

Security Guidelines

Exhibit A

Security Requirements for the Storage of Prepaid Cards

The security requirements in this document are based on policies and guidelines developed by the Payment Networks and industry best practices. These requirements must be implemented at all locations that store and distribute instant-issue card products.

Card Ordering

Card orders will be shipped to the designated locations by BoldCo or its assignees by bonded and approved carrier. Card orders must be signed for upon arrival. All cards must be placed at the time of receipt into inventory in a secured storage area. An employee designated by management should be appointed to ensure the physical and procedural security policies are implemented.

Card Inventory

Physical security of the cards in inventory must be maintained at all times. Cards must be stored in a controlled environment, such as a safe or locked storage device, with access limited to employees who have successfully passed background screening checks.

An inventory log must account for the number of cards received, cards used, cards spoiled (cards that cannot be used due to damage, tampering or expiration) and remaining cards that should balance to the number of cards on hand at any time. An explanation of spoilage should be included on the log. Any inventory discrepancy must be reported to BoldCo as soon as detected.

Card Destruction

BoldCo may request return of unused cards in inventory for destruction for any of the reasons listed below.

1. Cards are compromised or tampered with;
2. Card stock expired;
3. Cards are damaged or defective;
4. Program is terminated.

Cards to be returned should be securely packaged. A copy of the inventory log should be included in the shipment. A second copy of the inventory log should be transmitted to BoldCo electronically.

Alternatively, the location may destroy any defective or damaged card and certify its destruction by maintaining a detailed inventory log, and destroying the cards using a cross cut shredder that creates pieces no larger than ¼ " by ½" in size. A certified report of destruction outlined in Exhibit B, attached hereto and incorporated herein by this reference must be submitted to BoldCo on a **monthly cycle even if no cards were destroyed in that period.**

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Exhibit B

Certificate of Destruction of Defective or Damaged Cards

Please send into BoldCo at **cardinventorysupport@mychange card.com**.

I, _____, certify that the cards listed below were either damaged or defective. I further certify that the cards were destroyed.

Destruction Date MM/DD/YYYY	Card Number	Expiration	Name (First, Last)	Signature

Frequently Asked Questions

When will you send cards?

Cards are sent automatically based on your usage. Please be sure to send in your destroyed card list at least once per month. This will help us maintain an accurate count of your inventory.

What if a facility loses cards?

Please notify your account manager immediately; however, cards may only be used by the facility they were assigned to. Please call KCN 24 technical service at 833-527-0398.

What happens if I void a load?

The funds are returned to your designated bank account. If it's in the same 24-hour ACH cycle, then it is netted against any other loads. For example, if your total daily load is \$300, and you have a \$50 reversal, then your total for that day will be \$250.

How do I do a void a load?

You should contact technical support at 833-527-0398, as they are best equipped to assist you.

What if I cannot reverse the load?

It is possible that a card that has been loaded will have had a maintenance fee assessed or funds withdrawn. This will prevent you from doing the reversal. In these cases, please contact your account manager and she will assist in reversing maintenance fees and/or identifying possible transactions that may prevent you from doing a reversal.

Where can I refer a cardholder who is having problems using their card?

You may provide them with our toll-free customer service telephone number 833-527-0398 or to our website www.mychange card.com. If they are still having trouble accessing this service, please have them call 833-527-0398 to speak with a live operator.

Why can't cardholders access their account?

Occasionally, a card will become blocked due to too many incorrect PIN entries. This preventative measure ensures the security of the funds on the card; however, the cardholder must contact customer support to have the card unblocked.

What if a cardholder does not have enough money on a card to withdraw from an ATM?

The cardholder may use his card at all retailers that accept VISA Debit®.

How can the cardholder find out their balance?

The cardholder can call the IVR toll-free 833-527-0398 for account information or they can log in to their account at www.mychange card.com. Alternatively, they may access their balance at an ATM, however there is a small fee for this service. For this reason, we encourage they check through the IVR or online.

What is a convenience fee?

The individual ATM will charge for the use of the ATM. It is in addition to card fees. BoldCo has no control over the fee and it will vary from ATM to ATM.

What are Decline ATM fees?

If a cardholder attempts to withdraw more money than is on the card, plus any fees associated with the transaction the usage attempt will decline.

When is the Debit Card Activated?

The card is active once the funds are loaded onto it, no need to place a call.

Frequently Asked Questions (continued)

What is the Account Closure Fee?

Should a cardholder want us to issue them a check and close their account.

What if a cardholder claims the card does not work?

BoldCo will replace the card. Simply have the cardholder contact customer service. However, if you believe the card is damaged, one option is to do a reversal of the load and give the cardholder a new card from your stock. Just be sure to add it to your destroy list.

What if a cardholder loses a card?

We will replace the card. They must contact BoldCo customer support at 833-527-0398.

Am I responsible for cardholders' problems?

No, you are not. They may contact BoldCo and we will assist them.

Can the card be used outside the U.S.?

The card can be used in almost every country in the world where VISA is accepted.

Can the card be used internationally at point-of-sales?

The card may be used wherever Interlink, PLUS, and NYCE are accepted.

Who can I call if I have a problem with my account?

Please call Customer Service at 833-527-0398.

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