

From: Bancorp Payment Solutions, John Barbella

Subject: Electronic Fund Transfers

Comments:

I concur with the comments made by the NBPCA.

Prepaid cards are an excellent financial tool. These products are widely used for many different purposes including the loading of benefit payments for those injured on the job that are unable to cash a check easily. This type of product opens up the world of the internet for many Americans who are unable to purchase online because they can't qualify for a credit card.

These cards are used by millions of Americans as they access their HSAs and FSAs for medical treatment. These products are necessary for most of the US population.

John Barbella
Bancorp Payment Solutions