



MTFinX: The MT Financial Services Workshop Panel The Importance of the Customer Experience

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How would I describe the FinX experience?



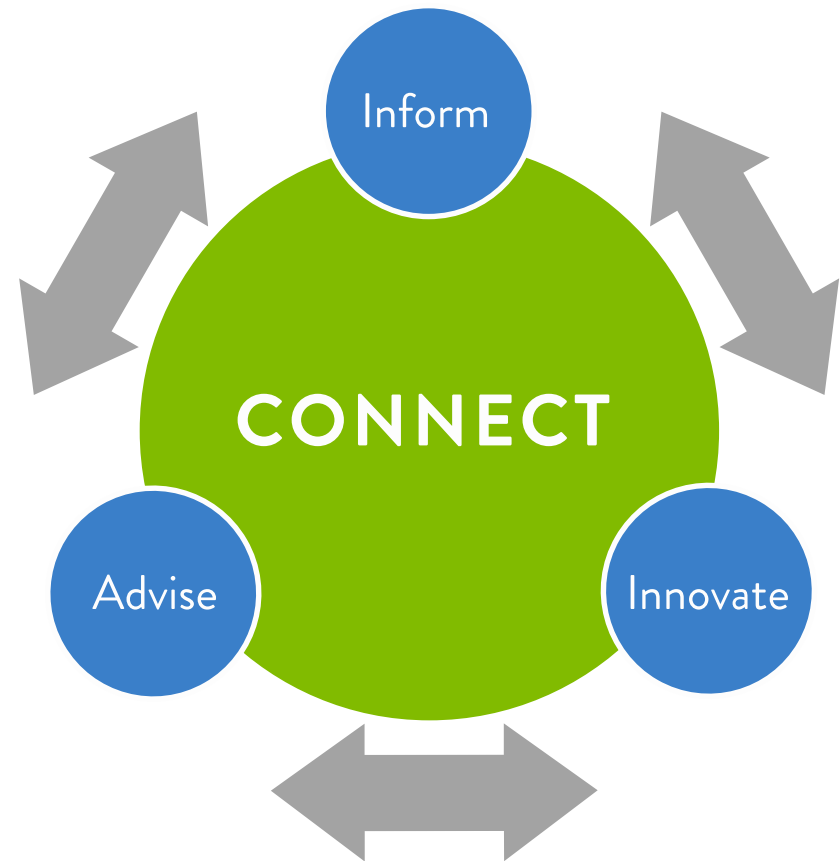
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Center for Financial Services Innovation

CFSI is the authority on consumer financial health.

We lead a network of financial service innovators that are committed to improving the financial health of the underserved by building better products, programs and practices.



What is FinX?

FinX is an in-the-field activity that provides participants with a deeper understanding of the complexity of consumers' financial lives.



The workshop is an opportunity for participants from all types of companies to learn about consumer financial challenges by going beyond classroom learning and becoming embedded in a real-life experience where they must make some of the same decisions struggling consumers face on a daily basis.

Over the course of five hours, participants move through CFSI's process:

PLAN



TRANSACT



REACT

Cashing Checks



the spark group @TheSparkGroup · 24h

FIELD WORK at #IMTCWORLD for #MyFinX
- Experiencing the financial industry from an end customer's perspective / Step 1: Check Cashing

Richard Nthiga, the spark group and IMTC



Prepaid, Payday, Disclosures

Fee Schedule

FEE CATEGORY	FEE TYPE	AMOUNT
Initial and Monthly Fees	Initial Purchase Fee	\$2.95
	Monthly Fee	\$5.95
Get Cash	ATM Transaction Fee	\$2.50*
	Bank Teller Withdrawal Fee	\$3.00*
Spend Money	International Transaction Fee	3%
Add Money	Retail Load Fee	\$2.00
	Direct Deposit	\$0.00
Account Information	ATM Balance Inquiry Fee	\$0.50
	Paper Statement Fee	\$1.50
	Text Message Alerts	\$0.00**
Other Services	Lost, Stolen, Damaged Card Fee	\$2.95
	Same Day Replacement Card Fee	\$9.95
	ATM Decline Fee	\$0.50
	Priority Shipping Fee	\$26.00
	Online Bill Pay Cancellation Fee	\$9.95
		\$15.00

** Standard text message and data rates may apply

See us at www.americancard.com, or call 1-866-532-9623.

and Conditions for the American Money Card Prepaid MasterCard holder agreement.

by MasterCard International Incorporated, MetaBank Member FHC.

PAYDAY ADVANCE
Up To **\$500**



LOAN AMOUNT	TOTAL FEE	REPAY AMOUNT	APR
Costed del Precedente	Total del Cargo	Total Completo a Pagar	Cargo del Porcentaje Anual
\$50.00	\$10.00	\$60.00	521.43%
\$100.00	\$15.00	\$115.00	391.07%
\$150.00	\$20.00	\$170.00	347.62%
\$200.00	\$25.00	\$225.00	325.89%
\$250.00	\$30.00	\$280.00	312.86%
\$300.00	\$35.00	\$335.00	304.17%
\$350.00	\$40.00	\$390.00	297.96%
\$400.00	\$45.00	\$445.00	293.30%
\$450.00	\$50.00	\$500.00	289.58%
\$500.00	\$55.00	\$555.00	286.79%

Based on a 14 day term with 1 payment.
Data based on an example of 14 day loan on rate page.

Customer Notice: Payday advances should be used for short-term financial needs only, not as a long-term financing solution. Customers with credit difficulties should seek credit counseling. Ask a fee checker. See advance fee table on dollar cost advance fee table. Payday advance is a loan, not a gift. Additional disclosures in large print. See disclosure on affiliated credit card about instant opening of credit.



PRIVACY POLICY Rev. 1/2016

FACTS WHAT DOES TASO GROUP, LLC. DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, use, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you use with us. This information can include:

- Social Security numbers
- Account balances and payment history
- Credit history and credit scores

How? Financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons TASO Group, LLC. chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does TASO Group, LLC. share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing:

- Mail the form below

Please note:
If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 800-983-9640

Mail-in Form

Mark anything you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with non-affiliates to market their products and services to me.

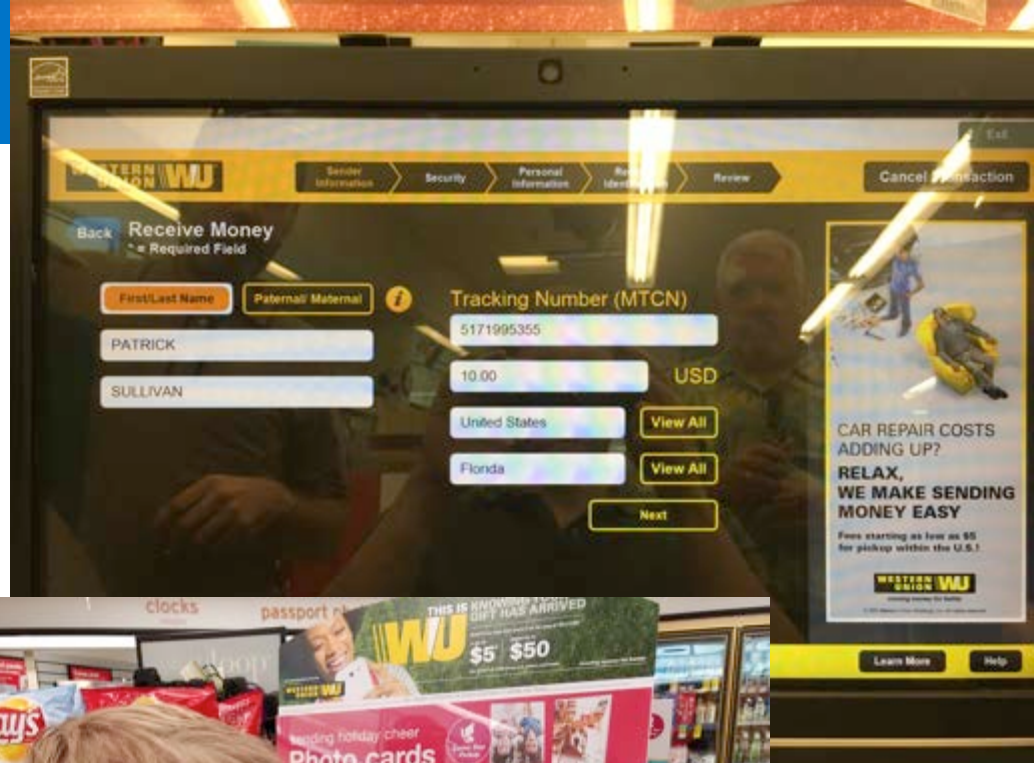
Name: _____ Mail to: ATTN: Privacy Policy
Address: _____ TASO Group, LLC
City, State, Zip: _____ 899 NW 3rd Ave.
Account #: _____ Miami, FL 33125

Money Transfers, Field

 the spark group
@TheSparkGroup

 Follow

More FIELD WORK at #IMTCWORLD for #MyFinX - Experiencing the financial industry from a customer's perspective / Up Next: Send Money Transfer



Money Transfers, Digital



Nancy Castillo @nancyhcastillo · 21h
Digital Experience of #myfinx at #IMTCWORLD



the spark group @TheSparkGroup · 20h
More FIELD WORK at #IMTCWORLD for #MyFinX - First team to complete an online money transfer #allwedoiswin



Inefficient

Frustrated Unsafe

Challenging

Laborious

Time-consuming Slow

Unavailable

Q&A



THANK YOU!



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