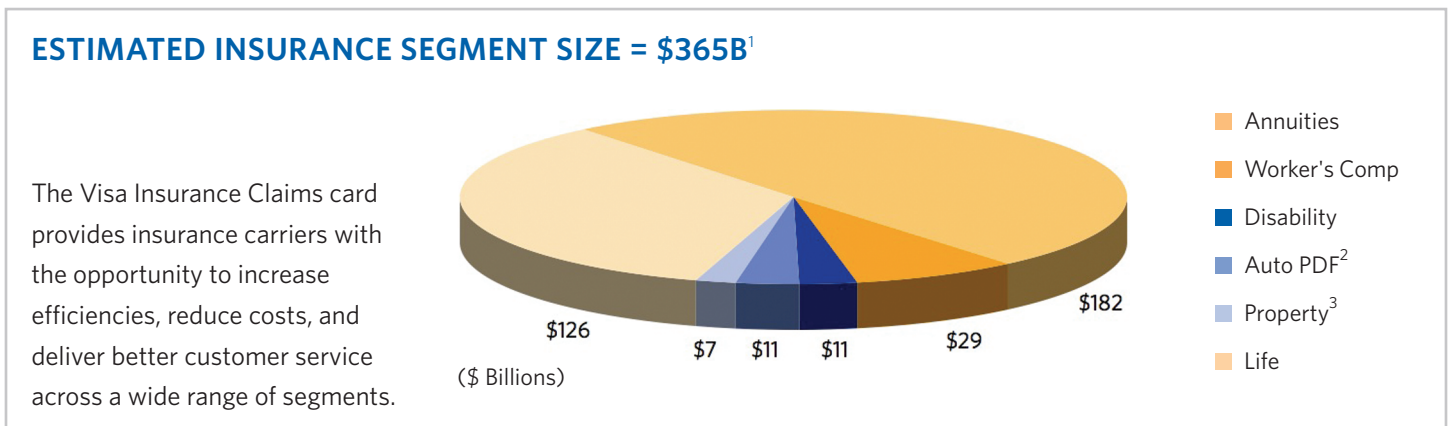


Visa Insurance Claims Card

REDUCE COSTS AND INCREASE EFFICIENCY OF INSURANCE CLAIMS DISBURSEMENTS.

As a leader in electronic transactions, Visa strives to make payments easier and more convenient. Annual insurance carrier claims disbursements to consumers are estimated at \$365B¹. Visa developed its Insurance Claims card to help reduce the cost and increase efficiencies of how these disbursements are made. The Visa Insurance Claims card gives insurance carriers the flexibility to make multiple claim disbursements on a single reloadable prepaid card or a one-time disbursement on a non-reloadable product. Claimants enjoy the security and convenience of immediate access to funds, even if they do not have a bank account, and insurance carriers can reduce the time and cost of claims payments.



PROGRAMS THAT CAN BENEFIT FROM VISA INSURANCE CLAIMS CARDS

- Workers Compensation
- Disability
- Property and Casualty
- Auto

Benefits of Visa Insurance Claims

Insurance Carrier

- Reduce expenses associated with check payments, including printing, postage, inquiries, and replacement costs
- Avoid fees and fines through better compliance with state "prompt pay" requirements
- Minimize risk of check fraud
- Offer convenient, safe and efficient funds disbursements for claimants

¹ Sources: Visa Inc. U.S. Prepaid Industry Segment Study, 2009. Analysis estimates based on CY2008 estimates. Figures represent estimated prepaid industry opportunity and do not reflect anticipated Visa volumes, transactions or prepaid segment share. The estimated opportunity sizing is directional only and Visa is not responsible for any business decisions made using the enclosed data.

² Ordinary Life Insurance segment via retained asset account structure.

³ Includes homeowner, earthquake and farmowner.



HOW IT WORKS

- 1 Customer has an active insurance policy.
- 2 The policy-holder files a claim.
- 3 Once the claim has been approved, a Visa Insurance Claims card is provided to the claimant.
- 4 Claimant receives and activates the card.
- 5 Once activated, claimant has immediate access to funds.
- 6 The insurance carrier can load additional funds onto the card, if applicable.
- 7 An electronic or printed account statement can be offered.

Claimants/Consumers

- Faster access to claim funds by eliminating the wait for check clearing lag times
- Avoid check cashing fees and inconvenient trips to the bank
- Use the card to make purchases at millions of locations worldwide—in stores, online or by phone—or to pay bills remotely
- Obtain cash at Visa/PLUS® ATMs
- Greater security with Visa Zero Liability⁴ to protect against unauthorized purchases

Issuers/Partners

- New payment solution for insurance carrier treasury clients
- Generate incremental revenue from new business opportunities
- Extend existing customer relationships with an expanded product offering

LEARN MORE ABOUT VISA INSURANCE CLAIMS.

- Contact your Visa Account Executive
- Email prepaidprograms@visa.com
- Call 1.888.847.2242
- Visit www.visa.com

Visa operates the world's largest retail electronic payments network providing processing services and payment product platforms. This includes consumer credit, debit, prepaid and commercial payments which are offered under the Visa, Visa Electron, Interlink and PLUS brands. Visa enjoys acceptance around the world and Visa/PLUS is one of the world's largest global ATM networks, offering cash access in local currency in more than 170 countries. For more information about Visa, visit www.visa.com.

⁴ The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult the issuer for additional details.