



Education and Motivation for the Financially Underserved

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 is an  
education and rewards  
platform for the  
un- and underbanked

Patent-pending model is designed to drive positive and profitable usage behaviors among the Low-Middle income (LMI)

## Education



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## Sweeps-based Rewards



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## Web/mobile based delivery model



**positive and profitable  
behavioral change**

# PayPerks differs from traditional credit card rewards programs to address prepaid's unique business model and audience

	Traditional Rewards Program	PayPerks
<b>Users earn points for...</b>	Dollar volume	Taking PayPerks' curriculum Savings-like behaviors
<b>Points are worth...</b>	Cash back Miles Merchant funded rewards	Chances to win monthly cash prizes

# Pilot results exceeded expectations and drove dramatic behavior change

## Increased Card Adoption



**100% increase**  
in prepaid card  
adoption

## Quadrupled POS usage



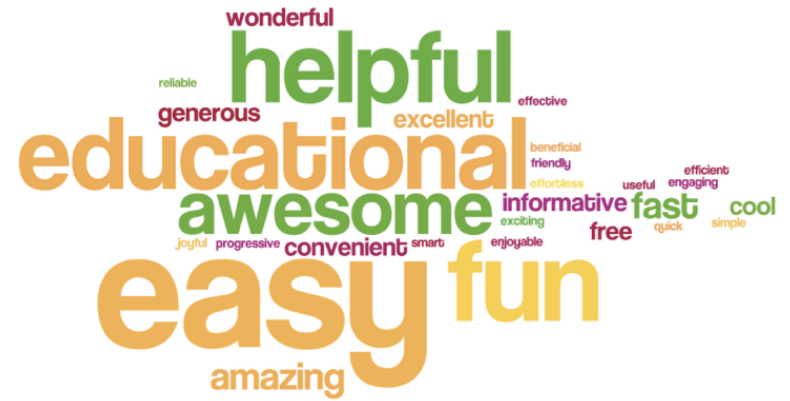
**4x increase**  
in number of POS  
transactions

## Improved engagement/education

**12 minutes**  
average time on  
site engaging  
with educational  
content



## Heightened Customer Satisfaction

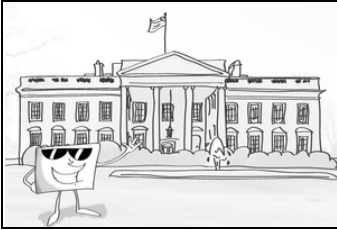


One way this curriculum will reach the LMI population is through a strategic partnership with MasterCard in the Public Sector



# We're off to the races...but we've got our hands full!

## Recent News



MasterCard announces PayPerks partnership at the White House

Named among New Wave of Unbanked Innovators



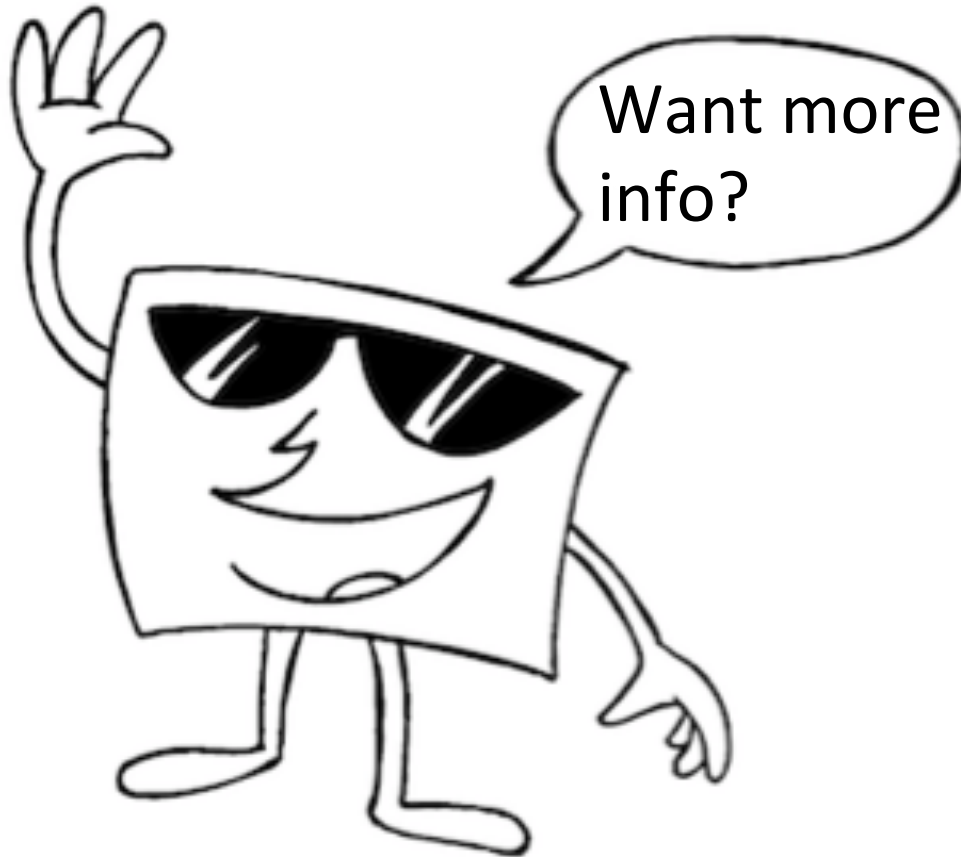
Honored at Next Big Thing at 2012 Prepaid Expo

Recognized as Company to Watch



## Current Priorities

- Growing the team
- Partner Development
  - Financial Institutions
  - Social Impact Orgs



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