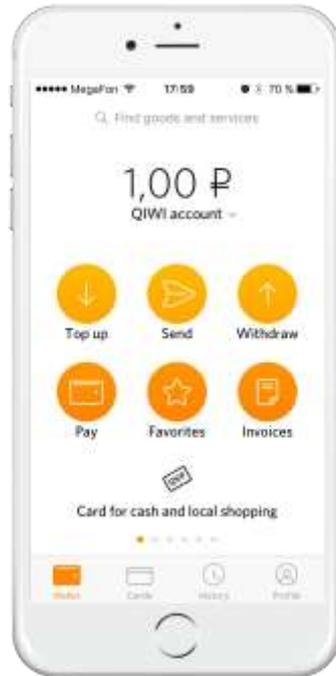


Caixa Economica Federal  
MasterCard Worldwide



PAYMENTS TECHNOLOGY

# M-Wallet of the Year



Qiwi Group  
Visa Inc.

## QIWI Wallet

Visa payWave technology has been integrated into the popular digital wallet that dominates Russian e-commerce to extend it to in-store purchases.



PAYMENTS TECHNOLOGY

# M-Wallet of the Year



True Corporation Public Company  
MasterCard Asia Pacific

## True-Pay with Mobile

Using airtime as the source of funds for digital content purchases, this program addresses a gap for Thai consumers who don't have credit cards.





PAYMENTS TECHNOLOGY

# The Fraud Fighter

## OmniShield Assure

**vantiv**<sup>®</sup>

Security solution bundle helps merchants ensure payment processing is safer, reducing PCI compliance burden, lowering chargeback risk, reducing financial risk from breach and improving customer experience.





PAYMENTS TECHNOLOGY

# The Fraud Fighter



**GPS**  
global processing services

## GPS Protect

Identifies and prevents fraudulent transactions in real time and enables nearly unlimited rules configuration for clients, so they can adapt to trends and new threats.





PAYMENTS TECHNOLOGY

# The Fraud Fighter



Global Cash Card

## Geo-Protect

Built from the ground up to support the paycard environment, system includes geographical spending zones and adapts based on individual cardholder spending habits to spot suspicious transactions.





PAYMENTS TECHNOLOGY

# Outstanding White-Label Platform



## ROVR Financial Management Platform

Improves short- and long-term business performance by streamlining transactional and reporting processes to increase efficiency and reduce fraud.





PAYMENTS TECHNOLOGY

# Outstanding White-Label Platform



Proprietary solution for program management and processing supports configurable cardholders services, features and functionality that reduce costs and time to market, and improve success.





PAYMENTS TECHNOLOGY

# Outstanding White-Label Platform



## MARQETA

Dynamic Expense Management functionality gives companies increased control and visibility into business, travel and group expenses, offering reloadable prepaid cards with configurable limits.



PAYMENTS TECHNOLOGY

## Rising Star



MasterCard Worldwide

## T2P Co. Ltd.

Through its Deep Pocket mobile service, T2P delivers a virtual code to gamers in Thailand and enables friends to share funds through balance-sharing platform.





PAYMENTS TECHNOLOGY

# Rising Star



# MARQETA

First open API issuer processor platform with no legacy infrastructure, provides flexibility, scalability and performance. Just-in-Time Funding feature enables card loads at transaction time for the amount needed.



PAYMENTS TECHNOLOGY

# Rising Star

## Zebit Inc.

Automated payment system can provide zero-interest credit to financially underserved employees. Distributed through employers to ensure ability to repay.

The image displays the Zebit mobile application interface, which is designed for granting credit. At the top, the Zebit logo and 'CREDIT GRANTING' are visible on the left, and 'ZEBITLINE' with a QR code icon is on the right. Below this, a banner states 'Zebit grants credit in less than 3 minutes. No credit check needed.' The interface is divided into four vertical panels, each representing a step in the process:

- STEP 1:** 'Enter your email address'. It features a text input field, a 'SEND CODE' button, and a 'SEND CODE' button.
- STEP 2:** 'EMAIL VERIFIED'. It asks 'Where do you work?' and includes fields for 'Job Title', 'Company Name', and 'Phone'. There are 'CONTINUE' and 'SKIP' buttons.
- STEP 3:** 'Let's match you'. It lists 'FIRST NAME', 'LAST NAME', and 'PHONE' with corresponding input fields. There are 'CONTINUE' and 'SKIP' buttons.
- STEP 4:** 'Credit your account'. It shows a 'WOOD HODI' logo, a 'New credit limit of \$2,000.00' (with a 'View More' link), and a 'Pay \$166.67 Each Pay Date'. It includes a 'VIEW DETAILS' link and a 'CREATE ACCOUNT' button.



# Change Agent of the Year

## MasterCard Aid Network



Technology solution streamlines humanitarian aid distribution and helps organizations respond quickly with chip cards that can be loaded and used to provide basic needs such as food, shelter and health care in remote areas without connectivity.

MasterCard International

# Change Agent of the Year



Introducing  
CardFree Cash

Fiserv

## CardFree Cash

Delivers immediate card-free access to funds at thousands of ATMs, enabling emergency access if card is lost or stolen or if account holder doesn't carry a physical wallet. Virtually eliminates risk of ATM skimming.

# Change Agent of the Year

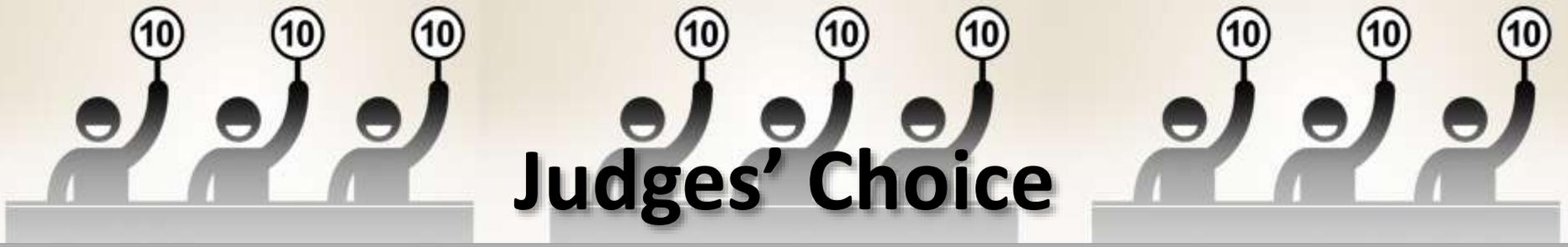


**GPS**  
global processing services

## Single Global Processor Solution

One technology platform plugged into multiple issuers and providers across the value chain enables transformational speed to market for programs with global aspirations.





# Judges' Choice

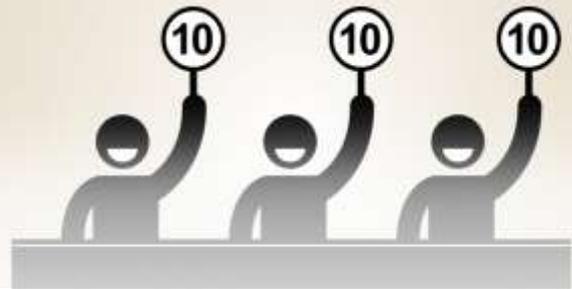
## EveryBODY Get Healthy Incentive Program



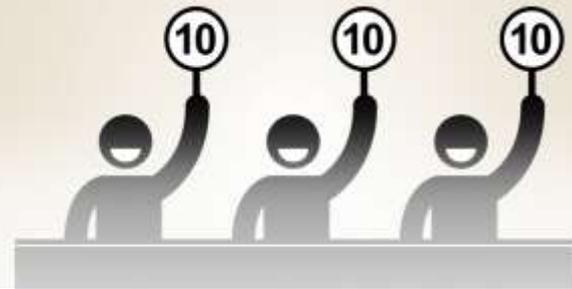
Incentive program engages high-risk Medicaid members to earn up to \$100 for completing specific healthy activities. Restricts spending at the UPC level and provides discounts on healthy products.

InComm Healthcare & Affinity





# Judges' Choice



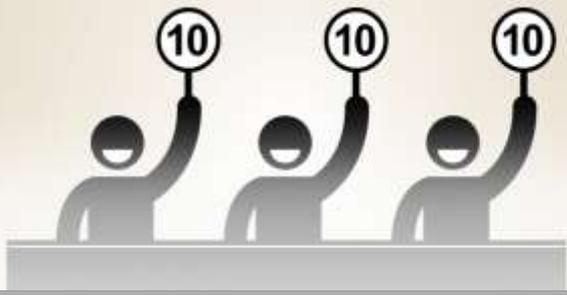
## PayPal Cash powered by Green Dot @ the Register

**PayPal** Cash



Enables customers to add cash to their PayPal accounts via barcode scan at retail locations nationwide. Potential expansion could include checkout with cash option within PayPal's checkout services.





# Judges' Choice

## NuDetect



Uses a combination of real-time predictive behavioral analytics, passive biometrics (zero user involvement or friction) and a non-PII behavioral network effect across entire customer base to identify “good” and “bad” online users.



# Industry Achievement



## Stefan Happ

EVP & GM, Global  
Prepaid & Alternative  
Payments,  
American Express



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