



Prepaid Card Product	ezGyft Virtual	ezGyft
<b>Card Type</b>	Virtual	Chip&Mag
<b>Loads</b>	Single Load	Single Load
<b>Load Fee</b>	0	0
<b>Card Validity</b>	3 months	12 months
<b>ATM</b>	No	No
<b>POS</b>	No	Yes
<b>Online</b>	Yes	Yes
<b>Maximum Load</b>	\$500	\$1,000
<b>Minimum Load</b>	\$25	\$50
<b>Decline Fee<sup>1</sup></b>	\$0.50	\$0.50
<b>Inactivity Fee<sup>2</sup></b>	\$0	\$3.00
<b>Recurring Transactions</b>	Yes	Yes
<b>Active Cards per Customer<sup>3</sup></b>	5	2
<b>Name on Card</b>	Yes	No
<b>Freeze Fraud Protection</b>	Yes	Yes
<b>Currency Conversion Fee</b>	2.5%	2.5%

1- Decline fee reasons include:

- Invalid CVV
- Invalid PIN
- Insufficient Funds
- Expired card

2- Inactivity Fee applies each month if there are no transactions on a card for 90 days.

3- A card is considered active if it carries a balance of \$5 or more.