

June 2, 2009

CFSI Presentation Direct Deposit Consumers

PreCash Confidential



To help cash paying individuals access mainstream financial services.

PRE CASH PreCash Introduction

- Founded 1998
- Cash Centric Consumer Focus
 - Walk-in Bill Payment
 - Prepaid Services
 - Vision General Purpose
- Headquarters in Houston, TX
 - Technology center in Portland, OR
- \$1.5 Billion Processed in 2009
- 30,000 Payment Locations
- Over 5,000,000 active customers
- Licensed in all U.S. markets



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Bill Pay Prepaid Stored Value

Expanding the Reach of Cash.

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PRE CASH Vision Prepaid Lifestyle Position

- Load Options
 - Free Direct Deposit
 - Over 100,000 retail locations
 - Bank and PayPal transfers
- Payment Options
 - Free Pay Anyone Bill Payment
 - Free POS Signature Transactions
 - Wire Transfer
 - Card-to-card transfers
- Account Management Tools
 - Free wireless & e-mail alerts
 - 24-7 toll-free account access
 - Free online account access



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PRE CASH Vision Program Options

VISION

OWNED PROGRAMS	CUSTOM PROGRAMS	PAYROLL	CO-BRANDED

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PRE CASH Retail Value Loading Issues

- Waiting for paycheck
- Driving to check casher
- Waiting to cash their check
- Paying to cash their check
- Paying fees to pay bills
- Driving to load value
- Dealing with load reliability
- Pay for small value load
- Not their primary financial tool
- More expensive relative to usage

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PRE CASH Direct Deposit Participation

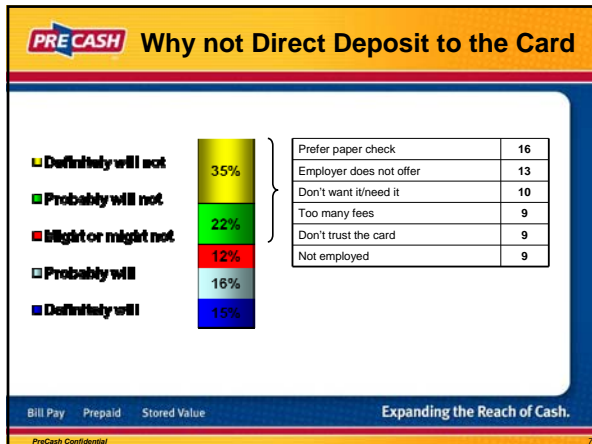
Employer Offer?

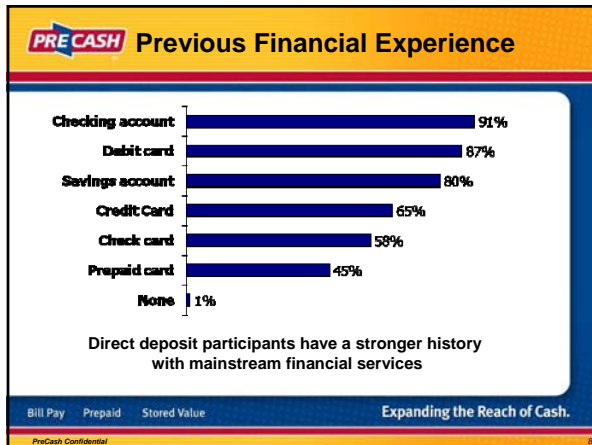
42%	Yes
52%	No

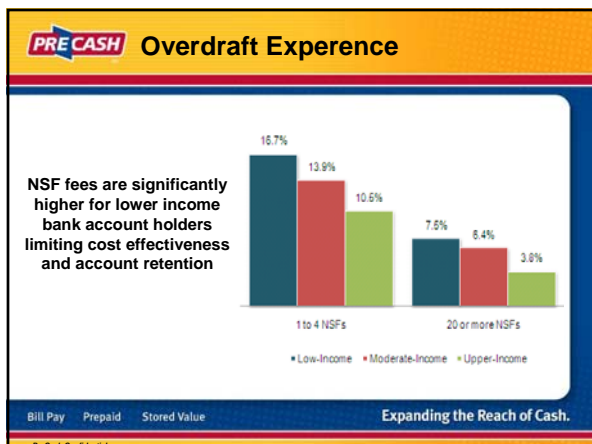
A majority of the consumers in the target income not participating in direct deposit have the capability

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PRE CASH Direct Deposit Participation Factors

- Employer Capability
- Financial Experience
- Motivated by Pain Points
- Communication Channel
- Product Understanding



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