

The Prime Prepaid MasterCard® can now be bought in local stores as easily as buying a bar of chocolate. Now everyone can enjoy the benefits of plastic.

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With immediate effect, the instant Prime prepaid MasterCard can now be bought over the counter of thousands of newsagents/convenience stores. For the first time ever, consumers can enjoy the benefits of plastic - namely the ability to buy cheaper goods over the Internet and on the phone, plus enjoy the kudos of a MasterCard - just as easily as buying a bar of chocolate.

Getting a bank account is notoriously difficult for individuals with bad credit histories or for those people who have recently arrived in the UK and don't have utility bills in their own names. This means that, frequently, those who most need to take advantage of the benefits internet shopping has to offer are the ones who are most excluded. Not any more, thanks to the launch of the Prime Card. And, better still, it does not expose users to debt, as they are only spending the money they load onto the card.

Following a successful trial in South West London, IDT has rolled out the Prime Card across all participating PayPoint and ePay retailers in Greater London. Consumers can buy the Prime Card over-the-counter. There are no forms to fill in and no identification to present. This takes the local shopkeeper into the financial services marketplace.

The Prime Card is the UK's first instant issue, disposable MasterCard® card. The card's disposable nature avoids the possibility of fraud that is often associated with internet purchasing.

"There are between two and four million people in the UK who are "unbanked" – perhaps due to credit history, having no fixed abode or insufficient ID, or because they have recently arrived in the UK. Prime Card empowers individuals by giving everyone the benefits of plastic, but without exposure to debt," commented Jamie King, Director, IDT Finance.

The card is currently available for sale to over 18s and can be used by anyone of any age. The card can be loaded on purchase with a value between £10 and £150 (or up to £500 if purchased online) at a cost of £3 per card. Prime Card is accepted in over 24.8 million outlets where the MasterCard® acceptance mark is displayed. Prime Cards can also be purchased online from [www.idtprime.com](http://www.idtprime.com) with immediate effect.

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## About IDT and Prime Card

IDT Finance is part of IDT Europe, a division of IDT Telecom, which itself is a wholly owned subsidiary of IDT Corporation. IDT Europe is headquartered in London, with offices in 18 European countries. IDT Europe concentrates its expertise in prepaid cards, wholesale carrier services, payment products and prepaid mobile.

In December 2006, IDT announced the launch of its Prime Card, the UK's first instant issue, prepaid MasterCard® card, which can be purchased over-the-counter with no forms or burdensome documentation. The Prime Card can be used to make purchases in-store, over the phone and online.

Prime Card has broad appeal for consumers:

- σ Gives the benefits of plastic to the “unbanked” and migrant communities
- σ Versatile gift card, accepted everywhere and safer than giving cash
- σ A safe and secure way for parents to give their children pocket money
- σ Reduced risk of identity theft as the card is disposable

The Prime Card is currently available for sale to adults over 18, but there are no age restrictions on use. The card can be loaded on purchase with a value between £10 and £150 or up to £500 if purchased online. There is a £3 fee on the purchase of any card. Per-transaction fees apply.