

# BOARD OF DIRECTORS KIT

YOUR LOGO

YOUR IMAGE



CardPartner.com™

We give groups individual attention.

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Start your Visa program now at [www.CardPartner.com](http://www.CardPartner.com)

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# OVERVIEW

## Introducing The First Custom Visa Platinum® Rewards Card Program For Smaller Membership Organizations



Now, all organizations can create a Visa credit card program for their supporters, receive \$50 for every activated account and a percentage of every purchase made.

Creating the credit card program itself is **FREE** and couldn't be easier – you can begin the process today online. Your own fully-branded credit card can be available to your supporters in less than 2 weeks.

The moment your credit card program has been approved, we'll even provide you with a **FREE** online marketing toolkit to promote it to your supporters.

For your supporters, there's no additional cost to the card. Plus you can rest assured it comes with all the benefits and protection they would expect from a Platinum Visa Card and more. The only difference is the increased revenue and increased visibility for your organization.

CardPartner credit cards are issued by UMB (NASDAQ: UMBF), one of the largest independent banks in the US. UMB was recently ranked by *Smart Money* as the "highest-scoring traditional bank..."

### YOU WILL RECEIVE:

- 5 fully-branded, full-color credit card designs
- A customized online card marketing toolkit
- \$50 for every activated account
- A percentage of the spend on the card going forward



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# BENEFITS

## Benefits For Your Group

In addition to increased visibility, one of the greatest benefits of launching a credit card program through CardPartner is the money it can raise for your organization.

### YOU GET

- \$50 for each activated account
- 30 basis points (.3%) of every purchase made on the card
- A valuable extension of your brand

There is absolutely no additional cost to your organization or your supporters. Contributions come from a share of the issuing bank's revenue.

To give you an idea of exactly how much you could receive, check out the easy-to-use Revenue Calculator on our website.

CardPartner.com Revenue calculator (all calculations are over 3 year period)			
The number of supporters your organization has: <input type="text"/>			
	Good	Better	Best
Net Response rate	6 %	12 %	18 %
Number of Accounts	0	0	0
Average Percentage of Accounts Activated	65 %	0	0
Payment per active account	\$50		
Your total income from activated accounts	Your total income from activated accounts		
	\$0	\$0	\$0
Average transactions / month	4		
Total number of transaction	0	0	0
Average transaction amount	\$60		
Total transaction amount	\$0	\$0	\$0
Your share of the transactions	0.3 %		
Your income from transactions	Your income from transactions		
	\$0	\$0	\$0
Your total income from activated accounts and transactions	\$0	\$0	\$0

## Benefits For Your Members

In addition to all the benefits of a Visa Platinum Card, your supporters will receive a specially negotiated package of enhanced benefits.

### THEY GET

- No annual fee
- Competitive low interest rate
- Rewards Points
- Emergency cash disbursement & card replacement
- Lost / stolen card reporting
- Zero liability
- Lost luggage replacement
- Purchase security
- Travel & Emergency Assistance Services
- Warranty Manager Service



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# MARKETING

## Marketing Your Card Program

Once your request has been approved, your credit card program will be up and running. All you need to do now is tell everyone about it!

The more supporters of your organization that use the card, the greater the benefits you receive.

The effort you put into marketing your new credit card program is vitally important.

To help you market the new card program to your supporters, we'll supply you with a **FREE** online marketing toolkit, compiled using the information you provide with your application.

**At no point will we ask you for your lists. You are always in complete control of all your marketing efforts.**

### YOUR ONLINE MARKETING TOOLKIT CONTAINS

- A fully-branded and secure web page for your new credit card program hosted by CardPartner
- A digital card image you can use to promote the program on your website and any other relevant media, e.g., blogs, banners and social networking sites
- An email you can send to your supporters alerting them to the new card
- A choice of templates for flyers, ads and more. New marketing materials are being added all the time



### FREE AND EASY!



**Remember, the bottom-line success of your card program, the revenue you generate, will depend on the effort you put into marketing, so it pays to pull out all the stops!**

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# TESTIMONIALS

## “(CardPartner is) one good idea”

*Melissa Busch, Associate Editor, FundRaising Success*

While we're very proud of the reviews we've gotten in the financial and nonprofit media, we're even more proud of the raves we've gotten from our partners. We're looking forward to adding your quote soon!

“Our card was up and running within a month! Best of all, we can offer our supporters a choice of 5 different designs.”

*Matt Ferraguto, Director of Communications  
Reach Out and Read, Inc.*



“(They) anticipate our needs two or three steps before we do. I'd recommend CardPartner to anyone.”

*Andrew R. Olsen, CFRE, Annual Giving Officer  
Gillette Children's Foundation*



“The new Guide Dogs For The Blind Visa card is an important tool in helping us fund...vital work.”

*Nancy E.S. Gardner, President & CEO  
Guide Dogs For The Blind*



“Our program was up and running in a few weeks. We're delighted to have found such a great partner.”

*Travis Boley, Association Manager  
Oregon-California Trails Association*



“CardPartner gets it. The team is always coming up with creative and effective ways to promote our affinity card program.”

*Brian Doremus, Director of Corporate Relations  
Pancreatic Cancer Action Network*



“...finally smaller groups can benefit from an affinity credit card program”

*Ellen Cannon, Managing Editor, Bankrate.com*

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# WHO'S BEHIND CARDPARTNER.COM

## The Companies And The Team

### ABOUT SERVERSIDE GROUP



New York-based CardPartner Inc. is part of Serverside Group, a privately held technology provider to card issuing companies globally. Serverside Group has banking clients in 17 different countries across 4 continents. For more information, visit [www.serversidegroup.com](http://www.serversidegroup.com).

### ABOUT UMB



Count on more.®

UMB (NASDAQ: UMBF) is a multi-bank, multi-billion dollar holding company headquartered in Kansas City, Missouri. As a leading issuer with nearly 40 years of credit card experience, UMB was recently honored by both *Smart Money* and *American Banker*. For more information visit, [www.umb.com](http://www.umb.com).

## MANAGEMENT

### Adam Elgar

*President & Co-Founder*

Adam, who is also president of CardPartner, Inc. parent company, Serverside Group, was most recently founder and president of Streaming Media, Inc. Prior to this, Adam was the founder and director of First Conferences Online Ltd.

### Douglas Davis

*Senior Director of Sales and Marketing*

Doug brings 18 years of sales and dot.com experience to his role at CardPartner and was responsible for signing and launching our first programs.

### Mark Levitt

*Senior Director of Creative Services*

Mark spent 15 years at MBNA, the pioneer of affinity credit card marketing, prior to joining CardPartner. At MBNA, he was SEVP, Director of Advertising. He has also held creative leadership positions at ad agencies and technology companies from New York to Honolulu.



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# FAQs

## 1. What is CardPartner?

CardPartner is an online company, based in New York, which enables U.S.-based membership organizations of and non-profits of all sizes to create custom affinity credit card programs. Thanks to our innovative technology, these groups can now create unique card designs, receive \$50 per active account opened by their members and get a percentage of every purchase made.

## 2. Who's behind CardPartner?

CardPartner is part of privately held Serverside Group, a technology provider to the world's leading banks. CardPartner and publicly traded UMB, a multi-bank, multi-billion dollar holding company headquartered in Kansas City, Missouri, have joined forces to create the CardPartner custom Visa card program.

## 3. What's the catch?

There is NO cost to any organization that creates a CardPartner Visa credit card program. However, we do require your organization to commit to CardPartner for a 3-year period. A successful program will involve some marketing effort with our easy-to-use online tools. Please see the full terms and conditions on our website.

## 4. Why is CardPartner interested in working with organizations?

Marketing credit cards through affinity organizations is a business model with a proven track record of success. Our technology allows us to extend that concept to organizations of all sizes whose members/supporters have a particularly strong affinity for those groups.

## 5. How do we know we can trust CardPartner?

It's important to point out that there is no financial relationship between your organization and CardPartner. The financial relationship you have is with Kansas City-based UMB. Your supporters will receive credit cards from UMB, not CardPartner. CardPartner does not receive financial or personal information about any card applicants, this information is collected by UMB and is not passed to CardPartner.

Similarly, the revenue which your card program generates will be paid to you directly by UMB and is not passed through CardPartner.

CardPartner facilitates the financial relationship between your organization and UMB and you do have a legal relationship with CardPartner. For more information, please see the terms and conditions on our website.

## 6. Do we need to share our lists with CardPartner?

There is no reason for you to release your lists (snail mail or email) to CardPartner or UMB. You will be doing all the marketing for your affinity program directly (using our online marketing toolkit and your existing channels).

## 7. Why should we choose CardPartner?

CardPartner.com, together with UMB, is specifically focused on creating FREE affinity credit card programs for smaller organizations. No one else offers this level of customization to any but the biggest players.

## 8. What's the commitment on our behalf?

By creating a custom Visa credit card program through CardPartner, you are agreeing to the conditions laid out in the terms and conditions, which you should read carefully. However, the two main commitments are:

- Not to apply to a similar service through another provider for a period of 3 years
- Make commercially reasonable efforts to notify your supporters that you have created a Visa Card program.

## 9. We already have an affinity card program. Should we switch?

You clearly have to abide by your current provider's Terms and Conditions. However, when your program is up for renewal, we suggest that you consider how much support you are getting from your current provider, how easy they are to work with and, particularly, the level of customization and choice they offer.

## 10. What are the benefits of launching our own FREE credit card program?

In addition to increased visibility, one of the key benefits is the additional money your Visa program can raise, at no cost and with little additional effort.

Not only do you receive a bonus of \$50 for each account, you'll also earn 30 basis points (.3%) of every purchase made on the card on an ongoing basis.

Your funds will be directly deposited into the account you designate on a quarterly basis.

To get a rough idea of the income you could generate, try our Revenue Calculator on our website.

## 11. What types of organizations can start a program?

Local, regional and national professional groups, charities, schools, research groups and sports clubs are just some of the eligible organizations. Very simply, if you represent a membership organization or charity, there's a good chance you'll be eligible to create your own credit card program through CardPartner.com.

Please note that every request will be subject to approval by CardPartner, UMB and Visa. Email [customerservice@cardpartner.com](mailto:customerservice@cardpartner.com) if you have any questions about your group's eligibility.

## 12. How will our supporters feel about a credit card program?

Launching a Visa credit card program through CardPartner is a simple but effective way to raise funds for your organization and awareness of your mission. Your supporters will enjoy all the benefits and security that Visa provides, while using a card that reflects their passion and pride.

## 13. How long does it take to complete our request?

The process takes place online and shouldn't take longer than 20 minutes.

## 14. Do I have to fill in any forms?

Yes, you will need to complete some simple forms online.

## 15. Do I have to complete the request in one session?

It is very easy to save your form and log back in at another time.

## 16. How long does it take to get up and running?

Your Visa program could be up and running in as little as 2 weeks. Once you have designed your cards and completed your request, the review process starts. This process, which involves CardPartner, UMB and Visa, can take as little as 2 weeks. If your request is incomplete, or there is a need for clarification, the review may take longer.

## 17. Is a CardPartner credit card just like any other credit card?

Although the card comes with the benefits and protection you would expect with a platinum Visa card, it is in all other respects unique.

You can create up to 5 custom card designs that will promote awareness of your group and its mission. Plus, your organization shares in the revenue.

## 18. Designing our own cards sounds complicated. Is it?

You'll be amazed at how easy it is, thanks to our very user-friendly online card "designer." Start by uploading the images and logo you would like to use and then rotate, flip or zoom in to create cards that showcase your organization. It really is very straightforward — and what's more, it's fun! If you prefer, you can place your logo on images from our online gallery.

# FAQs

## 19. How many designs can we provide for our card?

You can create up to 5 different design choices for your credit card program.

## 20. Can anyone within our organization initiate the card program?

Yes, as long as they have the authority to act on the organization's behalf.

## 21. Who markets this card? CardPartner?

CardPartner will provide you with a FREE and comprehensive online marketing kit which will make it easy for you to market the card yourself. The kit, which will be updated regularly, will include: a fully secure web page, where your supporters can apply for a card; a PDF of a flyer, which can be placed in the mail, handed out at events or made into a poster; an image of one of your card designs that can be used in online media, such as blogs, social networking sites and banners; an email template and more.

## 22. Can we market the credit card program in any way we like?

Please note that since the card program extends a financial offer, you cannot adjust the language of the offer, supplied in documents from CardPartner, in any way. The way in which you promote your card program is at your discretion, but should be relevant to your community. The use of unsolicited email (spam) and other inappropriate channels may not be used. In the event that inappropriate methods are used, CardPartner will have to terminate the agreement.

Keep in mind that we will provide you with a FREE and comprehensive marketing kit.

## 23. Does CardPartner offer debit or business card programs too?

Currently, CardPartner is only offering consumer credit card programs.

## 24. How often does the revenue generated by our supporters get paid into our account?

It will be paid into your account on a quarterly basis.

## 25. What kind of information do we need to supply?

You'll need to provide some basic information about your organization, including contact details, the type of organization you are, your profit status (e.g., not-for-profit, for-profit) and your date of incorporation. You'll also need to tell us what you intend to call your card program and how many supporters you estimate will apply for a card. All in all, nothing too complex and nothing sensitive.

## 26. Do we have to hand over any sensitive financial information or bank details? If so, at what point?

When your request is approved, UMB will ask for the details of the bank account where you would like to the revenue your program generates deposited.

## 27. How do we know our credit card program has been approved?

We will inform you by email, typically within 2-3 weeks.

## 28. We've got supporters all around the world, not just in the US. Can they apply for a card, too?

At this time, only U.S. residents can apply for your organization's card.

## 29. Do our supporters have to earn a specific amount to be eligible?

The application process for your supporters is just like that for any other credit card. Eligibility will depend on a number of factors, not just income.

## 30. How do our supporters apply for our new credit card?

They simply go to the web page we will provide you with once your request has been approved. Once there, they can apply through our secure online application process. Mail in applications will also be available for you to distribute in your online marketing toolkit.

## 31. Are there different types of cards, e.g., Platinum, Gold, etc?

At present, we are only offering the CardPartner Platinum Visa card. We do plan to introduce other affinity card types in the future.

## 32. What interest rate does the card come with?

The interest rate for the CardPartner credit card is not fixed. Rates on credit cards typically vary over time. The current full financial offer will be prominently disclosed to your supporters when they apply.

## 33. How much income will the card program provide us with?

This depends on how many of your supporters use the card and their spending habits. The more supporters who use your card, the greater the income you'll receive. It's worth emphasizing that transaction volume, not revolving debt, is the determining factor. To get a rough idea of what your income could be, check out the Revenue Calculator on our website.

## 34. What happens if one of our supporters can't repay his or her debt? Are we liable?

There is no need to be concerned, as this would strictly be an issue between the individual cardholder and UMB, the bank issuing the card.

## 35. Our request was successful. What next?

Congratulations. Your card program is now up and running and ready to be promoted to your supporters using the online marketing kit we provided you. Follow the instructions in the approval email to find out more about how this works. Most importantly, you will be contacted by UMB regarding your bank details, so they can deposit all the revenue generated by your card directly into your account.

## 36. Our application was denied. What now?

Unfortunately, your organization did not satisfy one or more of our approval criteria and we therefore are unable to offer you a CardPartner credit card program at this time.

## 37. We were told our application was incomplete. What now?

Without all the requested information, we are unable to verify that your organization meets one or more of our approval criteria. Please check your email to see which information is outstanding and supply it to us as soon as possible, so that we can reprocess your request.

## 38. I've got a question that's not answered here. Who can I ask?

Please email your question to [customerservice@cardpartner.com](mailto:customerservice@cardpartner.com)

## 39. Can we contact CardPartner at any time with a question?

Yes, of course.

Please feel free to email [customerservice@cardpartner.com](mailto:customerservice@cardpartner.com)

## 40. What terms and conditions apply?

To see the terms and conditions, please visit our website.

## 41. Do you have an affiliate program?

Will we get compensation for referring another group?

We do have an affiliate program and yes, groups that refer other groups will receive compensation. For details on our affiliate program, please email [doug.davis@cardpartner.com](mailto:doug.davis@cardpartner.com)

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