



HOW CAN YOU INCREASE YOUR STORE'S REVENUE, EARN RESIDUAL INCOME AND BUILD CUSTOMER LOYALTY?

The answer is simple: TeraCash with GTEKS Prepaid Card Solution.

Imagine being able to offer your customers plastic that will secure their money and increase your profits at the same time. **The GTEKS Prepaid Card Solution is already implemented in the TeraCash software that you use now**, so getting started is as simple as 1-2-3. What's more, by adding the GTEKS Prepaid Card Solution to your TeraCash software, you now have the opportunity to make **residual income** on every customer who walks through your doors.

Instead of offering customers cash back that doesn't earn you residual income after they leave, now you have the option to offer your customers a GTEKS Prepaid Card where you make money not only on card sales but also on your customers' card activities including additional card loads, ATM withdrawals, POS purchase, and more!



The fact is that your customers spend their money. Now with the TeraCash GTEKS Prepaid Card Solutions, you have the ability to make money when they spend it, even after they walk out your doors. Plus, your customers will have more reasons to come back to your store! It's that easy – get started with TeraCash GTEKS Prepaid Card Solutions and you're on your way to increasing your store's revenues, earning residual income and building store traffic.

WHAT IS THE TERA CASH GTEKS PREPAID CARD SOLUTION?

The TeraCash GTEKS Prepaid Card Solution allows you to offer and sell the prepaid debit cards to your customers. GTEKS Prepaid Card Solutions are exclusive and are some of the most competitively priced prepaid debit cards available today. This is your chance to be the first to offer your customers plastic – no credit checks and no bank accounts required.

The GTEKS Prepaid Card Solution is already available through your TeraCash software. After you get signed up with GTEKS, you'll be able to start offering your customers the chance to receive their cash on prepaid debit cards. You'll get an inventory of instant issue prepaid debit cards for your store. When customers cash their checks at your store, your store clerks simply ask, "Would you like to put this on your own debit card?" When the customer says, "Yes," the clerk swipes a card, and the money goes directly onto the instant issue prepaid debit card. Now they have a debit card, and you start earning residual income for the life of that card! In a few days, the customer will receive his/her own personalized prepaid debit card.

Not only that, but when your customers want to add money onto their debit card, they'll come back to your store helping you increase store traffic and build loyalty.

WHY PREPAID WITH GTEKS AND TERA CASH?

- No software or hardware to purchase because you already have it!
- No investment to begin offering instant issue prepaid debit card products.
- No more large amounts of cash required on hand.
- Increased customer loyalty.
- Increased store traffic and sales.
- Increased revenue from the sale of prepaid debit cards.
- Increased revenue from residual income earned from cardholder's activity!

The unique thing about our products is the ability to instant issue a major credit card branded product. Today's market products require your customers to either accept a debit only card at the initial time of purchase or wait for the branded card to arrive in the mail after purchasing it. Both of these options limit your customers' access to their money. Don't you agree that your customers should be able to spend their money right away?

When you give a customer a prepaid debit card from GTEKS with their money on it, they can choose how they want to use those funds immediately. No waiting for a card to arrive in the mail or being restricted to only ATM withdrawals. Prepaid debit cards brought to you by GTEKS can be used at ATMs worldwide and are accepted wherever major credit cards are accepted. Our instant issue prepaid debit cards offer several other great features and benefits that make them attractive to you and your customers.

WHAT'S IN IT FOR YOUR STORE?

Compare the TeraCash with GTEKS Prepaid Card Solution card solution to any other. We challenge you to find a more complete and results oriented program. Now you can build your customer base and increase your profits while creating loyalty quickly and affordably. The benefits include:

- ***Ongoing Commissions*** – Residual income revenue share for the life of every introduced account. Once you issue a card, no matter where that customer reloads and uses it, you still earn commissions on that account each month.
- ***Instant Issue*** – We provide plastic inventory for free. PINs are delivered with the plastic cards, and we take care of the fulfillment of the personalized card to your customers, making it a seamless process for you and them.
- ***Automated Funds ACH*** – We will take care of all movement of funds to and from your designated bank account. Funds are moved 2 days following any value loads, so you earn the interest on that money for an extra day.
- ***Real Time Reporting*** – Manage your accounts, balance your activity, and calculate your commissions in real time.

IF THIS SOUNDS LIKE A GREAT PROGRAM, THAT'S BECAUSE IT IS.

GTEKS Prepaid Card Solutions and TeraCash have developed a solution to fill the needs of your customers while other financial institutions increasingly overlook the vital and growing market.

Will we make a difference for your company? Absolutely. Your overall business will increase. You will develop additional customer traffic and turn that into a new revenue stream. Plus, you will increase your base by offering customers something they were not able to previously obtain. Your customers will always remember who offered them their first chance to use plastic.

WHAT ARE THE BENEFITS FOR MY CUSTOMERS?

Now imagine how easy it is to sell prepaid debit cards brought to you by GTEKS to your customers. Not only do they now have the power of plastic, but they also can take advantage of several fantastic features available to them through their instant issue prepaid debit card.

- ***FDIC Insured*** – Every account is insured up to \$100,000.
- ***Instant Issue Card*** – Immediate access to their cash at over 900,000 ATMs and millions of major credit card merchants worldwide. Cardholders receive their PIN with their instant issue card so they can begin making ATM withdrawals and completing debit transactions right away.
- ***Online Shopping*** – Cardholders can now make online purchases and book travel, hotels, and car rentals.
- ***Online Account Management*** – Cardholders have access to their account online, in English or Spanish, where they can view their transaction history and spending summary.
- ***Online Bill Pay*** – Cardholders can now do online bill payment and have the flexibility to make single or multiple payments, schedule payments, and make payment to anyone.
- ***Wireless Text and Email Alerts*** – Cardholders can set up their account so they can receive alerts via text and/or email for items such as authorizations, daily balance, payments, and bill pays.
- ***Calling Card Feature*** – Cardholders no longer need to purchase calling cards. They can simply call the 800 number on the back of the card and follow the prompts, and after they have completed their call, the amount of the call is deducted from their account balance.
- ***24-Hour Customer Service*** – Cardholders have access to interactive and live agents in English and Spanish. Live agent customer service is provided free of charge to customers during specified hours.
- ***Additional Benefits*** – No credit check, NSF fees, or interest rates. No need to carry large sums of cash. Tools to better manage their money.

Most importantly, cardholders have multiple options to add funds to their account. **Regardless of where cardholders go to add funds, once you've sold the card, that account is tied to your store permanently, and you continue to earn monthly commissions off that account.**

Cardholders can add funds to their account:

- At your store!
- At any of the over 49,000 participating Western Union Agent locations nationwide.
- At any of the hundreds of PayZone locations nationwide.
- Via a PayPal account.
- Via an ACH transfer from a bank account.
- Via a bank wire.
- Via mail in the form of cashier checks and money orders.

THE CARD PROGRAM FEATURES

- ATM Withdrawal Limit – \$900.00 per day.
- ATM Transaction Limit – Unlimited up to the \$900.00 withdrawal limit.
- Value Load Limit – \$5,000.00 per load (unlimited loads per day).
- Value Load Transaction Limit – 3 loads per day.
- Value Load Account Posting Limit – \$10,000.00 per day.
- Value Load Reversal Setting – 100% of load amount.
- Cardholder Spending Limit – \$5,000.00 per day (combined with ATM withdrawal limit).
- Account Monthly Fee Assessment – 30 days from first funding.

- Account Activation Requirement – \$10.00 minimum load, \$5.00 minimum balance.
- Account Refund Requirement – Under \$200.00 only.
- Authorization Release Settings – 15 days, 30 days on car rentals.
- Authorization Tolerance Settings – 15% on car rental, \$30.00 on gas pump.
- Instant Issue Card Expiration – 90 days.
- Personalized Card Expiration – 2 years.

HOW IT WORKS

We understand that time is critical and that your primary business is the main focus of your day-to-day operations. So we want to make the process as easy as possible, which TeraCorp's TeraCash software has done by integrating the GTEKS Prepaid Solution. A cardholder enrollment will take less than a couple minutes at most, and a value load will take seconds. From the moment the customer walks up to the counter, the process is designed to be a quick and painless:

Enrollments

- Clerk enters customer information into TeraCash software or opens existing customers info.
- Clerk pulls an instant issue card from the store inventory and enters the card number.
- Clerk presses enter, hands the card to the customer, and enrollment is completed.

Value loads

- Clerk enters customer account number.
- Clerk enters the amount of the value load.
- Clerk presses "Enter," and the value load is completed.

PREPAID MARKET INFORMATION & STATISTICS

The prepaid concept has been primarily focused on telecom services for the past 15 years and is now about to explode into every sector of the economy. This is an evolutionary step from prepayment capability that will further that process, triggering wholesale changes in the way we use cash, checks, and most importantly, credit cards. Dollar volumes will reach above \$880 billion by the end of 2007.

Credit cards will be used slightly less each year as debit cards are employed more frequently for transactions. Most programs to use prepaid debit cards for retail, payroll, and insurance claim applications were unveiled less than two years ago. This market is young and full of potential. Prepaid products represent the largest remaining untapped market for consumer payments, reflecting huge growth potential—estimated at \$2.1 trillion.

The "Committee Exploring Responsible Selling and Use of Credit Cards within Vulnerable Populations," a 2003 report by the Saint Paul Foundation, found the following statistics:

- 81% of consumers carried credit cards, 8 cards per average cardholder.
- \$8,400.00 average credit card debt per household.
- \$1,000.00 average credit card interest paid annually per household.
- 60% of cardholders carry a balance forward each month.
- 25% of cardholders paid only the minimum payment due.
- 25% of adults have some history of credit problems.
- Over 1 million people declare bankruptcy each year since the late 1990s.

The market is ripe for and with the TeraCash GTEKS Prepaid Card Solution you can start earning more income for your store today! Contact your TeraCash representative to receive your application today!



FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS ABOUT THE PREPAID DEBIT CARDS BROUGHT TO YOU BY GTEKS

Is the account insured by the FDIC?

Yes. All accounts are individual accounts with FDIC insurance up to \$100,000.00 per account.

Do I need good credit to qualify for an instant issue prepaid debit card?

No. Your card is a prepaid MasterCard, not a credit card. Therefore, no credit check is done during the approval process.

Do I need to have a checking account to get an instant issue prepaid debit card?

No. Cardholders do not need to have any banking relationship to qualify for and use the prepaid debit card brought to you by GTEKS. Unlike traditional check cards, debit cards brought to you by GTEKS are not tied to an individual cardholder's checking account.

Who can apply for a prepaid debit card?

In compliance with the USA Patriot Act and other laws, you must be a U.S. resident with a valid government issued ID and a verifiable address to open an account and order a card. Currently we do not issue cards to residents of Puerto Rico, Guam, Virgin Islands, American Samoa or other U.S. territories.

Can I apply using a business name?

No. You must apply using your personal information. We authenticate the identity of all applicants based on the information provided during the application process before a prepaid debit card can be shipped.

How long will it take to get my personalized debit Card?

When you purchase your debit card at a distributor location, you can receive a temporary instant issue prepaid debit card immediately. You will automatically be enrolled for a personalized prepaid debit card that will be sent to you using first class mail and will arrive about 7-10 days from the date that you enroll.

Can I have multiple cards?

Yes. Additional cards may be ordered by calling customer service.

When does my prepaid debit card expire?

You may receive a temporary instant issue card upon enrollment. The temporary instant issue card will expire 90 days from the time of enrollment or when you receive your personalized prepaid card in the mail. Upon activation of your personalized card, your temporary instant issue card is automatically deactivated. Your personalized card will expire 24 months from the date of purchase at which time you will receive a new card in the mail as long as your account is still active with a positive balance.

Do I have to pay extra to receive my personalized card?

No. The purchase of the instant issue card automatically enrolls you for the personalized card.

Where can I use my prepaid debit card?

You can use your prepaid debit card wherever major credit card are accepted and at over 900,000 ATMs worldwide.

Can I print and use checks against this account?

No. Because this is a "checkless" account, you may never overdraw the account; incur NSF service fees or minimum balance fees. Once the balance reaches "zero," no funds can be withdrawn until a deposit is made.

Can I use my prepaid debit card to gamble online?

Online gambling is restricted. You can, however, use this card in conjunction with a PayPal card to access online gambling.

My card has been suspended due to negative balance. How can I get it re-activated?

Once you have added funds to your card, you can contact customer service and provide them the 3 digits on the back of your card along with the account number to reactivate your card. Generally, this can be done within an hour during normal business hours.

How do I add cash to my card?

We offer several ways to add cash to your card so adding cash is quick and convenient. You can add cash through:

- At any check cashing store using TeraCash check cashing software with GTEKS Prepaid solution turned on.
- ACH Money Transfer: Add cash to your card by transferring funds from your personal checking or savings account. All ACH transactions are held up to 7 business days before being credited to your account.
- Direct Deposit: Have pay, dividends, disability and government checks (i.e. Social Security, Medicare, Welfare, etc.) added directly to your card. Your payment is credited to your account the same business day.
- Bank Wire: Wire funds from any bank to your card account.
- PayPal: Add funds to your card through your existing PayPal account. Money orders: Send us a cashier's check or non-U.S. Postal Service money order. All cashier's checks and money orders are held 10 business days before being credited to your card.
- Western Union: Load money to your card at any of the over 46 thousand Western Union agent locations nationwide.
- PayZone: Load money to your card at thousands of PayZone locations nationwide.

Can I transfer money from my checking account to my card?

Yes. You can transfer up to \$500.00 per month onto the card from your checking account.

How soon will my direct deposit be available?

This account observes Federal Reserve and NACHA criteria. Your direct deposit will be available on your normal payday usually before you go to work.

QUESTIONS ABOUT LIMITS OF PREPAID DEBIT CARD BROUGHT TO YOU BY GTEKS

Are there any daily limits on the ATM and POS (merchant) dollar amounts or number of transactions?

The system's pre-set default limits are \$900.00 per day at ATMs and/or 3 ATM transactions per day. The POS or merchant spending limit is \$5000.00 per day. The combined ATM and POS (merchant) maximum limit is \$5000.00 per day. There are no limits on the number of POS (merchant) transactions per day.

What is the minimum and maximum amount of money that I can put on card?

There is a minimum load of \$10.00 and a maximum of \$5,000.00 per load.

Do I need to keep minimum balance on my card?

Your card does not have a minimum balance, but it is a good idea to keep a small amount of money on your card to cover the monthly maintenance fee to keep your account active.

MORE QUESTIONS

Do I have a personal identification number (PIN)?

Yes. All withdrawal transactions must be accessed by a combination of the card and the cardholder's PIN. The PIN is assigned and may be changed by the cardholder at any time by calling customer service. When you receive an instant issue card, the PIN is provided when you receive the card. Otherwise, you can call customer service to create or change your PIN.

How can I withdraw "odd amounts" from my card?

Since ATMs dispense only in whole dollar amounts, cardholders can withdraw odd amounts by getting "cash back" from purchases at POS terminals.

Why is my PIN not working?

There are a few of things that could be causing the problem:

- You may have changed your PIN and are using the original PIN that came with your card.
- You might have called to activate your new personalized card and have forgotten to create your new PIN number.
- There could be a problem with the magnetic strip on the back of the card.

How do I view my account activity?

You can view all account transactions by logging in to your card account online at the web address on the back of your card and selecting "Account Details." The Account Details screen shows transaction history, spending summary and available balance.

How do I notify of a change of address?

Cardholders may contact our customer service department or go online.

What happens if my card is lost or stolen?

Immediately call customer service and request a replacement card; they can deactivate your card to prevent unauthorized use.

What security measures are available for lost or stolen cards?

The cardholder is not at risk for a lost or stolen card, unless the PIN is stolen along with the card or the card holder has written the PIN on the card or the card sleeve. The cardholder may contact our customer service department for a card replacement. If the card and PIN are lost or stolen together, the cardholder should immediately report the loss. As with any checking account, the cardholder's liability for fraudulent use is limited to \$50.00 if the loss is reported promptly, per Reg. E.

Is there a fee for account termination?

No, as long as there is no balance left on the card. If your balance is \$200.00 or less, there is a \$10.00 Balance Reimbursement Fee to mail out a check. If your balance is greater than \$200.00, you are required to take the balance off the card by either withdrawing the funds at an ATM or through POS (merchant) transactions. Once the balance is below \$200.00, you can request a check via the Balance Reimbursement method.

What are the fees associated with my card?

Fees are as follows:

One-time Activation Fee	\$7.55
Monthly Maintenance Fee	\$4.90
ATM Withdrawal Fee	\$1.95
ATM Balance Inquiry Fee	\$0.75
Card to Personal Bank	\$2.50
Personal Bank to Card	\$2.50
POS Transaction Fee	\$0.50
Declines	\$0.85
Value Load Fee	\$2.50
Live Agent Fee (per minute)	FREE during standard business hours. \$1.25 - \$2.00 per minute after hours up to \$5.00
IVR Customer Service (per call)	\$0.50
Optional Paper Statement Fee	\$12.00
Cash Advance Fee	\$3.45
Card Replacement Fee	\$10.00
Balance Reimbursement Fee	\$10.00

When I swipe my card at a gas pump, I get charged \$30.00 even if I only pump \$10.00 worth of gas. Why?

Your card is automatically authorized for \$30.00 when you swipe your card at a gas pump. After you are done pumping gas and the total is less than \$30.00, the merchant will settle that transaction for the correct amount, usually the following business day.

I returned a purchase I made using my card. How long does it take for the funds to go back on my card?

If the merchant has already settled on the transaction, it could take up to 72 hours. If the transaction has been authorized and not settled, it could take up to 15 days for the funds to return to your card. Car rental authorizations can take up to 30 days.

What do I do if an ATM does not give me the total amount of my withdrawal, but says it did?

All ATMs have a contact telephone number on them to call in case of a problem. The retail store cannot help you; only the company that actually maintains the ATM can help. In most cases when the ATM settles the transactions for that day, usually the following day, it will credit your account back for any shortage. If for some reason the ATM does settle the transaction and does not credit your account, you can file a dispute with that ATM owner by calling customer service. Disputes can take up to 4 weeks to process.

A merchant has authorized my card without my permission. Do I contact the store where I purchased my card?

No. The retail store where you purchased your card will not be able to assist you. You must contact customer service to file a dispute, and they will advise you of what steps to take.

My card is denied at merchants and ATM's but I know I have funds on my card. What do I do?

Make sure that you are using the card that is active. When you receive your personalized card in the mail and you activate that card, the temporary card is no longer valid. Make sure that if you activated your personalized card that you are using the card with your name on it. If you haven't activated your personalized card, you should be using the card without your name.

How do I use my card as calling card?

Just call the 800 number on the back of your card and follow the prompts. After you hang up, the amount of the call will be deducted from your account balance.

QUESTIONS ABOUT CLICK-N-PAY

What is Click-n-Pay?

Click-n-Pay is an automated bill payment service that saves you time and money when paying your bills. With Click-n-Pay, you can send a one-time or recurring electronic payment to over 5,000 billers listed in our database or a paper check to any biller not listed in our database. Since the bill amount is immediately deducted from your available balance, you will never incur a bounced check fee.

How do I use Click-n-Pay?

You can access Click-n-Pay to set up billers, send payments and view your transaction history via your account online or over the phone using our toll-free account information line.

Which bills can I pay using Click-n-Pay?

Unlike most electronic bill pay programs, you can pay any and every bill using Click-n-Pay. If your biller is not listed in our biller database, we will send them a paper check on your behalf.

How much does it cost to use Click-n-Pay?

Click-n-Pay service is available for a variable fee ranging from only \$1.00 per check issued on your behalf.