

**Meeting between Board Staff and Representatives of
the Network Branded Prepaid Card Association (NBPCA)
May 13, 2011**

Participants: Louise Roseman, Stephanie Martin, Chris Clubb, David Mills, Mark Manuszak, Vivian Wong, Jennifer Williams and Edith Collis (Federal Reserve Board)

Kirsten Trusko (NBPCA); Terry Maher (Baird Holm); Chris Byrd (Evolution Benefits); Ralph Calvano (FIS); Clay Wilkes (Galileo Processing); Rob Boyer (TSYS); Andrew Miller and Carrie Vrieas (Visa).

Summary: At the request of Board staff, representatives from member institutions of the NBPCA met to discuss the processing differences between prepaid card transactions and debit card transactions, as well as differences in issuer costs related to those transactions. Representatives of the NBPCA also provided information about the processing of special-use prepaid card transactions, such as health savings account cards and commuter benefit cards. In addition, the NBPCA's representatives discussed the availability of data on the volume of cards or transactions that would be exempt from the interchange fee standards.