Walmart
Save money. Live better.

Walmart Financial Services

John Metz

St. Louis Federal Reserve

Pathways to Wealth Building
Financial Services

Offering financial services fits with our company's purpose

Company purpose	Saving people money So they can live better.
Our part in the plan	Help our customers live better lives through our financial products and services
Who we serve	Shoppers looking for convenient, accessible, and low cost "everyday life" financial services

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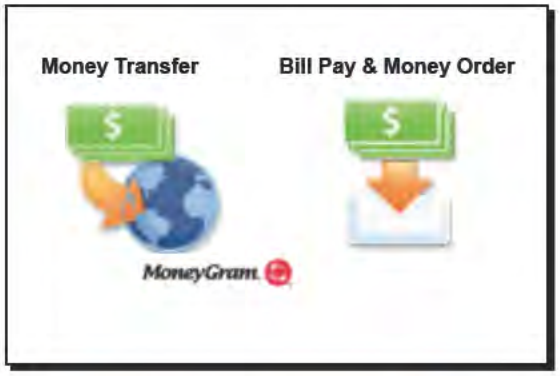
We offer a broad assortment of money management services to fulfill our shoppers' financial service needs



Disbursement & Deposit Acceptance

- Government & Payroll (Card and Check) Cashing
- ATM disbursements
- Prepaid direct deposit services
- Tax preparation and refund services

Transfers and Bill Payments

- Domestic & Int'l money transfer send and receives
- Walk-up and self service bill payment & money order services
- Pre-paid top-up services

Financing, Protection and Other services

- Sales financing services
- Product replacement, damage plans
- Warranty extension services
- Network gift cards (Visa/Amex)

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We serve our customers using a convenient multi-format, multi-channel platform

Walmart MoneyCenter™

Walmart MoneyCenter

Walmart MoneyCenter At Customer Service

Walmart MoneyCenter Express

MoneyCenter Online

1,058	771	1,936	1,979	∞

Unit Locations

5,744
service points

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What's new at Walmart

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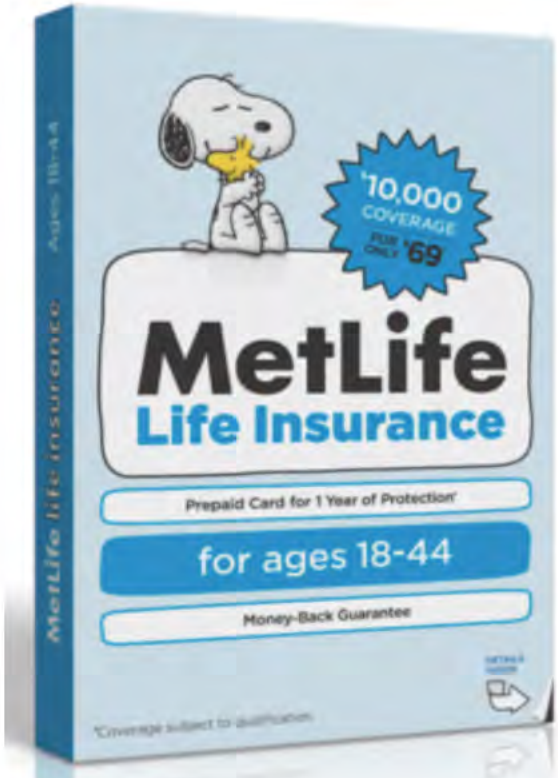
2012 has been a year of innovation and implementation

Underserved



Unbanked/Underserved

Unhappily Banked

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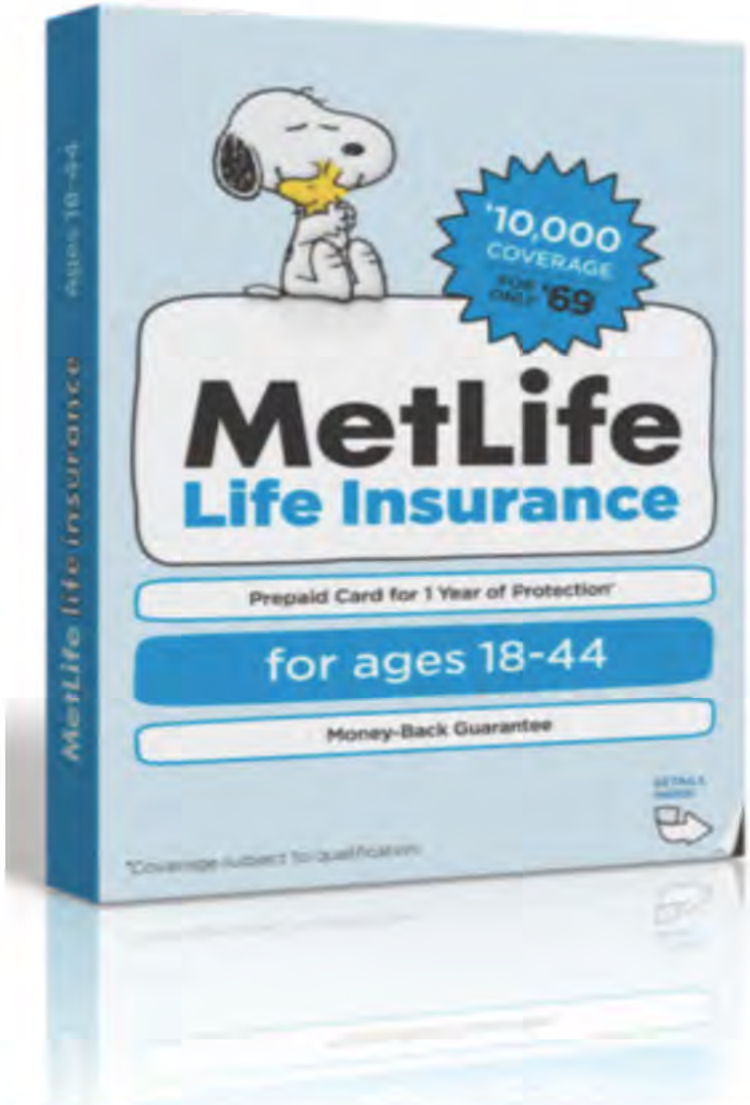
Term Life Insurance "in a box:" piloting expanded access in life insurance to underserved middle-market



- **Addresses under-served middle-market needs**
  - Simplicity
  - Accessibility
  - Affordability
- **Pre-paid 1-yr term life insurance**
- **Pilot program in SC & GA with MetLife**

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Rapid Reload: Creating an affordable and convenient reload option for prepaid cards holders

- **Customers can add money to their cards for $3.74, or less**
  - Retail price elsewhere up to $5.00
- **Offered for most reload networks**
- **Customers no longer have to hassle with reload packs – simple swipe, load & spend**
  - Simplicity
  - Accessibility
  - Affordability

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Bluebird: A low cost checking and debit alternative that offers premium features and benefits without fees

- **Premium checking features**
  - Smartphone deposits
  - Account to Account transfers
  - Pay Anyone Bill Pay
  - Family Accounts
  - Account linking
- **Affordability**
  - NO monthly fees
  - NO annual fees
  - NO overdraft fees
  - NO minimum balance fees / requirements
  - NO foreign transaction fees
- **World class benefits from American Express**
  - Purchase Protection
  - Fraud Protection
  - Global Assist®
  - Roadside Assistance
  - Entertainment Access
  - 24/7 Amex Support

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Say hello to Bluebird

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