



# Serving the Underserved

*Beyond the Branch: Innovations in Customer Facing Technology*



# Underserved Banking Innovation Opportunities in Prepaid



Private, Convenient, & Secure Purchasing Options



Quicker Access to Earned Wages



Health & Lifestyle Incentives



## **Private, Convenient, & Secure Prepaid Purchasing Options**

### **CBKC Solution: Prepaid Virtual Cards Program: Pay with Privacy**

Privacy is the first payments product that keeps personal information private, while being even more convenient than using a regular credit card online. Privacy utilizes customer's bank account funds availability to pay for their online purchases on the customer's behalf so their money and identity are protected.

Privacy uses two-factor authentication to ensure customer accounts are protected.

*NOTE: A Virtual Prepaid Visa Card cannot be used in a physical store.*



## **Quicker Access to Earned Wages**

**CBKC Solution: A Platform that integrates with Employers to pay employees when they need it most.**

### **Program: PayActiv**

PayActiv is designed to help employees reach financial resilience and wellness with timely access to earned wages plus tools to plan and save at every level. Timely access to earned wages enables employees to be self-reliant and it prevents fee and debt traps. These services are always accessible via a mobile phone or a web browser.



## Health & Lifestyle Incentives

### **CBKC Solution: Innovative Partnerships and Mobile Resources** **Program: NutriSavings**

NutriSavings connects employee's healthy shopping decisions with financial incentives. We work with a large number of grocery retail partners to offer program participants the opportunity to be rewarded for their healthy grocery purchases.

Participants benefit from our advanced technology, as well as cash incentives. Employers benefit from healthier and more productive employees and our retail partners benefit from engaged and knowledgeable consumers. This is where technology innovation meets smart partnerships to solve real problems!

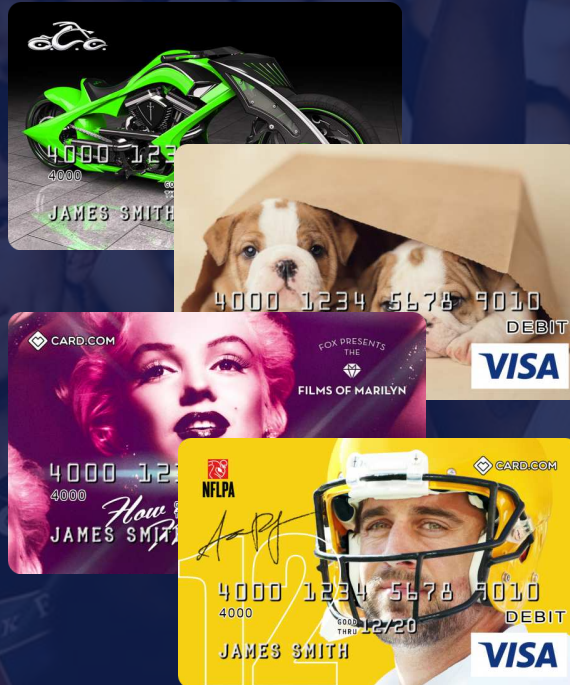


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## All Inclusive Prepaid Solutions

**CBKC Solution: A turnkey, secure, and convenient prepaid option that gives employed customers the ability to get paid early and provides branding options that align with their lifestyle.**



### Program: Card.com

CARD.com creates Fair, Fashionable and Fun online prepaid card solutions to connect cardholders to brands they love. Customers get to select the design they want on their card from a vast selection of images in the card.com gallery.

CARD.com offers many convenient ways to load money and share funds from card to card. Customers can use ATMs and shop in stores and online. CARD.com lets customers represent the things they care about, with awesome perks along the way like getting their paycheck a few days early for those who qualify.



**Serving the Underserved**

**Thank You from  
Central Bank of  
Kansas City**

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