

VISA WHITE LABEL PROCESSING SERVICES

Visa Private Label Service



How it Works

1. Customer pays for purchase with a Private label Card
2. Merchant sends authorization approval request using existing POS system²
3. Merchant processor submits authorization request to issuer through VisaNet[®]
4. Issuer debits purchase amount from prepaid account and sends authorization response
5. Merchant completes sale and processes the private label card transaction along with their Visa transactions³

DESIGNED TO HELP MERCHANTS INCREASE SALES AND CUSTOMER LOYALTY

Through the Visa[®] Private Label¹ Service, Visa will work with your company to enable you to deploy Private Label solutions designed to help boost sales and customer loyalty. Consumers like the convenience of quick and easy payments. They don't want to waste time counting cash, waiting for change or writing checks. By offering cards that feature only your brand – and are accepted only at locations you determine – your customers can enjoy purchasing convenience every time they visit a participating establishment.

You can quickly make Visa Private Label cards available to your customer in either preset or customer-chosen dollar amounts. The cards can be activated and sold at point-of-sale (POS) as well as online. In addition, certain program options allow the redemption process to operate in the same way as any other Visa purchase.

Helps save time and money by letting you use your existing POS equipment and reconciliation processes.

Private Label cards don't have a Visa logo; however the transactions go through the same processing system as your other Visa payments. So you can use your existing terminals and POS infrastructure – a major benefit in a franchised business environment or for acceptance at multiple unrelated merchants.

Depending on the program options you choose, your card transaction procedures may also be the same – which may help reduce implementation time and minimize the need for additional staff training.

With standard program options, your Private Label program can be up and running easily and cost effectively with little to no changes at POS.

- No new equipment or lines to install
- No special training required
- No additional counter space needed

Ability to support multiple program types

Visa Private Label Service provides the benefit of using the flexible and expansive Visa network to design the payment application that is unique to your business needs. Some examples of programs supported include:

- Non-reloadable Gift Cards
- Coupons and Vouchers
- Reloadable Loyalty Products
- Transit Load
- Rewards Points Redemption at POS

¹ Private Label cards are defined as closed loop/RAN type cards processed over VisaNet[®], an open loop network.

² If you choose optional prepaid transactions like Balance Inquiry or Partial Authorization, special terminal programming may be required.

³ Choose the routing and processing option that best meets your program needs – authorization only or authorization, clearing and settlement.

Visa Private Label Service May

- Increase sales and customer loyalty
- Help speed your service process
- Require no new POS terminals
- Use the same settlement and reconciliation process as Visa card purchases*

Select the transaction and processing options that are right for you.

At Visa, we're dedicated to providing merchants, issuers and cardholders with a highly flexible Private Label Service that supports a variety of transaction types. This includes card activation, value loading and returns. You can also work with your card processor to choose the routing and processing option that best meets your program needs – authorization only or authorization, clearing and settlement.

Please note that Visa rules, promotions, rights and remedies do not apply to Private Label transactions. Ask your merchant sales contact or issuer for details regarding the Visa Private Label Guidelines that do apply.

Create your own card designs.

Since Private Label accounts are not Visa branded, they offer you greater design flexibility to express your brand's look and feel. Your Private Label processor can help you determine best practices for your program card designs.

Benefit from Visa's experience.

Visa has been processing Private Label transactions through the VisaNet system – one of the largest transaction and information processing networks in the world – for over 20 years. That's why many national merchants, including gas stations, clothing and home supply retailers, hotels and entertainment companies currently utilize Visa Private Label Services for their programs.

More Information

To learn more about the Visa Private Label Service contact:

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*Depending on program options