

Inside this issue . . .

- P.2 – VisaVue Online
- P.3 – Prepaid: Control Over Personal Finances
- P.4 – Go World: 2010 Olympic Winter Games
- P.5 – Industry News
- P.6 – ReadyLink Goes Live!
– ATM Campaign Management
- P.7 – Falcon is now in 'Real-Time'
– Visa News
- P.9 – MAP Introduces New Prepaid Card
Design Collections
- P.10 – Infinecard
- P.11 – Letter from the CEO

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Intelligent Decisions

VisaVue Online brings industry-leading decisioning tools directly to your desktop.



The growth of the debit card market in the U.S. has grown from less than one percent of non-cash transactions just 15 years ago to more than 50 percent today. The way in which people make purchases has changed dramatically and projections suggest debit card usage will continue to experience significant growth over the next five to ten years.

Understanding how members use their debit cards - frequency, amount, merchant types, etc. - will be a primary concern for credit unions as debit grows ever more dominant in the financial transaction marketplace. Getting a complete picture about member usage will be especially important to marketing and operations managers and executives in assessing their current programs and determining the best use of resources for the future.

With the introduction of VisaVue Online, MAP's clients will now have access to the industry's best-in-class data warehousing and analytics platform that turns cardholder and acquirer transactions and records into information that they can use to make smarter - and potentially more profitable - business decisions.



VisaVue Online is a powerful web-based tool that will help credit unions to better understand where they've been, where they are today, and will help them get to where you want to be.

The system automatically gathers and aggregates all of an institution's card and acquirer transaction data; turns it into easy-to-understand information about cardholders, merchants, ATMs and card activity; and delivers it right to the user's desktop. With VisaVue

Continued on page 2

The information you need to make intelligent decisions

Continued from page 1

Online, billions of historic transactions and cardholder records are made available online through Visa Online and the Client Administrative Tools and Services (CATS) system.

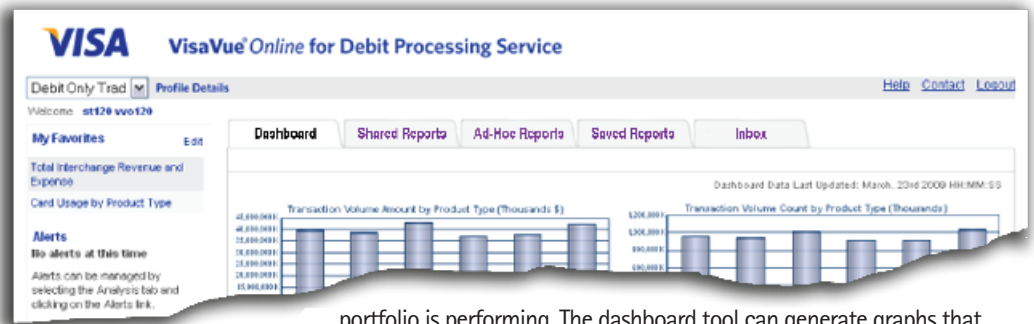
VisaVue Online complements the Benchmarking and Product Lifecycle Analytics programs MAP spearheaded in 2009 to support our clients' sale volume and revenue growth. The Visa Scorecard and PAU Sensitivity Model are tools to help our clients improve their portfolio performance. MAP has provided the Scorecard and PAU Model on a quarterly basis, giving clients key metrics that help them identify opportunities to drive debit card sales volume and revenue. The Scorecard and PAU Model has been tested and proven to effectively benchmark a credit union's performance against its peers (those issuers within a similar sales-volume range) and the Visa System average (all issuers in the system). These tools provide valuable data to help credit unions focus on key areas for improvement and determine the next steps for maximizing an institution's debit card portfolio performance.

VisaVue Online serves the needs of both marketing and operations. Operations staff can learn current chargeback rates, improve authorization response rates, complete denied transaction analysis, perform interchange analysis or identify pin steering. Marketing managers can use VisaVue Online to identify cardholder activation and usage, including inactive cardholders, low POS cardholders, or high ATM cardholders, ATM usage, location and revenue. Reports have easy-to-use "drill down" functions that can simplify marketing and operations queries.

The robust reporting functions of VisaVue Online will provide credit union managers and executives with a wealth of cardholder information at their fingertips. They will be able to view all Visa and Regional Network transaction and cardholder accounts processed by Visa DPS. The data is populated near real time with daily updates. Some of the key solutions include:

- Integration of cardholder and transaction data, including prepaid transaction activity.
- Actual interchange amounts for Visa transactions and estimated for Regional Network transactions.
- Intuitive user interface making creation of ad hoc reporting simple.
- Ability to customize standard report options.

From the first screen, called the Executive Dashboard, users get a visual snapshot of their members' cardholder activity at many levels, including key business metrics and daily insight into how a credit union's card



portfolio is performing. The dashboard tool can generate graphs that reflect the last 6 months of data with automatic updates provided daily.

Users have access to a variety of pre-generated marketing and operations reports through the "Shared Reports" tab. The reports cover most common queries about member usage, merchants, interchange, charge-back, market trends, and many more. The reports are easily editable, allowing users to manipulate data quickly for their own reporting needs and then save the reports in the "Saved Reports" tab for future use.

VisaVue Online is not limited by the many predefined reports provided. A user has access to much of the DPS data elements to build Ad-Hoc Queries. VisaVue Online has several built-in features that allow a users to manipulate reports, including familiar drop-down menus, tool bars with customized buttons, and right-click menus. The following types of reports can be created:

- **Summary Transaction Reports.** Use the summary daily, monthly, quarterly and yearly totals. This repository contains a variety of metrics for the issuer, acquirer and merchant.
- **Summary Cardholder Reports.** Use the daily, monthly, quarterly and yearly totals stored at the cardholder level. This repository contains a variety of metrics by card number including card status, activation status, expiration information, card segment and usage metrics.
- **Summary ATM Reports.** Use the daily, monthly, quarterly and yearly totals stored at the terminal level.
- **Detail Transaction Reports.** Use the full transaction detail repository.

VisaVue online is a subscription-based service available to all MAP client credit unions in early 2010. The core features are an affordable option for all credit unions wanting a better understanding of their institution's card portfolio performance. Advanced features provide increased reporting flexibility and detailed "drill down" analytical functionality, queries and more. As with all MAP programs, complete and personalized training is available for the life of an institution's agreement. VisaVue Online will feature access to additional debit processing data sources such as the Falcon Fraud data in future releases. For more information about VisaVue Online please contact Joyce Carter, VP of Client Services, at 1-866-598-0698 x1613 or email at joyce.carter@mapacific.com.

Everyone's heard the horror stories of early twenty-somethings plunged into debt by their first credit cards, unable to manage their spending and pay their bills on time, irreparably damaging their credit. Using the Visa Reloadable Prepaid Card is a realistic way to stop this problem in its tracks by giving young people the convenience and power of plastic and the web-based tools they need to keep a firmer grip on their finances.

The MAP Visa Reloadable Prepaid Card is more than an alternative to debit cards and other credit cards. With every MAP Prepaid comes the free use of the MAP Prepaid online account manager. The account manager gives users to same tools they have come to expect with online banking, including the loading of funds online from a member's direct deposit account.

With MAP Prepaid cards, young people can only use the money that is loaded onto the card. This is meant to negate the overdraft fees and other penalties levied on traditional checking accounts. On top of that, MAP Prepaid registers every transaction made via the card in real time. A lot of younger people get tripped up by pending payments and deposits that get held by banks without their knowledge. MAP Prepaids encourage responsibility by letting its users know exactly how much they have at their disposal at any given time.

Users interested in trying MAP's Visa Reloadable Prepaid Card can purchase one at participating credit unions. The Visa-branded card is accepted at millions of locations around the world. The prepaid user's account balance can be checked anywhere from any browser.

Now in its third year, MAP's Visa Reloadable Prepaid Card is a genuine break from the banking and credit squeeze cycles as we've known it. No other service has feasibly offered an online account without the usual curbs and fees charged by brand-name financial institutions.

The MAP's Visa Reloadable Prepaid Card and MAP Prepaid online account manager are not just for young people — the service is also an attractive alternative for others in today's economic environment (young people are not the only ones living paycheck to paycheck anymore). That said, MAP Prepaid online account manager service does require some web-savvy, appealing to the same audience as web-based account tracking services like Wesabe and Mint.

For more information about MAP's Visa Reloadable Prepaid Card program, contact Blake Colbo at 866-598-0698 x1620 or email at blake.colbo@mapacific.com.

MAP Prepaid online account manager provides you greater control over your money.





Drive Card Volume and Customer Loyalty with the Visa Vancouver 2010 Olympic Winter Games Promotion

The Visa Vancouver 2010 Olympic Winter Games Sweepstakes is a one-of-a-kind opportunity to translate the emotional power of the Olympic Games into increased card usage and cardholder loyalty. With assistance from MAP, our client credit unions can benefit from this exciting event as well as the market-ready materials. This proven promotional concept is fully "turn-key" for our credit unions. The only thing easier than participating, is actually using a Visa card. Visa has been a sponsor of the U.S. Olympic Team for over 20 years. As a result of this unique sponsorship, Visa can offer your cardholders access to the Olympic Games that no other payment card can offer. In addition, you will have the unique opportunity to benefit from Team Visa Athlete Imagery.

How It Works:

Cardholders who use their Visa cards from November 1, 2009 through December 31, 2009 will automatically be entered for the chance to win a trip for four to the 2010 Olympic Winter Games in Vancouver, Canada. Each trip will include airfare, hotel, and VIP hospitality access, as well as event tickets, courtesy of Visa.

In addition, Visa will award 5 First Prize winners with a Panasonic High-Definition Blu-Ray Theater featuring a 58" Plasma HDTV and a \$500 Visa gift card, and 5 Second Prize winners with a \$500 Visa gift card.

The Visa Vancouver 2010 Olympic Winter Games National Pro-

motion offers the chance to emotionally engage consumers in the power of the Olympic Games, as well as an unprecedented opportunity to reach a wide audience.

88% of males and 82% of females are fans of the U.S. Olympic Team. Not only that, 83% of people between the ages of 18 and 34, 85% of people between the ages of 35 and 49, and 85% of people between the ages of 50 and 64 describe themselves as fans.

The diverse popularity of the Olympic Games is in perfect synergy with Visa—a brand that successfully targets an equally wide audience of adults aged 25-54.

This larger target will work hard for you to deliver increased card usage as well as cardholder loyalty. Participate in the Visa Vancouver 2010 Olympic Winter Games National Promotion, and you're sure to win gold.

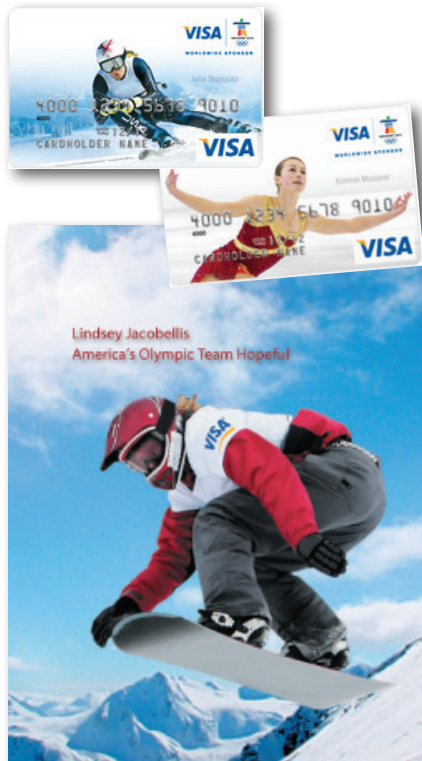
Previous Olympic Games trip promotions have consistently tested well among fans of the Olympic Games, with 78% expressing interest in the promotion and 55% claiming that the promotion would encourage them to use their cards more often.

Consumers are very interested in an insider's trip to the Olympic Games, particularly in the opportunity to meet the athletes and attend VIP events. They know that without support, the trip would be too expensive and difficult to do on their own.

Promotional pieces featuring Team Visa Athlete Imagery and the Grand Prize trip to the Vancouver 2010 Olympic Winter Games will speak directly to this audience, encouraging higher levels of card usage as well as increasing engagement with your membership.

The Visa Vancouver 2010 Olympic Winter Games National Promotion is supported by an integrated, national marketing campaign including advertising, PR, an online microsite, and a complete suite of marketing materials.

Public opinion about the U.S. Olympic Team continues to stand on pillars that differentiate its positive image from other sporting competitions. As a proud sponsor of the Olympic Games and U.S. Olympic Team, Visa is the only payment card that can bring cardholders closer to the Vancouver 2010 Olympic Games. It's your chance to win gold by increasing card usage, customer preference, and cardholder loyalty.



59% of those polled believe that official sponsors of the U.S. Olympic Team are leaders in their industry, and 46% agree that sponsors of the U.S. Olympic Team deserve their business. By aligning with Visa and the Olympic Games you are building on the leadership and excellence of both institutions as well as giving your cardholders a compelling reason to believe—when a cardholder uses their Visa card to make a purchase from November 1 through December 31 2009, they will automatically be entered for a chance to win a trip to Vancouver.

This is your unique chance to catch the spirit of the Olympic Winter Games. For more information about getting exclusive MAP marketing support for the Winter Games Sweepstakes, contact Karl Kaluza at 866-598-0698 x1618 or karl.kaluza@mapacific.com.

Industry News

Credit Unions are Beating the Competition: Credit unions out-paced their bank and thrift competitors in all major growth categories. Further, they have done so while posting a stronger return on assets and lower delinquency. The credit union model has also led them to operate with a tighter interest margin, resulting in better value for members with both loan and deposit rates. Credit unions are focusing on products where their competitors are pulling back—mortgages, credit cards, small business lending, student loans—ramping up efforts to reach those in need of credit, and taking advantage of new opportunities in the market. As a result, credit unions have been increasing their market share. For example, credit unions had a 20.9% auto lending market share in July, up from 15.8% a year ago. Mortgage market share is up to 5.3% from 3.9% a year ago. Furthermore, credit unions have captured \$58.1 billion in new deposits and originated \$144.2 billion in new loans, both the highest on record.

23 Credit Unions Renew Agreements With Credit Union 24: Twenty-three credit unions renewed their agreements in the third quarter with Credit Union 24, a Tallahassee, Fla.-based credit union owned ATM and point-of-sale network. The credit unions, representing 339,000 members and more than \$2.4 billion in assets, signed three- or five-year contracts with Credit Union 24. So far this year, a total of 52 credit unions have renewed their agreements with Credit Union 24, and 37 credit unions have joined the network for the first time.

Credit Unions Seek To Attract Younger Members: More credit unions are attempting to become as relevant as mainstream banks by offering innovative products such as photo debit cards and mobile-banking services, according to industry insiders. Offering such products, the credit unions believe, can help attract younger customers, especially those who fall into the Generation Y demographic born between 1976 and 2000. Credit unions commonly have trouble finding new customers, especially younger ones, according to a report by Aite Group LLC, a Boston-based research firm, whose research suggests attracting new members remains a "critical challenge" for more than 55% of credit unions. Aite based that finding on the results of a July survey it did of 93 U.S. credit unions in conjunction with the Credit Union Executives Society, an independent membership association for credit-union executives worldwide. "While [credit unions] do say they want to attract younger members, they are not expecting the changes to come very quickly," Christine Berry, the report's author and an Aite research director. Credit unions recognize the recruitment challenges they face, so they are altering their marketing strategies. The average credit-union member is 47 years old, according to industry insiders.

Continued on page 8

ReadyLink goes Live!

MAP's Prepaid Cards can now be Reloaded wherever you see the ReadyLink symbol.

MAP has added the innovative Visa ReadyLink to its prepaid card reload network, so that our clients' members can quickly and securely add funds to Visa Reloadable Prepaid Cards at places conveniently close to where they live, work or shop, including supermarkets (Safeway, Pavilions, and Vons), convenience stores (7-Eleven®, Circle K and ExxonMobil (at TIO Kiosk) ***) and MoneyGram locations. With ReadyLink, members have immediate access to funds with a safer, more convenient payment alternative to cash and checks.



Visa ReadyLink can be found at over 50,000 merchant and MoneyGram locations in the U.S.

How to reload with Visa ReadyLink

1. Members will look for the Visa ReadyLink symbol on the door, kiosk, or register at participating stores, or at all U.S. MoneyGram agent locations.
 2. Members take their card and cash to the register or self-service kiosk. The cashier will swipes card and accepts their cash. At a kiosk, members swipe their card and insert the funds.
- At U.S. MoneyGram agent locations, cards will not be swiped. Instead, members complete the Blue Form or proceed to the MoneyGram phone to start funding load.
3. Members get a receipt—and go! Members have immediate access to funds upon approval.

For more information about MAP's Visa Reloadable Prepaid Card program, contact Blake Colbo at 866-598-0698 x1620 or email at blake.colbo@mapacific.com.

*** Available at participating locations. 7-Eleven® is a registered trademark.

Product Update

ATM Campaign Management

ATM marketing has never been easier

New Product

Imagine creating, managing and deploying your credit union's ATM marketing campaign directly from your desktop and your Client Administration Tools and Services (CATS). That's the inspiration behind the introduction of Visa's new ATM Campaign Management. ATM Campaign Management is a powerful web browser application which allows you to define and control ATM marketing campaigns based on multiple channels, including:

- time of day, week, or month,
- language selection,
- cardholder type (on-us vs. not-on-us),
- graphical coupons that can be dispensed at ATMs,
- alternate ATM location display options,
- ability to define marketing message in ATM receipt text by
 - language selection and/or
 - cardholder type (on-us vs. not-on-us),

all of which is managed remotely, including the delivery of content and graphics/images.

ATM Campaign Management's real-time management and delivery will greatly enhance your institution's marketing campaigns directed to ATM users, all without impacting either the performance or availability of the credit union-owned ATMs. The ATM Campaign Management is available for many types of Diebold ATMs that can support Graphix Load Agent (GLA) software supplied by Visa or Diebold. Once installed the GLA software is updated remotely. The robust system will help credit unions improve their member service and eliminates costs associated with physical visits to ATM to update screen graphics and avoid unnecessary down-time to manually load graphics. ATM Campaign Management features a comprehensive reporting system that allows users to query content by multiple ATM selection criteria, date and time ranges, campaign-types, and graphics/images. For more information about ATM Campaign Management, contact Herb Tajalle at Member Access Pacific, 866-598-0698 x1616.



Falcon is now in 'Real-Time'

Product Update

MAP has introduced an updated service, Falcon Managed Real-Time Decisioning, that enables our full-service Fraud call center participants to reduce their fraud losses by declining highest-risk transactions.

"We are very excited by Falcon real-time decisioning," said Joyce Carter, VP of Client Services. "It will save our clients time and money by preventing the riskiest fraudulent spending before authorization is completed."

Falcon uses neural network technology to evaluate and score different card transactions. Previously, such scoring and detecting of possible card fraud happened after the transaction was approved, but real-time decisioning allows Falcon to detect possible fraud and recommend action before the transaction is approved. Falcon's Managed Real-Time offers a flexible configuration based on a client's predetermined risk tolerance that establishes real-time decline rules according to your credit union's needs. Moreover, you can assess the performance of these rules for your cardholders by using the Falcon Expert Rule Effectiveness-False Positive Ratios Report, available in CATS. Participating clients may choose any combination of these Managed Real-Time tiers:

- Tier 1—Conservative. False Positive Rate (FPR) of 2:1 or better.
- Tier 2—Aggressive. FPR of 3:1 or better.
- Tier 3—Account Compromise. Based on a series of Falcon Expert rules.

Falcon Managed Real-Time Decisioning offers a number of benefits, including:

- Reduced fraud as a result of declining fraud transactions that meet real-time decline rules.
- Reduced operational costs through lower fraud claim counts.
- Increased protection. Managed Real-Time Decisioning continues to work for you even during the Falcon case-aging period (when an account is excluded from case creation because a prior case was "confirmed not fraud.")
- Minimal client effort. Real-time decline rules will be maintained by DPS fraud experts and will not require any specific ongoing monitoring or maintenance by your institution.

The new Falcon system is the first fraud management solution to offer adaptive analytics, which provide dynamic, real-time self-calibration of fraud detection models, enabling credit unions to identify and respond to new threats with unprecedented speed. Extensive testing with clients has shown up to 44 percent improvement in detection model performance, translating to increased fraud detection with fewer false-positives. For more information about Falcon's Managed Real-Time, please contact Joyce Carter, VP of Client Services, at 1-866-598-0698 x1613 or email at joyce.carter@mapacific.com.

Visa News

Visa Announces New Data Encryption Practices Visa has announced new global best practices for data field encryption, also known as end-to-end encryption. These best practices are designed to further the payment industry's efforts to develop a common, open standard while providing guidance to encryption vendors and early adopters. Data field encryption protects card information from the swipe to the acquirer processor with no need for the merchant to process or transmit card data in the "clear." Visa's Jennifer Fischer, senior business leader in the card company's risk area, says encryption is not being touted as a silver bullet for anyone, "But we see it as a way to supplement and help, in many cases, augment existing security measures." Visa's best practices are designed to help organizations:

- Limit cleartext availability of cardholder data and sensitive authentication data to the point of encryption and the point of decryption;
- Use robust key management solutions consistent with international and/or regional standards;
- Use key-lengths and cryptographic algorithms consistent with international and/or regional standards;
- Protect devices used to perform cryptographic operations against physical/logical compromises;
- Use an alternate account or transaction identifier for business processes that requires the primary account number to be utilized after authorization, such as processing of recurring payments, customer loyalty programs or fraud management.

Fischer points out that encryption is only one layer of security and should not be viewed as a replacement to PCI-DSS.

Visa To Pay Off Honor-All-Cards Settlement Early: Visa Inc. says it plans to pay U.S. merchants \$682 million, an amount discounted for early payment of the remaining \$800 million the company owes as part of its 2003 settlement of the "honor-all-cards" antitrust lawsuit led by Wal-Mart Stores Inc. and other major retailers. Visa disclosed its plans yesterday in a U.S. Securities and Exchange Commission filing. The plan is subject to court approval. In the filing, Visa says it plans to make the payment on Sept. 30 or the business day after the court order, whichever is later. Visa in 2003 agreed to pay merchants approximately \$2 billion over a 10-year period in equal annual installments of \$200 million to settle its part of a class-action lawsuit the merchants brought against Visa USA and MasterCard International. Plaintiffs had argued it was unfair for the card networks to require merchants to accept the card brands' signature-debit cards if they also wanted to accept their credit and charge cards.

Continued on page 8

Visa News

Continued from previous page

Visa Announces New President and Head of DPS: Visa has named John Partridge, the company's former chief operating officer, as the new president and Elizabeth Buse is new Global Head of Product, which includes Visa Debit Processing Service. In their new positions, John and Liz report to Joseph W. Saunders, chairman and CEO. Partridge and Buse new positions are part of a management restructuring announced by Visa in July. Under the reorganization, John "Hans" Morris stepped down as Visa's president but will remain with Visa until the end of the year. Liz replaces Kevin Schultz who recently became president of First Data's financial services business segment, which includes Card Issuing, Debit Services, the STAR Network, Output Services, Government and Education Markets, and analytic and decision services products.

As President, John Partridge has day-to-day responsibility for Visa's global sales, client service, marketing and product development functions. Prior to assuming his current responsibilities, Partridge led Visa's efforts to transform itself from a membership association owned by financial institutions into a global, publicly traded company. Previously, Partridge served as the first president and chief executive officer of Inovant—the company that owns and operates, VisaNet, Visa's electronic payment processing service.

Elizabeth Buse is responsibility for all aspects of product strategy and development in consumer and business products, as well as platform development and commercial information management. She also oversees processing products such as Debit Processing Services (DPS) and driving the growth of these services worldwide. Previously, Buse was executive vice president of product development and management for Visa U.S.A. Prior to joining Visa U.S.A. in 1998, she served as vice president of strategic initiatives for the Electronic Funds Division of First Data Corporation.

Visa Weighs In On 7-Eleven Petition Debate: Visa Inc. says Congress and the public "should not be fooled by the motives behind the petitions being delivered to Congress by the CEO of 7-Eleven. This deceptive campaign is really about some retailers trying to take advantage of the public by having them support legislation that would ultimately shift retailers' costs of doing business onto consumers in the form of checkout fees, also known as surcharging," The statement is in response to 7-Eleven collecting signatures from the public on petitions deeming interchange rates for merchants as too high. According to Visa's own research, 78% of consumers believe the value and benefits retailers receive from accepting credit and debit cards outweigh the costs of accepting them. By a 2-to-1 margin, consumers also say retailers should pay the cost of accepting credit and debit cards.

Industry News

Continued from page 5

Pioneer of Decoupled Debit Shifts to New Model: Decoupled debit cards, once viewed as a significant threat to financial institutions' transaction revenue, appear to be fading away. The pioneer in the industry, Tempo Payments Inc. is now introducing a new business model built around affinity card programs for special-interest groups. One of the few banks that endorsed the concept, Capital One Financial Corp., announced in September it will discontinue the decoupled debit program it started last year.

Tempo launched a new model to manage debit card programs for nonprofit groups and other organizations. When cardholders make purchases, the organizations and Tempo receive a share of the processing fees paid by the merchants. This is a major shift from the earlier model of encouraging large merchants to offer its cards to consumers. James Van Dyke, founder and president of Javelin Strategy and Research, says merchant-centric decoupled debit suffers from a disconnect between the merchants' interests and their consumers. "(Large) merchants can have some success in getting consumers to use a particular method of payment if you give them incentives," he says. "Usually, it's mom and pops merchants that have a lot of sway getting consumers to use a particular payment method." Without the ability to persuade large merchants to issue debit cards, the decoupled movement seems to be devolving into organization-centric, affinity programs focused on influencing the purchasing choices of special-interest groups.

Big Bank Fees Offer Opportunity to Credit Unions: Bank of America and other big credit card issuers are handing credit unions with card programs another strong marketing message by adding annual fees to their card products once again. Annual fees had been a regular feature of credit cards until 1990 when AT&T started offering a credit card without one and other card issuers quickly followed suit. A combination of the economic downturn and increased regulations has helped bring them back, card analysts say. So far, Bank of America says its annual fee of between \$29 to \$99 is "experimental" but analysts expect them to stick and for the bank try to wring at least a little money out of card holders who pay off their balances in full each month and therefore provide no finance charge income. They also expect the practice to spread to other big bank issuers, leaving room for credit unions and other smaller card issuers without the bank's high default rates to offer consumers a better deal. "Actions like these are rarely singular events. One issuer takes a new step and the others likely follow. Issuers are trying everything they can to reduce risk and increase revenue, especially since regulations are limiting their options," said Bill Hardekopf, CEO of LowCards.com, a Web site that helps consumers make card decisions.

MAP Introduces New Prepaid Card Design Collections

In October, MAP greatly expanded its catalog of Prepaid Card Designs. The addition of 16 new stock cards design offers credit unions the opportunity choose between five unique and stylish card design collections: The Currency Collection, The Brand Collection, The Youth Collection, The Americana Collection, and The Gift Collection.

The Currency Collection

Whether using your Prepaid Cards to expand your card portfolio or start a seasonal gifting program, The Currency Collection offers your financial institution the design flexibility to build and grow a solid program based on familiar imagery.

The Brand Collection

The unique and traditional designs in The Brand Collection allows you to maintain the solid identity of your financial institution's brand while offering you a new look that will compliment your debit and credit card designs.

The Youth Collection

If you are looking to target the youth and young adult market with your Prepaid Card program, The Youth Collection offers alternatives to our traditional card designs.

The Americana Collection

The Americana Collection offers your financial institution uniquely American design imagery.

The Gift Collection

The Seasons Collection are designs that spotlight those times of year when giving is the motivation for a Prepaid Card purchase and use. If your financial institution has a seasonal need for your Prepaid Card program, these designs could be a perfect fit.

For more information about MAP's Visa Reloadable Prepaid Card program, contact Blake Colbo at 866-598-0698 x1620 or email at blake.colbo@mapacific.com.

Product Update

The Currency Collection



The Brand Collection



The Youth Collection



The Americana Collection



The Seasons Collection



*infin*card: the leader in reloadable e-commerce

Product
Update

MAP is pleased to introduce a new brand for our Visa Reloadable Prepaid Cards. Beginning in early 2010, MAP Prepays will be *infin*card Prepaid Visa (pronounced *infin-ee-card*), reflecting MAP's position in the market as a fully-flexible and feature-rich prepaid solution – the prepaid card product with “infinite” possibilities!

With *infin*card, MAP will continue to provide the same flexible suite of prepaid product solutions that our customers have come to expect.

Credit unions can trust that *infin*card's secure, scalable platform will allow them to select all the functions they need to best serve their members.

Expanded Functionality

In addition to a new and appealing brand, MAP continues to expand the functionality of our prepaid solutions. With the introduction of *infin*card, clients will receive updated services and resources to support their prepaid card programs including:

- Updated training materials,
- The “QuickGuide” easy-reference tool for MSRs to use when assisting members with their prepaid cards,
- The Cardbook for members, a comprehensive card carrier that includes user-friendly instructions, a handy register to keep track of purchases, and complete terms and conditions.
- Online enhancements, MAP continually works to improve functionality of the online Prepaid Account Manager. Members can expect to see new services like online tutorials for users, texting alert capabilities, as well as function to improve the user's experience.

For more information about MAP's Visa Reloadable Prepaid Card program, contact Blake Colbo at 866-598-0698 x1620 or email at blake.colbo@mapacific.com.

**MAP
PREPAIDS**

*Like a regular card.
Only Prepaid.*

infin@card
PREPAID VISA®
the leader in reloadable @commerce

Letter from the CEO

What's true with many products and services in today's economy is also occurring with debit, credit, and prepaid cards and ATM services, the industry is becoming highly commoditized and more and more credit unions are seeking better ways to compete with other financial institutions. Today's leading credit union executives are turning to Business Intelligence to find a competitive edge in this new economy.

Business Intelligence (BI) refers to technology applications and best practices used to help a credit union acquire a better understanding of its situation based on better insights into members through tools like reporting, data mining, benchmarking, predictive analytics, modeling, and online analytical processing (OLAP). In recent years, BI tools have become so robust that they can transform raw data into meaningful and useful information that executives and managers can use to make more effective decisions.

MAP is pleased to be a leading provider of BI tools for our clients. This year, we introduced the Benchmarking and Product Lifecycle Analytics programs (PAU Sensitivity Model and Scorecard) to help clients improve their portfolio performance. These tools help clients see how they are performing against their peers and provides them with market-tested marketing metrics to improve their card and ATM products and services.

In 2010, we are very excited about the introduction of VisaVue Online (VO). VO is a robust online BI tool that expands on our work this past year, helping our clients make successful decisions about their card and ATM products.

We are also pleased to provide the latest in BI technology with the introduction of Falcon Managed Real-Time, a predictive analytic model that can harness the "real-time" patterns found in historical and transactional data to identify and assess risks before a transaction occurs - all based on a credit union's own criteria.

The coming year will also see the introduction of ATM Campaign Management, a powerful new tool for developing and implementing ATM marketing campaigns. With its inventive "remote, real-time delivery capabilities", ATM Campaign Management will assist clients in deploying marketing campaigns directly to ATMs while reducing costs and increasing ATM availability.

MAP continues to invest in our highly popular, fast-growing prepaid card program. In the past month, we implemented the ReadyLink Network, an innovative reload capability that allows members to load cash onto their Prepaid cards at more than 50,000 merchant and MoneyGram locations across the country, and we have greatly expanded our card designs to include 16 new stock designs. Early next year MAP will rebrand our Prepaid Cards as the *infinecard*. Although our prepaids will still provide industry-leading service and product flexibility, the *infinecard* brand will help grow the position of our prepaids with expanded functionality like the new, feature-rich Cardbook and continual improvements to the online Prepaid Account Manager.

2010 is particularly important to all of us at MAP as it marks our 10-year anniversary. The introduction of several new exciting products and our continued commitment to five-star service will make the coming year an exciting one.

Best regards,

Cyndie Martini
President/CEO



Cyndie Martini - CEO - MAP

Congratulations to Tammy Thoene at Services Center Federal Credit Union. As the top seller during our 2009 Summer Prepaid Card Promotion, Tammy won the HP Mini Netbook Computer.



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