

PROCEDURE FOR REALISATION OF PREPAID CARD PROGRAM

A. Operational Overview

Contractual Relationship:	Clients signs a Prepaid Card Reseller Agreement with Atlas Banka AD.
Account to be opened with Atlas Banka AD:	A Corporate Account to be opened with Atlas Banka AD. This Account will be debited with all card loadings and relevant fees upon client request.
Corporate Account Charges:	According to the current fees and tariffs applicable to Reseller account with Atlas Banka AD.
Cardholders:	Individuals (over 18 years old) who are Reseller customers, associates or employees.
Card Application:	Applications input e-Wallet admin portal accompanied with KYC documents
KYC Requirements:	Photo ID copy and utility bill copy for each individual cardholders for the cards with expiry date longer than three months.
Card Delivery:	Cards could be sent to Reseller company or individually to the cardholders by the bank or its card producer.
Card Activation:	Processed in real-time via e-Wallet admin portal.
Card Loading:	Single card load or batch upload to e-Wallet admin portal in real time.
Statements:	No statements will be sent out to cardholders. All statements and transaction history information will be available on our cards solution website, https://ewallet.webteh.hr
Customer Service:	Call Center +382 20 210 450
Lost/Stolen Card reporting:	Call Center +382 20 210 450

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B. Reseller Application Documents Requirements

	Documents Required	Document Provided (Y/N)	Comments
1.	Copy of certificate of incorporation (should not date more than 3 months)		
2.	Incorporation documents showing directors & stakeholders and beneficial owners		
3.	KYC documents of each directors, shareholders and beneficial owners of the Reseller: - Curriculum Vitae (CV) - Copy of a Valid Passport - Bank reference (should not date more than 3 month) - Proof of address (should not date more than 3 month)		
4.	Memorandum / Articles of Association		
5.	Financial Statements (Profit and Loss Accounts, Balance Sheets and Cash Flow Statements – for the past 2 years)		
6.	Letter of reference (not older than 3 months)		
7.	Proof of address, utility bills (not older than 3 months)		
8.	Business Activities and set of marketing brochures, if available		
9.	Detailed Business Plan for the Reseller Card Program (Nature of business and scope of project, Purpose of card issuance and sending, Cards Delivery, Loading, Fraud control, Dynamics of cards order with the number of cards per period, cards turnover etc.)		
10.	PCI DSS compliance status and report		
11.	Reseller signup for the Prepaid Card Program (Prepaid Card Reseller Agreement)		

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C. Procedure for realization of Reseller Prepaid Card Program

1.	After presenting the Prepaid Card Program, the Bank asks the client to deliver the above stated documentation.
2.	After checking the documentation and having it complete, the Bank informs the client about the decision on approval of the application and Prepaid Card Program, sending this information to the client in a written form. In case of a positive decision of the bank, the Reseller signs with the bank the Prepaid Card Reseller Agreement.
3.	Reseller pays in advance the amount of ordered cards according to the price agreed with the bank.
4.	The Bank informs Visa/MasterCard about of the Prepaid Card program.
5.	Reseller opens a foreign account with Atlas Bank which can have income in euro, dollars or another currency.
6.	Beside the regular foreign account The Bank opens special reseller account which serves for mass or individual loading of prepaid cards.
7.	Reseller is enabled to approach e-wallet, and see the status and balance on all cardholder accounts.
8.	By using the e-wallet system, the card user or Reseller can block the card temporarily or permanently, check the status on the card account, load the card, perform the transfer of funds from one card to another within the e-wallet system, check the details of transactions etc.