

## About Us

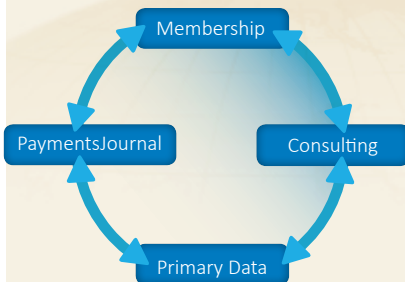
Mercator Advisory Group is the trusted advisor for the payments industry globally, charting the course for sustained growth and profitability and delivering fact-based insights and advice.

Our commitment and exclusive focus on the payments industry enables us to consistently provide highly relevant content and exceptional value for your research expenditure.

## Mercator Differentiators

- Quality and quantity of our research
- Analysts focused 100% on payments
- Extensive client relationships
- Breadth and depth of coverage
- Strong industry relationships
- Analyst interaction throughout the membership term

## Membership Life Cycle



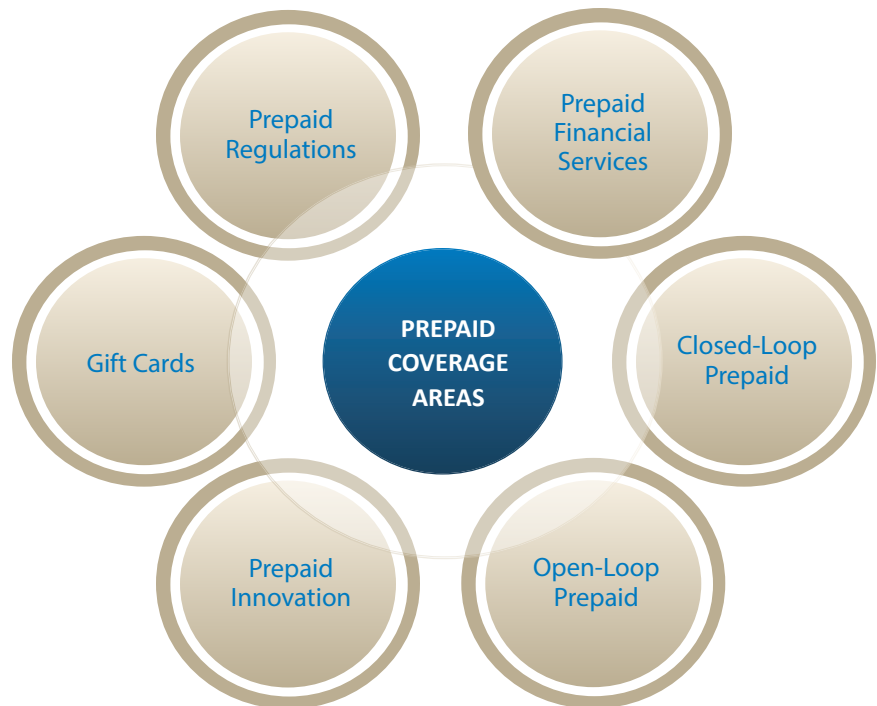
## PREPAID ADVISORY SERVICE

### Prepaid Advisory Service

Prepaid represents the fastest growing segment of card-based payments, supporting numerous vertical markets. Mercator Advisory Group is recognized as an industry thought leader and has established itself as a vital partner to prepaid stakeholders who leverage our expertise to assess market positioning and enhance their comprehension and strategies, thereby enabling them to better manage their engagement in the prepaid space.

The **Prepaid Advisory Service (PAS)** researches 26 different prepaid market segments that include solutions that are implemented on Branded Card Networks, Closed-Loop Networks, and the EBT. Benchmarks measuring the growth of all 26 market segments have been performed annually since 2003, revealing the rapid expansion of Network-Branded Solutions into several segments, such as Incentives.

### Prepaid Coverage Areas



## Market Dynamics: Analysis and Reporting

REGULATION	CONSOLIDATION AND PRICING PRESSURES	CHANGING BUSINESS MODELS
CFPB State Regulations Future Changes	Prepaid Acquisitions Price Points Fee Structures	Banks As Part of the Market New Segments Value Chain Integration

CHANGING TECHNOLOGIES	VIRTUAL CARDS AND DIGITAL CONTENT
2D Bar Code / QR Code Mobile Apps/ Wallets Data & Information Services Integration to Loyalty Lower Support Costs	Rethinking Definition of "Card" New Channels (Social) New Vectors for Value Load Integration to Marketing & Loyalty

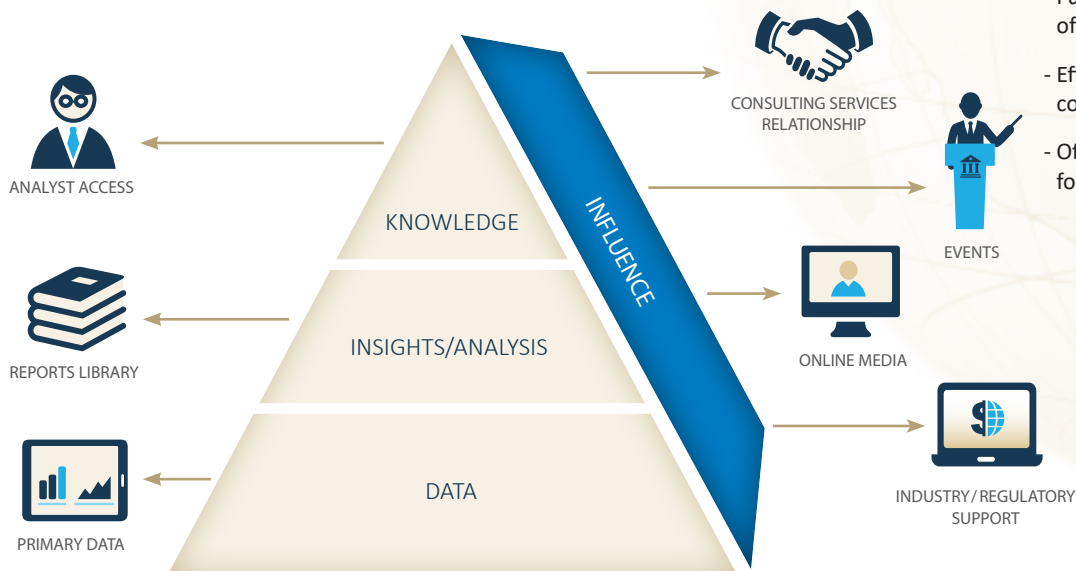
### Mercator Advisory Group Deliverables

- 20 research documents annually
- Related PowerPoint charts
- Direct, unlimited access to subscribed service area research team
- Access to all previous research
- 15 login IDs
- One dedicated day of analyst time
- Direct, limited access to all research teams

### Mercator Advisory Group Benefits. We:

- Uncover new opportunities
- Deliver pragmatic insights
- Have a strong brand and independent market position that clients can leverage
- Function as an extension of staff
- Efficiently deliver industry consulting projects
- Offer unmatched depth, focus, and service

## Engagement Deliverables



## Contact Information

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