

ICBA Bancard
SCHEDULE P - CREDIT CARD PLATFORM PROCESSING FEES
The following fees apply to each Program Member separately (i.e. they are not cumulative), when the services are available.

Monthly Minimums	
Description	Fee
The monthly minimum will begin the first month after a Program member issues its first card and applies to core processing fees only. (Postage, courier, Electronic Warning Bulletin, and all other Pass Through Fee items do not count toward minimums). Exclusive of other products with separate monthly minimums.	Program Members without Commercial Card Programs: \$785.00 per bank per month
	Program Members with Commercial Card Programs: \$2,500.00 per bank per month

1. Card Personalization			Core Non-Core ¹	SAP Billing ID
(Excluding postage/delivery and cost of plastic)				
Description	Fee			
1.1 Card Generation	\$0.10 per card		C	ZCP99-04000S
1.2 Transmission to an Alternate sourcing option, as applicable	\$25.00 (per transmission)		C	ZCP99-07108S
1.3 Embossing- Includes: Embossing and Encoding of Plastic, Standard Card Carrier, Standard Envelope, Inserting of Carrier and Plastic	Accounts on File	Fee per card		ZCP99-04001S
	1-2,500	\$0.375	NC	
	2,501- 5,000	\$0.365	NC	
	5,001-10,000	\$0.355	NC	
	10,001 - 15,000	\$0.350	NC	
	15,001 - 20,000	\$0.345	NC	
	over 20,000	\$0.340	NC	
	Thermal print, add	\$0.055	NC	
1.4 PIN Generation-Regular	Includes:	Fee per pin		
	Generation of Personal Identification Number ("PIN") includes PIN Mailer and File Update.	\$0.210 each	C	ZCP99-04300S
1.5 IVR PIN Customization	Customer Select PIN	\$0.263 each	C	ZCP99-04303S
1.6 Returned Plastics	Includes:	Fee per instance		
	Handling of Return Mail	\$1.00 each	NC	ZCP99-04200S
	Send Notification to Program Member			
1.7 Special Requests (Priority Issuance) Excludes postage.	Includes:	Fee per instance		
	All Items listed under “Embossing” plus receipt and handling of request and expedited processing of plastic to insure 24-hour turnaround on normal business days.	\$10.50 each	NC	ZCP99-04100S &ZCP99-04101S
1.8 Plastic Destruction	\$0.055 Each			ZCP99-04203S
1.9 Ultragraphics Logo Set Up	Description	Fee		ZCP99-19200S
1.9.1	Standard image creation (front logo w/ back text) Add/Delete/Change	\$150.00 per Logo	NC	
1.9.2	Premium image creation (logos front and back Add/Delete/Change	\$200.00 per Logo	NC	
1.9.3	Out of specification art work	Quoted Separately	NC	
1.9.4	Custom Work	Quoted Separately	NC	
1.9.5	Rush Logo Fees	Quoted Separately	NC	
1.10 Epix Design Storage	\$0.05 per image/per month		NC	EPIX9845-04605S
1.10.1 Epix Set Up Fullfillment Only	\$1,000.00 one time		NC	EPIX9845-19300S
1.10.2 Epix Hosting - Fulfillment Only	\$100.00 per bank/per month		NC	EPIX9845-19305S
1.11 EMV - Chip Card Data Prep and Personalization	\$0.25 per card		NC	ZCP99-04700S
1.12 Card Activation (Optional Service)	The following fee schedule will apply per credit card account issued, reissued or converted to FIS, whether the card is activated, activation is declined or no activation attempt is made at all:		NC	ZCP99-04500S
	Number of Accounts	Fee per Account		
	1 to 15,000	\$0.893	NC	
	15,001 to 30,000	\$0.851	NC	
	30,001 to 45,000	\$0.809	NC	
	45,001 to 75,000	\$0.767	NC	
	75,001 to 100,000	\$0.732	NC	
	100,001 to 150,000	\$0.703	NC	
	150,001 to 200,000	\$0.678	NC	
	over 200,000	\$0.657	NC	
1.12.1 Custom Card Activation Labels	Quoted Separately		NC	
1.13 Custom Card Carriers	Quoted Separately		NC	
1.14 Card Carrier Inserts	Description	Fee		
1.14.1	Daily insert Set Up Fee	\$2.10 per set up	NC	ZCP99-04402S
1.14.2	One-time setup fee	\$315.00 one-time	NC	ZCP99-04400S
1.14.3	One-time additional set up fee	\$157.50 one-time per card type	NC	ZCP99-04400S
1.14.4	Per Insert	\$0.042 per insert	NC	ZCP99-04401S
1.15 Digital Issuance	Description	Fee		
1.15.1	Implementation	\$250.00 one-time	NC	

1.15.2	Monthly subscription	\$100.00 per month	NC	
1.15.3	Digital Issuance Card Fee	\$0.25 per new PAN digital card issuance (activation, API, mobile and other fees as applicable)	NC	

2. File Residency and Maintenance				
	Description	Fee per change		
2.1 New Account boarding (online)	New account	\$0.034	C	ZCP99-01201S
2.2 File Residency	Fee			
2.2.1 Consumer and Small Business	\$0.025 per account		C	ZCP99-01016S
2.2.2 Commerical	\$0.040 per account		C	ZCP99-01056S
2.2.3 Corporate	\$0.200 per account		C	ZCP99-01054S
2.2.4 Central Bill	\$0.350 per central bill account		C	ZCP99-01057S
2.3 File Maintenance (online)	Date of last maintenance update	\$0.034	C	ZCP99-01301S
2.4 Temporary Credit Line increase	\$5.25 each		C	ZCP99-01401S

3. Authorizations & Transactions				
Description		Fee		
3.1.1 Authorization Request - Consumer	Authorizations per Month	Fee per Request		
	1 to 100,000	\$0.0460	C	ZCP99-02202S
	100,001 - 200,000	\$0.0307	C	
	200,001 - 400,000	\$0.0247	C	
	400,001 - 600,000	\$0.0197	C	
	Over 600,000	\$0.0177	C	
3.1.2 Authorization Request - Business	Authorizations per Month	Fee per Request		
	1 to 100,000	\$0.0620	C	
	100,001 - 200,000	\$0.0540	C	
	200,001 - 400,000	\$0.0470	C	
	400,001 - 600,000	\$0.0410	C	
	Over 600,000	\$0.0370	C	
3.1.3 Authorization Request - Commerical	Authorizations per Month	Fee per Request		
	1 to 100,000	\$0.0780		ZCP99-02200S & ZCP99-02201S
	100,001 - 200,000	\$0.0690		
	200,001 - 400,000	\$0.0610		
	400,001 - 600,000	\$0.0540		
	Over 600,000	\$0.0480		
3.2 Name Match Authorization		No Charge		ZCP99-02500S
3.3 EMV Authorization Request	\$0.0017 per EMV authorization request		NC	ZCP99-17805S
3.4 EMV Scripting				
3.4.1 Scripting Management Fee (EMV Scripting For offline authorizing card profiles based on system capabilities. Allows Issuer initiated post-issuance modification of some offline risk management parameters.)	EMV Accounts on File	Fee		
	0 to 1,000	\$50.00 per bank/per month	NC	ZCP99-17813S
	1,001 to 5,000	\$100.00 per bank/per month	NC	
	5,001 to 20,000	\$250.00 per bank/per month	NC	
	over 20,000	\$500.00 per bank/per month	NC	
3.4.2 EMV Scripting Transaction Fee	\$0.10 per delivered/executed script per account		NC	ZCP99-17812S
3.5 Tokenization				
3.5.1 Implementation	\$7,000.00 one time		NC	ZMISC99-18500I
	Includes:			
	Includes one Token Service Requestor (Wallet) setup and two distinct card arts			
	FIS setup into Visa Online and Mastercard Connect to support VDEP and MDES (express)			
	FIS platform setup			
	Token Provisioning Risk Parameter setup and management			
	Coordination with Visa and Mastercard for testing and go-live			
	Does not include extra certification, consulting or training			
	Does not include NYCE or other Debit network fees			
	Coordination with Visa and or Mastercard for testing and go-live			
	Applies per project with FIS (applies once for clients with both debit and credit with FIS).			
	\$3,000.00 one time additional TSRs		NC	
3.5.2 Additional Card Art	\$250.00 per distinct card art		NC	
3.5.3 Token Provisioning Fee	\$0.05 Per token provision		NC	ZCP99-02202S
3.5.4 One-time Passcodes	\$25.00 per month per BIN (unlimited passcodes)		NC	
3.5.5 Tokenization FIS Customer Service (Optional)	\$50.00 per month/per bank and, \$1.50 per call minute		NC	
3.5.6 Automated Consumer notification				
3.5.6.1 Implementation	No. of agent banks	Sponsor Bank Fee		
	0 to 50	\$300.00	NC	
	51 to 100	\$600.00	NC	
	101 to 150	\$900.00	NC	
	151 to 200	\$1,200.00	NC	
	201 to 250	\$1,500.00	NC	
	251 to 300	\$1,800.00	NC	
	over 300	\$2,000.00	NC	
3.5.6.2 Monthly Support Fee	\$10 per prefix BIN plan		NC	ZCP99-02200S & ZCP99-02201S
3.5.6.3 Email notices	\$0.015 per email notice		NC	
3.5.6.4 Post card notices	\$0.65 per notice (subject to change due to postage increases)		NC	
3.6. EMV Host Implementation (excludes Visa and/or Mastercard fees which are passed through or billed direct to client.). Requires Use of Card Brand's corresponding On Behalf of Services (OBS).				

3.6.1 Standard Implementation	\$750.00. Includes 1 BIN. Excludes mass reissue.	NC	
3.6.2 Custom Implementation	40 Hours at Professional Services/Programming Rate. Includes 1 BIN with Project management, Implementation System Adminstration, key management and FIS testing required for brand approval.	NC	ZCP99-02500S
3.6.3 Additional BIN Fee	\$250.00 per additional BIN.	NC	CRD1861-28216I
3.7 EMV Card Personalization Implementation (excludes Visa and/or Mastercard fees which are passed through or billed direct to client.)			
3.7.1 Standard Implementation	\$12,500 per profile	NC	CRD1861-282001/CRD1861-282061
3.7.2 Custom Implementation	By Quote	NC	
3.7.3 EMV BIN Implementation Fee	\$1,250.00 per BIN	NC	CRD1861-28207S
3.7.4 EMV Certificates (offline profile)	\$500.00 per certificate	NC	CRD1861-28209S

4. Posting Transactions (the following fees apply to each bank separately, they are not cumulative)				
Description	Fee			
4.1 Transaction Processing and Posting (Applies to each sale, purchase, return and cash advance.)	Number of Transactions	Fee (per Transaction)		
	1 to 34,500	\$0.1510	C	ZCP99-15001S
	34, 501 to 69,000	\$0.1400	C	
	69,001 to 103,500	\$0.1229	C	
	103,501 to 166,667	\$0.1139	C	
	166,668 to 208,333	\$0.1059	C	
	208,334 to 250,000	\$0.0969	C	
	250,001 to 375,000	\$0.0889	C	
	375,001 to 458,333	\$0.0879	C	
	458,334 to 500,000	\$0.0859	C	
	500,001 to 541,667	\$0.0849	C	
	541,668 to 583,333	\$0.0829	C	
	583,334 to 625,000	\$0.0809	C	
	625,001 to 666,667	\$0.0799	C	
	over 666,667	\$0.0779	C	
4.2 Settlement (Sale, Credit, Cash Advance transactions)*	\$10,000.00 monthly cap per bank	\$0.034 per transaction	C	ZCP99-15101S
4.3 Transaction level Processing (TLP) Screening	Waived		C	ZCP99-03400S
4.4 TLP posting, when applicable (transaction posting to a qualifying plan.)	Accounts on File	Fee per Qualifying Transaction		
	1 to 20,000	\$0.042	C	ZCP99-03401S/ZCP99-03501S
	20,001 to 40,000	\$0.037	C	
	40,001 to 60,000	\$0.032	C	
	60,001 to 80,000	\$0.026	C	
	80,001 to 100,000	\$0.021	C	
	over 100,000	\$0.016	C	
4.5 System Generated Issuer Fees (Annual fees, late fees, over-limit fees, currency conversion fees, member pay insurance, member pay card enhancements and other assessed or system generated fees)	Waived		C	ZCP99-03100S

5. Reporting				
	Description	Fee		
5.1 e-Reports	Request	Rate		
	Implementation Fee	\$78.75 one-time	C	ZCP99-110001
	Monthly Fee	\$52.50 per bank, per month, \$300 max	C	ZCP99-11001S
	Monthly Per Page	\$0.005 per page, \$2,750 maximum per month	C	ZCP99-11002S
	Recreate Purged Reports	\$157.50 per Day	C	ZCP99-11005S
5.2 Monthly Archive CD	Per CD	\$52.50 per CD, per month	C	ZCP99-11100S
5.3 Ad Hoc Reports	Does not include reports that require special programming.	\$52.50 each	C	ZCP99-11150S
5.4 Visa Commerical File Format/Mastercard Commerical Data File				
5.4.1 VCF Implementation Fee	\$250.00 per Company/One-Time		NC	ZCP99-075001
5.4.2 VCF Monthly Maintenance Fee	\$10.00 Per Company/per month		NC	ZCP99-07501S
5.4.3 VCF Data Transmission Fee	\$0.0035 per kilobyte/per month		NC	ZCP99-07502S
5.4.4 CDF Implementation Fee	\$250.00 per company One Time		NC	ZCP99-074001
5.4.5 CDF Monthly Maintenance Fee	\$10.00 Per Company/per month		NC	ZCP99-07401S
5.4.6 CDF Data Transmission Fee	\$0.0035 per kilobyte/per month		NC	ZCP99-07402S
5.5 Credit Bureau Reporting	\$18.00 per bank, per bureau per month		C	ZCP99-11175S
5.6 Posted Item History (PIH) Data Files				
5.6.1 Implementation Fee	Request	Rate	NC	ZCP99-073001
	Direct Connection to FIS	\$1,050.00	NC	
	Connection through Processor	\$250.00	NC	
5.6.2 Monthly Maintenance Fee	Request	Rate	NC	
	Direct Connection to FIS	\$250.00	NC	ZCP99-07301S
	Connection through Processor	\$25.00	NC	
5.6.3 Transaction Fee (Assessed on Each Posted Transaction)	Number of Accounts	Rate per Transaction	NC	
	1 to 5,000	\$0.0049	NC	ZCP99-07302S
	5,001 to 15,000	\$0.0033	NC	
	15,001 and up	\$0.0016	NC	

6. Interface to Core Processors		
---------------------------------	--	--

6.1 Transaction Fee	Accounts on File	Fee per posted Transaction		
	1-5,000	\$0.005	C	ZCP99-07003S
	5,001- to 15,000	\$0.003	C	
	over 15,000	\$0.002	C	
6.2 Implementation if to Core Processor	One time	\$262.50	C	ZCP99-070001
6.3 Implementation if to Financial Institution	One time	\$1,050.00	C	ZCP99-070001
6.4 Monthly Maintenance if to Core Processor	Per bank per month	\$26.25	C	ZCP99-07002S
6.5 Monthly Maintenance if to Financial Institution	Per bank per month	\$262.50	C	ZCP99-07001S

7. GUI System Access				
Description	Accounts on File	Fee		
7.1 Monthly User Interface Access Tiers	1 -500 (inc. 2 users)	\$190.00 per bank/per month	NC	ZCP99-08407S
	501- 1,000 (inc. 3 users)	\$220.00 per bank/ per month	NC	USERS=ZCP99-08201S/ZCP99-08408S
	1,001 - 5,000 (inc. 5 users)	\$360.00 per bank/per month	NC	ZCP99-08409S
	5,001 - 10,000 (inc. 10 users)	\$650.00 per bank/per month	NC	FEE=ZCP99-08206S/ZCP99-08410S
	over 10,000 (inc. 15 users)	\$1050.00 per bank/per month	NC	ZCP-08411S
7.2 Additional User Interface Users	Additional Users	Fee		
	Additional users 1 -5	\$30.00 each if exceeding allowance	NC	ZCP99-08202S
	Additional users 6-15	\$20.00 each if exceeding allowance	NC	ZCP99-08203S
	Additional users 16-25	\$10.00 each if exceeding allowance	NC	ZCP99-08204S
	Additional users > 25	\$5.00 each if exceeding allowance	NC	ZCP99-08205S
8. Collections User Interface				
Description	Accounts on File	Fee		
8.1 Monthly Access Collection Tool User Interface	1 to 500	\$15 per bank, per month	NC	
	501 to 1,000	\$20 per bank, per month	NC	ZCP99-14100S=COLLECTORLINK
	1,001 to 5,000	\$25 per bank, per month	NC	
	5, 001 to 10,000	\$65 per bank, per month	NC	ZCP99-14000S=ONLINE COLLECTIONS
	over 10,000	\$110 per bank, per month	NC	
8.2 Account Residency	Accounts In collections	\$0.105 per account in collections	NC	ZCP99-14001S & ZCP99-14101S
8.3 Collection Inquiry transaction	Per inquiry	\$.011 each	NC	ZCP99-14102S & ZCP99-14002S

9. Agent Access				
9.1 Monthly Access	Accounts on File	Fee		
	1 to 200	\$10.00 per bank, per month	NC	ZCP99-08300S & ZCP99-08301S
	201 to 300	\$15.00 per bank, per month	NC	ZCP99-08302S
	301 to 500	\$20.00 per bank, per month	NC	ZCP99-08303S & ZCP99-08304S
	501 to 1,000	\$55.00 per bank, per month	NC	ZCP99-08305S
	1,001 to 5,000	\$90.00 per bank, per month	NC	ZCP99-08306S
	5,001 to 10,000	\$165.00 per bank, per month	NC	ZCP99-08307S
	over 10,000	\$265.00 per bank, per month	NC	ZCP99-08308S

10. Cardholder Website - MyCardStatement			NC	
MyCardStatement is a service that provides cardholders access to their credit card information via the Internet at MyCardStatement.com. Cardholder functionality includes the ability to view account balance, transaction and historical statement information and to pay their monthly credit card invoice on-line.				
Description	Fee			
10.1 Implementation Fee - Customized	\$525.00 One-time		NC	ZCP99-09000I
10.2 Implementation Fee - Non- Customized	\$210.00 One-time		NC	ZCP99-09001I
10.3 Monthly Enrolled Account Fee	Number of Enrolled Accounts	Fee per Cardholder Enrolled		
	1 to 500	\$0.300	NC	
	501 to 1,000	\$0.270	NC	ZCP99-09003S
	1,001 to 1,500	\$0.245	NC	
	1,501 to 2,000	\$0.224	NC	
	2,001 to 3,000	\$0.206	NC	
	over 3,000	\$0.190	NC	
10.4 Monthly Fee	Number of Accounts on File	Fee		
	1 to 2,000	\$43.60 per bank	NC	ZCP99-09004S
	2,001 to 5,000	\$109 per bank	NC	
	5,001 to 10,000	\$218 per bank	NC	
	over 10,000	\$436 per bank	NC	
10.5 Administrative Change	Waived		NC	ZCP99-09052S
10.6 Banner Advertisement Add, Change or Delete	\$105.00 each, with a cap of \$500.00 per change		NC	ZCP99-09053S
10.7 Multi Factor Authentication	\$0.041 per Enrolled Cardholder		NC	ZCP99-09306S & ZCP99-09050S
10.8 MFA Per Institution Monthly Fee	\$16.75 per bank		NC	ZCP99-09051S
10.9 Single Sign-On (SSO) New Vendor	Implementation	\$6,000.00 One-time	NC	ZCP99-091011
10.9.1 Single Sign On (SSO) Existing Vendor	Implementation	\$1,000.00 One-Time	NC	ZCP99-091001
10.9.2 Single Sign On (SSO) Enrolled Accounts	Enrolled Accounts	\$0.11 per enrolled account/month	NC	ZCP99-09102S

11.1 eZBusiness Card Management 1.0 - Legacy Service				
Online tool for business accounts w/Company Adminstrators and business cardholders.	Description	Fee		
11.1.1	Set Up Fee Includes: Up to 5 Admin Groups w/Implementation. Additional groups or changes @ \$100 per change. One time 2 hr training Webinar.	\$5,000	NC	ZCP99-09200I
11.1.2	Participation Fee	\$500 per bank/per month	NC	ZCP99-09201S
11.1.3	Enrolled Company Record	\$3.00 per enrolled company record	NC	ZCP99-09202S
11.1.4	Administrative Users	\$3.00 per Admin user/per month	NC	ZCP99-09206S/ZCP99-
11.1.5	Maintenance Change Fee	\$100 per change	NC	ZCP99-09403S
11.1.6	eZBusiness Training	\$150.00 per hour	NC	ZCP99-09205S
11.1.7.1	Multi-Factor Authentication Monthly	\$16.75 per bank/per month	NC	ZCP99-09305S

11.1.7.2	Multi-Factor Authentication Enrolled	\$0.041 per enrolled account / month	NC	ZCP99-09306S
11.1.8 Out of Band Authentication - Email	No Charge for implementation, \$0.06 per email		NC	ZCP99-09302S
11.1.9 Out of Band Authentication - Phone	\$300.00 Implementation fee per bank; \$0.29 per phone message		NC	ZCP99-09303S
11.1.10 Out of Band Authentication - Text	\$300.00 Implementation Fee per bank; \$0.147 per text message		NC	ZCP99-09304S
11.1.11 eZBusiness BeB SSO Implementation	\$1500.00 One Time, No recurring fees associated with this feature.		NC	ZMISC99-28500I
11.2 eZBusiness for FI's 1.0 - Legacy Service				
	Description	Fee		
11.2.1 Implementation Fee	One Time per FI Set up	\$1,000.00	NC	ZCP99-09400I
11.2.2 Users	Users 1-5	\$125.00 per month for users 1-5	NC	ZCP99-09401S
	Users 6+	\$25.00 per user, per month	NC	ZCP99-09402S
11.2.3 Changes	Per Request	\$100.00 each	NC	ZCP99-09403S
11.2.4 Messaging Bundle	Per Month	\$25.00	NC	ZCP99-09404S
11.2.5 Statement Image Archive Access - Non Enrolled Cardholders - Provides access to 24 mos. of statement images for non-enrolled cardholders via eZBusiness	\$0.015 per Account on file		NC	

12.1. eZBusiness 2.0 - Service Options Available beginning August 2019				
Online tool for business accounts w/Company Adminstrators and business cardholders.	Description	Fee		
12.1.1 Tier 1 eZBusiness				
12.1.1.1	Implementation	\$1,500 one-time	NC	ZCP99-09200S
12.1.1.2	Monthly Participation Fee		NC	ZCP99-09510S
	Bank Asset Base	Per Bank per Month		
	Up to \$50,000,000	\$100.00		
	\$50,000,001 to \$250,000,000	\$200.00		
	\$250,000,001 to \$500,000,000	\$300.00		
	\$500,000,001 to \$750,000,000	\$400.00		
	Over \$750,000,000	\$500.00		
12.1.1.3	Company administrator user access	\$4.00 per admin user per month	NC	ZCP99-09514S
12.1.1.4	Per month per enrolled company	\$3.00 per company per month	NC	ZCP99-09513S
12.1.2 Tier 2 eZBusiness			NC	
12.1.2.1	Implementation	\$1,750 one-time	NC	ZCP99-09200S
12.1.2.2	Monthly Participation Fee	\$500 per bank per month	NC	ZCP99-09511S
12.1.2.3	Company administrator user access	\$5.00 per admin user per month	NC	ZCP99-09515S
12.1.2.4	Per month per enrolled company	\$5.00 per company per month	NC	ZCP99-09513S
12.1.3 Tier 3 eZBusiness			NC	
12.1.3.1	Implementation	\$2,000 one-time	NC	ZCP99-09200S
12.1.3.2	Monthly Participation Fee	\$750 per bank per month	NC	ZCP99-09512S
12.1.3.3	Company administrator user access	\$6.00 per admin user per month	NC	ZCP99-09516S
12.1.3.4	Per month per enrolled company	\$5.00 per company per month	NC	ZCP99-09513S
12.1.4 Out of Band Authentication				
12.1.4.1 Out of Band Authentication - Email	No Charge for implementation, \$0.06 per email		NC	ZCP99-09302S
12.1.4.2 Out of Band Authentication - Phone	\$300.00 Implementation fee per bank; \$0.29 per phone message		NC	ZCP99-09303S
12.1.4.3 Out of Band Authentication - Text	\$300.00 Implementation Fee per bank; \$0.147 per text message		NC	ZCP99-09304S
12.1.4.4 Other MFA	Per mycardinfo.com pricing		NC	ZCP99-09050/51S
12.1.5 eZBusiness BeB SSO Implementation	\$1500.00 One Time, No recurring fees associated with this feature.		NC	ZTEST99-29233S
12.1.6 Statement Archive Access - including Non-Enrolled Accounts - Enables configuration option to view up to 24 months statement images for non-enrolled cardholders for customer support and research.	\$0.015 per account on file		NC	
12.1.7 Miscellaneous eZBusiness Services				
12.1.7.1 Maintenance: Add, Change or Delete	\$105.00 each, with a cap of \$500.00 per change		NC	ZCP99-09523S
12.1.7.2 Branding –Customized Site	Implementation	\$6,750 one-time	NC	ZCP99-09540I
	Branding –Logo Only	\$2,000 one-time	NC	ZCP99-09541I
12.1.7.3 Custom URL	Implementation	\$5,000 one-time	NC	ZCP99-09519I
	Monthly Participation	\$250 per month	NC	ZCP99-09520S
12.1.7.4 eZBusiness Training	Per hour	\$150	NC	ZCP99-09205T
12.1.7.5 Virtual New Acct Create	Per account, one time	\$1.00	NC	ZCP99-09505S
12.2. eZBusiness 2.0 - Expense Management option available beginning August 2019				
12.2.1	Implementation	\$5,000 one-time	NC	ZCP99-09200S
12.2.2	Monthly Participation Fee	\$750 per bank per month	NC	ZTEST99-29225S
12.2.3	Company administrator user access	\$7.50 per admin user per month	NC	ZTEST99-29238S
12.2.4	Per month per enrolled company	\$7.50 per company per month	NC	ZTEST99-29227S

13. Payment Processing				
13.1 ACH and Remote	Accounts on File	Fee		
	1 to 100,000	\$0.133 each	NC	ZCP99-03101S & ZCP99-03200S
	over 100,000	\$0.095 each	NC	
13.2 Lockbox	Accounts on File	Fee		
	1 to 10,000	\$0.186 each	NC	ZCP99-03300S & ZCP99-03302S
	10,001 to 20,000	\$0.175 each	NC	
	20,001 to 50,000	\$0.165 each	NC	
	50,001 to 100,000	\$0.156 each	NC	
	100,001 to 200,000	\$0.148 each	NC	
	over 200,000	\$0.128 each	NC	
Pay By Phone - Cardholder payments made via FIS customer service IVR or agent. Excludes letter, postage and transaction fee.				
13.3 Pay By Phone CSR	\$5.00 each		NC	ZCP99-10500S
13.4 Pay By Phone IVR	\$2.00 each		NC	ZCP99-10502S

13.5 Real-Time Payments (Immediate Avail Credit)	\$0.50 per posted payment		NC	ZCP99-03305S
14. Statements & Notices				
14.1 Statement Generation (CH Level)	Statement Generation (CH level) Print, insert and mail additional	\$0.050 each	C	ZCP99-05000S
14.2 Statement Production: (excludes postage) - Includes: Preparation of Monthly Cardholder Statement, All Standard forms and standard pring, inserting and handling of reprints and Statements held for special processing.	Accounts on File	Fee Per Statement		
	1 to 2,500	\$0.093	NC	ZCP99-05001S/ZCP99-05002S/ZCP99-05100S/ZCP99-05101S
	2,501 to 5,000	\$0.091	NC	
	5,001 to 10,000	\$0.089	NC	
	10,001 to 15,000	\$0.087	NC	
	15,001 to 20,000	\$0.086	NC	
	over 20,000	\$0.085	NC	
14.2.1 Additional Statement Pages	\$0.020 per additional page		NC	ZCP99-05005S
14.3 Transmit in PDF format	\$0.02 per image		NC	ZCP99-05050S
14.4 Statement Holds	\$0.153 per statement held		NC	ZCP99-05125S & ZCP99-05126S
14.5 Corporate Account Statements	\$0.500		NC	05003/05608/05610/05004/05102/05617/0
14.6 Central Bill Statements	\$0.500		NC	ZCP99-05617S
14.7 Statement Stuffer Insertion	\$0.025 per account inserted		NC	ZCP99-05225S
14.8 Messages Automatic	\$5.25 ea./per plan, \$26.25 maximum		NC	ZCP99-05400S
14.9 Statement Messages Enhanced	\$26.25 each/per plan, \$105.00 maximum		NC	ZCP99-05404S
14.10 Annual Statements Consumer (excludes postage)	\$1.00 each statement		NC	ZCP99-05177S
14.11 Annual Statements Business and Commercial (excludes postage)	\$2.80 each statement		NC	ZCP99-05617S
14.12 Custom Statement	Quoted Separately		NC	ZMISC99-05575S
14.13 Extended Statement History via User Interface (Provides statement history data viewing)	Frequency	Fee		
	6 months plus current cycle	\$0.026 per Account	C	ZCP99-05200S
	12 months plus current cycle- Tiered			
	Number of accounts	Per Accounts on File		
	1 to 100,000	\$0.053	C	ZCP99-05201S
	100,001 to 200,000	\$0.040	C	
	200,001 to 300,000	\$0.036	C	
	300,001 and up	\$0.033	C	
	18 months plus current cycle	\$0.08 per Account	C	ZCP99-05202S
14.14 Paperless Statements	Request	Fee		
	Implementation	\$250.00 One-time	NC	ZCP99-050511
	Online statement management fee includes automated cardholder enrollment, cardholder email for new statements, expanded statements archive (24 months)	\$0.02 per Generated Statement	NC	ZCP99-05056S
14.15 Notices & Letters Includes setup, forms, printing and mailing; (excludes postage)				
Description	Fee			
14.15.1 Notices & Letters	Notices and Letters	\$0.129 each notice or letter	NC	ZCP99-06000S THRU ZCP99-006400S
14.15.2 Additional Pages - Letters	Additional Pages -Letters	\$0.020 each additional page	NC	

15. Other Services				
Description	Fee			
15.1 E-Library Reference Material Subscription, Annual	\$49.00 per Bank, per year		NC	ZCP99-11200S
15.2 Other Special Services	Quoted Separately		NC	
15.3 Special Programming	\$195.00 per Hour		NC	ZCP99-11300S/11302/11352
15.4 Enhanced Overlimit Functionality	\$25.00 per billcode,\$100 maximum		C	ZCP99-03601S
15.5 Credit Counseling IVR	\$100 per month per bank fee is waived for ICBA Bancard Program Members.		C	ZCP99-03602S
15.6 Application of Payments Split	\$50.00 per bank/per month		NC	ZCP99-03600S
15.7 ACH Reject Fee	\$25.00 per reject		C	
15.8 Rush Parameter changes 2-6 days*	\$150.00 per table change requested		C	ZCP99-17325S
15.9 Rush Parameter changes 7-13 days*	\$50.00 per table change requested		C	ZCP99-17326S/ZCP99-17329S
15.10 Rush Parameter changes Promo/Punitive Pricing*	\$50.00 per Change requested		NC	ZCP99-17328S
15.11 Document Composition	\$150.00 per hour/resource dependent		C	ZCP99-11301S
15.12 Name and address labels, standard tapes, audit confirmations (Excluding postage)	Includes	Fee		ZCP99-01700S
	Preparing (and mailing, as applicable) upon written request	\$157.00 per request	NC	ZCP99-01800S
	Per Account Confirmation	\$0.105 per bank per audit request	NC	ZCP99-01801S
15.13 Training	Description	Fee		
15.13.1 Training - Standard Web training sessions	Participation in Web session(s) from FIS published schedule.	\$100.00 per participant. \$50.00 discount to bank for sessions 4 or more in a year (eligible for discount after completion of 3rd session).	NC	ZCP99-28300T
15.13.2 Custom or Stand Alone Web Training	By Quote per event.		NC	ZCP99-28300T
15.13.3 Onsite at FIS Facility	3 Day Classroom instruction	\$300 per attendee	NC	ZCP99-28300T
15.13.3 Onsite at Client Facility	Quoted per Event plus out of pocket expenses (airfare, accommodations and meals) to be absorbed by Program Member.		NC	ZCP99-28300T

16. Contact Center				
Description	Fee			
16.1 Toll-Free Customer Service Access	Included Provides for printing of toll-free number on Program Member’s billing statements and access to Customer		NC	ZCP99-10186S
16.2 Commercial Card Customer	Description	Fee		
16.2.1 Implementation	Per occurrence	\$2,500.00	NC	
16.2.2 Live Operator Calls	Per minute	\$1.60	NC	ZCP99-10255S
16.3 - 24/7 Customer Service IVR	Per Call	\$0.23 per call	NC	ZCP99-10000S
16.4 - 24/7 - General Customer Service	Monthly Call Volume	Fee per minute		
	1 to 100	\$1.43	NC	ZCP99-10112S
	101 to 250	\$1.40	NC	
	251 to 500	\$1.37	NC	
	501 to 1,000	\$1.34	NC	
	1,001 to 2,000	\$1.31	NC	
	2,001 to 5,000	\$1.28	NC	
	5,001 to 10,000	\$1.26	NC	
	10,001 to 15,000	\$1.25	NC	
	15,001 to 20,000	\$1.24	NC	
	20,001 to 25,000	\$1.23	NC	
	over 25,000	\$1.22	NC	
16.5 VIP Customer Service (Optional Service)	Monthly Call Volume	Fee Per Minute		
	1 to 100	\$1.66	NC	ZCP99-10152S
	101 to 250	\$1.63	NC	
	251 to 500	\$1.60	NC	
	501 to 1,000	\$1.57	NC	
	1,001 to 2,000	\$1.54	NC	
	2,001 to 5,000	\$1.51	NC	
	5,001 to 10,000	\$1.48	NC	
	10,001 to 15,000	\$1.46	NC	
	15,001 to 20,000	\$1.45	NC	
	20,001 to 25,000	\$1.44	NC	
	over 25,000	\$1.43	NC	
16.6 For After hours only clients, the rates per minute set forth in this section 16 above will increase by:	16%		NC	ZCP99-10005S/10006/10178/10179
16.7 VIP Rule changes	Per group of 5 rules or less	\$150.00 per rule group	NC	ZCP99-10203S
16.8 Incoming Cardholder Correspondence	Per item handled	\$1.75 per item	NC	ZCP99-10202S
16.9 Lost/Stolen Account Management	Per account	\$5.25 each	NC	ZCP99-10700S
16.10 Credit Balance Refund on Cycle Day	Each occurrence	\$50.00	NC	ZCP99-01554S
16.11 Credit Balance Refund per Check	Each check	\$2.20	NC	ZCP99-01550S

17. Fraud Management				
Fraud Alert Management -Neural Network (Optional Service) FIS managed service using a neural network system to monitor potential fraud on card activity.				
	Fee			
17.1 SecurLOCK Account Fee	\$0.0335 per account on file		C	FFAM2174-12004S
17.2 SecurLOCK Authorization Scoring	Description	Fee		
17.2.1	Implementation Fee	\$4,500.00 One-time	NC	
17.2.2	Includes Real-Time Scoring, SecurLOCK Profile, SecurLOCK Detect and SecurLOCK Intelligence	\$0.00772 per authorization	NC	FFAM2174-12005S
17.3 SecurLOCK Case Management Fee	\$12.00 per case		C	FFAM2174-12002S
17.4 SecurLOCK Demand Client Custom Rules (Custom Fraud Prevention Neural Network Rules)	Description	Fee		
17.4.1	Premium Credit Client Custom Rules, includes 24 rules	\$250 Implementation Fee (One Time) \$450 per Month (Billed by Program)	NC	FFAM2174-12009I IMPL/FFAM2174-12010S/FFAM2174-12011S
17.4.2	Advanced Credit Client Custom Rules, includes 12 rules	\$250 Implementation Fee (One Time) \$350 per Month (Billed by Program)	NC	FFAM2174-12012S/FFAM2174-12013S
17.4.3	A’ La Carte Credit Client Custom Rules	\$500 per Custom Rule (Only billed when used)	NC	FFAM2174-12014S/FFAM2174-12015S
17. 6 SecurLOCK Manage (Optional)				
Web based product allowing Program Members to manage identified compromised accounts. Functions include blocking, cardholder notifications and fraud monitoring.				
	Description	Fee		
17.5.1	Implementation Fee	\$250.00 One-time	NC	CMGR2173-12150I
17.5.2	Access Fee	\$25.00 per Month/ per 50,000 accts	NC	CMGR2173-12151S
17.5.3	Outbound IVR Calls	\$0.10 per Account	NC	CMGR2173-12152S
17.5.4	Letters	Std. Letter Rate as shown in section 14.15.1	NC	ZCP99-06202S
17.6 SecurLOCK Communicate (delivery of fraud alerts through SMS texts and emails, among other features)*	Description	Fee		
17.6.1	Implementation Fee	\$1,500.00 One-time	NC	FFAM2174-28227I
17.6.2	Per active account	\$0.0275 per month	NC	FFAM2174-12860S
17.7 SecurLOCK Analytix (reporting tool)	Description	Fee		
17.7.1	Implementation Fee	\$750.00 One-time	NC	FFAM2174-28226I
17.7.2	Per bank	\$150.00 per month	NC	FFAM2174-12885S
17.8 SecurLOCK Equip (mobile consumer card controls)*	Description	Fee		
17.8.1	Implementation Fee	\$1,500.00 One-time	NC	FFAM2174-12850I
17.8.2 (fill-a-tier pricing)	Active Users	Fee		

	1 to 25,000	\$0.55 each	NC	FFAM2174-12851S
	25,001 to 50,000	\$0.50 each	NC	
	50,001 to 100,000	\$0.45 each	NC	
	100,001 to 200,000	\$0.40 each	NC	
	200,001 to 400,000	\$0.35 each	NC	
	over 400,000	Quote	NC	
17.9 SecurLOCK Predict (customized fraud strategy program inclusive of proactive rule recommendations)*	3 basis points of sales volume	\$4,000.00 monthly minimum	NC	FAA2490-12822S
17.10 SecurLOCK Warranty (FIS provides warranty against unrecoverable fraud losses over \$50 per occurrence, up to \$3,500)*	14 basis points of sales volume		NC	SCR1883-12201S
17.9 Digital Risk Protection (Entry Level A; other options available) monitor various digital threats and provide instant visibility, actional alerts and automated remediation	Description	Fee	NC	
17.9.1	Implementation Fee	\$1,500.00 One-time	NC	
17.9.2	Per bank	\$500.00 per month	NC	

18. Dispute Processing			
Description	Fee		
18.1 Disputes - FIS serviced (excluding postage)	\$16.80 per non-fraud dispute claim (transaction level)	C	ZCP99-12366S
18.2 Fraud Chargeback Services - FIS serviced (excluding postage)	\$68.25 per fraud claim (account level)	C	FFDC176-12550S
18.3 Request for Information (RFI)	\$0.45 per Request	C	ZCP99-12600S
18.4 Questionnaire	\$0.45 each	C	ZCP99-12601S
18.5 Image File Billing	\$1.00 each	C	ZCP99-12602S
18.6 Enhanced Claims Resolution*			
18.6.1 Implementation	\$500.00 one time per bank	NC	ZCP99-28580I
18.6.2 Talk off Claims	\$25.00 per affected account	NC	ZCP99-12627S
18.6.3 Deflected Transactions	15% of deflected transaction value	NC	ZCP99-12626S

19. Network Connection Options			
Description	Fee		
19.1 Frame Relay (Functionality includes access to FIS’s host system, on-line authorizations via a gateway and reports via a File Transfer Protocol (“FTP”)).*	Quoted Separately	NC	ZCP99-08000S
19.2 Site To Site Virtual Private Network (Applies if Program Member requests FIS to supply the remote VPN equipment at Program Member's location). Functionality includes access to FIS’s host system and reports via FTP.*		NC	ZCP99-08101S
19.3 MPLS *		NC	ZCP99-08000S

20. Section Intentionlly Omitted		
----------------------------------	--	--

21. 3D Secure			
21.1 Legacy Pricing - applicable to Program Banks contracted with Bancard on or before 12/31/22			
Includes hosting of enrollment and authentication services, and front line customer service.			
Description	Fee		
21.1.1 Implementation Fee (logo setup)	\$271.54 per Bank/per Logo	C	ZCP99-13004S & ZCP99-13104S
21.1.2 Visa/Mastercard issuer credit program monthly per Bank Fee	\$41.00 per Bank, per month	C	ZCP99-13000S/ZCP99-13100S
21.1.3 Active Card Hosting and Maintenance	\$0.088 each active account (with activity trailing twelve months)	C	ZCP99-13007S/ZCP99-13107S
21.1.4 Authentication Request	\$0.027 per Request	C	ZCP99-13002S/ZCP99-13102S
21.1.5 Additional BIN Range (logo- implementation)	\$65.00 Each Bin Range/Logo	C	ZCP99-13005S/ZCP99-13105S
21.1.6 Logo Change	\$65.00 per BIN/Range	C	ZCP99-13003S & ZCP99-13103S
21.1.7 Program Change	\$65.00 per BIN/Range	C	ZCP99-13003S & ZCP99-13103S
21.1.8 Program Deactivation	\$65.00 per BIN/Range	C	ZCP99-13003S & ZCP99-13103S
21.1.9 One Time Passcode Implementation	\$50.00 per bank	C	ZCP99-28566I
21.1.10 3D Secure OTP request	\$0.02 per request	C	ZCP99-13115S
21.2 Next Generation 3DSecure Service, applicable to Program Banks contracted with Bancard after 1/1/23			TBD

22. eZDisclosure (Optional)			
	Description	Fee	
22.1 Implementation	Included	NC	
22.2 New Account Opening Disclosure	\$0.31 each disclosure generated	NC	ZCP99-01925S/ZCP99-01926S
22.3 Cardholder Agreement (New or Reissues)	\$0.31 each disclosure generated	NC	ZCP99-01927S

23. Credit Account Review (Optional)			
	Description	Fee	

FIS’s credit account review service enables the Program Member to manage credit risk and opportunity within the card portfolio by assigning a proprietary risk score and a credit grade score to existing card accounts. This information helps Bank evaluate and predict future credit performance and predict the likelihood of bankruptcy, charge-off, loan default or serious delinquency. The service is available in two options. The full portfolio review analyzes all accounts to determine which accounts meet requirements for additional products, services or credit line changes. The reissue review works with other pre-determined reissue criteria to provide a complete picture before the plastic is reissued. Either option – full or reissue – provides critical information to manage opportunities and risks within a portfolio.		Separate Agreement Required	NC	
	Description	Fee		
23.1 Full Account Review	Monthly Minimum	\$200.00 per month	NC	RRP1864-13300S & RRP1864-13301S
23.2 Reissue Review	Monthly Minimum	\$50.00 per month	NC	RRP1864-13302S & RRP1864-13303S
23.3 Per Account Reviewed - Tiered	<i>Accounts Reviewed</i>	<i>Fee</i>	NC	
	1 to 3,000	\$0.39 per account	NC	RRP1864-13301S/RRP1864-13300S/RRP1864-13302S/RRP1864-13303S
	3,001 to 10,000	\$0.36 per account	NC	
	10,001 to 30,000	\$0.30 per account	NC	
	30,001 and over	\$0.25 per account	NC	

24. Business Intelligence*				
24.1 Legacy Portfolio Intelligence Subscribers	Applicable to Program Banks contracted with Bancard on or before 12/31/22			
24.1.1 Implementation and User Set Up	\$1,000.00 One-time		NC	CCPM1886-11400I
24.1.2 Training (2 days at St. Petersburg Training Facility)	\$600.00 per Developer User Trained		NC	
24.1.3 Accounts in Data Warehouse	Number of accounts in warehouse	Fee per account		CCPM1886-11404S
	0 to 500	\$0.065	NC	
	501 to 1,000	\$0.060	NC	
	1,001 to 2,000	\$0.057	NC	
	2,001 to 3,000	\$0.056	NC	
	3,001 to 4,000	\$0.055	NC	
	4,001 to 5,000	\$0.054	NC	
	5,001 to 7,500	\$0.053	NC	
	7,501 to 10,000	\$0.052	NC	
	10,001 to 15,000	\$0.051	NC	
	15,001 to 20,000	\$0.050	NC	
	20,001 to 30,000	\$0.049	NC	
	30,001 to 40,000	\$0.048	NC	
	40,001 to 50,000	\$0.047	NC	
	50,001 to 75,000	\$0.046	NC	
	75,001 to 100,000	\$0.045	NC	
	100,001 to 150,000	\$0.044	NC	
	Over 150,000	\$0.043	NC	
24.1.4 Developer License (ad hoc report development)	\$175.00 per license per month		NC	CCPM1886-11650S
24.1.5 Read Only License (executes pre-built reports)	\$50.00 per license per month		NC	CCPM1886-11551S
24.2 Ethos Analytics and Ethos Data Packs	Applicable to Program Banks contracted with Bancard after 1/1/23.			
24.2.1 Essential Level Subscription Subscription	\$25.00 per month		NC	
24.2.2 Premium Level Subscription Subscription	\$100.00 per month		NC	
24.2.3 Ethos Data Packs				
24.2.3.1 Ethos Credit Data Pack Subscription	\$0.042 per account per month		NC	
24.2.3.2 Ethos Fraud Data Pack Subscription	\$0.030 per account per month		NC	
24.2.3.3 Ethos Loyalty Data Pack Subscription	\$0.024 per account per month		NC	

25. Affluent Card (Optional)				
The pricing structure listed below is associated to the following Affluent Card types: Visa Signature, Visa Business Signature, World Mastercard		Separate Agreement Required		
Description	Fee			
25.1 Implementation Fee	\$5,000.00 per BIN / Project		NC	ZCP99-208501
25.2 Affluent Processing Fee	\$0.25 per Account per Month		NC	ZCP99-07150S
25.3 Affluent VIP Customer Service (Required)	See Contact Services Above		NC	
25.4 Mandatory Enhancements	Separate Agreement Required		NC	
25.5 Customization	A request for customization shall be quoted under a separate statement of work. Current standard development rates as outlined in your processing contract schedule apply.		NC	
25.5.1 Annual Statements	Instance	Rate	NC	
	Affluent Annual Statement Production	\$1.00 / per generated statement	NC	ZCP99-05177S
	Affluent Annual Statement File Prep	\$225.00 / per hour; 3 hour minimum	NC	ZCP99-11300S/11302/11352
	Affluent Annual Statement File Generation	\$0.02 / per statement	NC	ZCP99-05050S
	Affluent Statement Logo Set Up	\$150.00 / per logo	NC	ZCP99-05500S
25.5.2 Affluent VIP Customer Service (Optional Service)	Instance	Rate	NC	

	Custom Toll Free Number Set Up Fee	\$250.00 / per number	NC	ZCP99-10204S
	Custom Toll Free Number Service Fee	\$75.00 / per month	NC	ZCP99-10186S
	Whisper and Custom IVR Set Up Fee	\$1000.00 / per event	NC	ZCP99-10205S
	Whisper and Custom IVR Change Fee	\$1000.00 / per event	NC	ZCP99-10206S
	Custom Rule Set Up Fee (up to 5 rules)	\$525.00 / per event	NC	
	Custom Rule Change Fee (up to 5 rules)	\$150.00 / per event	NC	
25.5.3 Affluent Card Stock	To be quoted		NC	
25.6 Visa Signature Preferred	To be quoted		NC	
25.7 Visa Signature Business	To be quoted		NC	
25.8 World Elite Mastercard	To be quoted		NC	
25.9 World Mastercard for Business	To be quoted		NC	
25.10 World Elite Mastercard for Business	To be quoted		NC	

26. Billing Account Updater (BAU) Optional				
	<i>Description</i>	<i>Fee</i>		
26.1 Implementation Fee	\$100.00		NC	ZCP99-172001
26.2 Monthly Evaluation Fee	\$0.0026 per Account on File		NC	ZCP99-17201S
26.3 BAU Record Transmitted	\$0.035 per Record Transmitted		NC	ZCP99-17202S

27. PPCS/RPCS Services Optional			NC	
	<i>Description</i>	<i>Fee</i>		
27.1 Visa PPCS/Mastercard RPCS Fees	Pass thru from Card Brand		NC	
27.2 FIS Prepayment Cancellation Service Fee	\$15.50 per Occurrence		NC	

28. Balance Transfer (Optional)			NC	
	<i>Description</i>	<i>Fee</i>		
28.1 Balance Transfer Remittance Fee - for each payment to a creditor that is issued by FIS.	\$2.00		C	ZCP99-10600S/ZCP99-10601S
28.2 Balance Transfer Reject Fee - for each Balance Transfer transaction that cannot be processed - for example, due to stop payment, or invalid information. If a stop payment is requested, Program Member agrees that it will also reimburse FIS for any stop payment or other fees charged by FIS's bank relating to the stop payment request.	\$4.50		NC	ZCP99-10602S

29. Statement Marketing (Optional)				
	<i>Description</i>	<i>Fee</i>		
	B&W	Color	NC	
29.1 Image Management	\$0.035	\$0.037	NC	
29.2 Image Target	\$0.020	\$0.030	NC	
29.3 Additional Full Page	\$0.020	\$0.030	NC	
29.4 Image Proofing	\$25.00 per proof copy. One (1) B & W and one (1) Color proof (2 for \$25) provided to client for approval		NC	

30. Control Table Access via User Interface - Provides view access to Platform Control Table settings using User Interface			NC	
301 Implementation Fee	\$500.00 Implementation Fee			ZCP99-28215I
30.2 Monthly Service Fee	<i>Number of Accounts on File</i>	<i>Fee</i>		ZCP99-08550S
	0 to 500	\$300.00 per bank/per month	NC	
	501 to 1,000	\$330.00 per bank/per month	NC	
	1,001 to 5,000	\$480.00 per bank/per month	NC	
	5,001 to 10,000	\$785.00 per bank/per month	NC	
	over 10,000	\$1205.00 per bank/per month	NC	

31. Application Programming Interface Services ("API")*				
	<i>Description</i>	<i>Fee</i>		
31.1 Implementation (Client Access to Test and Production API Environments)	One-time, includes up to 10 project hours.	\$15,000.00 per bank	NC	ZMISC99-28400I
31.2 API transactions	Monthly Call Volumes	Fee Per Call	NC	ZMISC99-08502S
	1 to 5,000,000	\$0.00750		
	5,000,001 to 10,000,000	\$0.00715		
	10,000,001 to 25,000,000	\$0.00675		
	25,000,001 to 100,000,000	\$0.00625		
	100,000,001 to 175,000,000	\$0.00565		
	175,000,001 to 250,000,000	\$0.00415		
	over 250,000,000	\$0.00325		
31.3 Custom API transaction development	Time and materials	Quote	NC	ZCP99-11300S

32. Conversion and Implementation Projects*				
	<i>Description</i>	<i>Fee</i>		
32.1 Internal Conversions within same platform	Program consolidation, Manual	By Quote	NC	ZMISC99-28110S
32.2 Platform Migrations from one platform to another	< 1,000 Accounts	By Quote	NC	ZMISC99-28110S

	1,000 to 5,000 Accounts	\$7,500 per FI/Agent Includes: Assigned Project Manager, New BIN and licensing, move of Bank's existing structure, products/services, parameter settings, standard reissue plus EMV Host Enablement (CardPro EMV fees apply and are billed separately).	NC	ZMISC99-28110S
	> 5,000 Accounts	\$7,500 per FI/Agent Includes: Assigned Project Manager, New BIN and licensing, move of Bank's existing structure, products/services, parameter settings, standard reissue plus EMV Host Enablement (CardPro EMV fees apply and are billed separately).	NC	ZMISC99-28110S
	New product/service enablement w/Migration Project (i.e. Affluent, RTDX, PI, Loyalty, program consolidation, token services, etc.) - By Quote Only (not exceed \$10,000 per FI/Agent). Separate Agreement(s) may be required for some products.		NC	
	A one-time, non-refundable, \$1,000 migration analysis fee is charged. This fee can be applied against Program Member's migration costs if project is approved by the Program Member.)		NC	
32.3 BIN Termination with accounts	\$2,500.00 Per BIN or BIN/Plan		NC	ZMISC99-28120I
32.4 BIN termination without accounts	\$1,500.00 Per BIN or BIN/Plan		NC	ZMISC99-28120I
32.5 Expedited Project Scheduling	\$2.00 per account \$25,000.00 minimum		NC	ZCP99-28100I
32.6 Automated Account Transfer, incl. enhanced UAT for project testing	Description	Fee		
	Project Fee	\$12,500.00 per project	NC	ZCP99-282121
	Per Acct.	\$1.75 per account transferred	NC	ZCP99-01950S
32.7 Licensing Projects				
	Description	Fee		
32.7.1 BIN adds	Add new BIN/ICA to credit platform. Fee applies to each bank’s BIN project and covers the first BIN; additional BIN additions for the same point in time project are \$1,000 each.	\$3,250.00	NC	ZMISC99-28116S
32.7.2 Agent adds	Add Institution to existing Corp	\$3,250.00	NC	ZMISC99-28118S
32.8 Maintenance Requests	Request	Fee	NC	
32.8.1 Without Keys	\$500.00 per request		NC	ZMISC99-28111S
32.8.2 With Keys	\$1,000.00 per request		NC	ZMISC99-28111S
32.8.3 Name Change	\$500.00 per change		NC	ZMISC99-28115S
32.8.4 Merger	\$1,000.00 per change		NC	ZMISC99-28117I
32.9 System Administration Parameter Changes and Other Projects	Per project type as listed below. Banks requesting these services will receive a quote for the request based on the service listing below. Once the bank agrees, the work will be performed with the bank being billed upon completion. Should the service be performed incorrectly, the bank will not pay for the service.			
	Description	Fee		
	Accounting Change	\$225.00	NC	
	ACH Autopay Request	\$225.00	NC	
	Address Change	\$450.00	NC	
	Application of Credits	\$450.00	NC	
	Audit Address Statement Message Request	\$450.00	NC	
	Authorizations Request	\$675.00	NC	
	Automatic Account Number Generation	\$225.00	NC	
	Bill Code Request	\$450.00	NC	
	Bill Day	\$225.00	NC	
	Brand Flip	\$2,250.00	NC	
	Card Activation Request	\$225.00	NC	
	Cash Advance Fee Request	\$450.00	NC	
	CIT (Change in Terms)	\$3,375.00	NC	
	Client Information Table Change Form	\$450.00	NC	
	Collections Change Request	\$225.00	NC	
	Collections Setup	\$1,125.00	NC	
	CollectorLink Collections Change Request	\$450.00	NC	
	Commercial Card Rebate	\$1,125.00	NC	
	Contactless Card	\$450.00	NC	
	Control Table Change Request	\$450.00	NC	
	Corporation Master	\$225.00	NC	
	Credit Bureau Information Request	\$450.00	NC	
	Credit Bureau Request	\$225.00	NC	
	Credit Life	\$450.00	NC	
	Delinquency/OL Block Request	\$450.00	NC	
	EMV Chip Card	\$450.00	NC	
	eZDisclosure Request	\$900.00	NC	
	Fee(s)	\$450.00	NC	
	Financial Institution Information Change Request	\$450.00	NC	
	Image Request	\$450.00	NC	
	Insert (Card Carrier/Statement) Request	\$450.00	NC	
	Institution ID	\$225.00	NC	
	Insurance Program Set-Up	\$450.00	NC	
	Issue/Re-Issue	\$225.00	NC	

	Late Charge Request	\$450.00	NC	
	Letter/Notice Set-Up/Change Request	\$450.00	NC	
	Mailing Label Request	\$225.00	NC	
	Minimum Payment Request	\$225.00	NC	
	Non-Tracking Rate Request	\$225.00	NC	
	Payment Hold	\$225.00	NC	
	PIH Recreate Request	\$225.00	NC	
	Plastic Request	\$450.00	NC	
	Pricing/Promotion Change Form	\$2,250.00	NC	
	Product Master	\$225.00	NC	
	Product/Sub-Product Request	\$1,125.00	NC	
	Q-set	\$450.00	NC	
	Reissue	\$450.00	NC	
	Re-Pricing Request/CIT	\$3,375.00	NC	
	Returned Check Fee Request	\$450.00	NC	
	Service Builder	\$450.00	NC	
	Settlement Change Request	\$225.00	NC	
	Skip-A-Pay Authorization	\$225.00	NC	
	Small Balance Write-On/Off Request	\$225.00	NC	
	Statement Group Code	\$225.00	NC	
	Table Maintenance	\$450.00	NC	
	Terms ID Automation	\$1,125.00	NC	
	Tran Reason Codes	\$450.00	NC	
	Variable Rate Request	\$225.00	NC	
	VBV/MCSC	\$225.00	NC	

33. External Deconversion*			
	<i>Fee</i>		
33.1 Deconversion	\$2.50 per account, with minimums as follows:		C ZCP99-28100I
	Up to 10,000 accounts	\$25,000.00	
	10,001 to 25,000 accounts	\$37,500.00	
	over 25,000 accounts	\$50,000.00	
33.2.1 Additional Set of tapes	\$2,500 per instance		C ZCP99-28100I
33.2.1 Tape Production expedited - two weeks	\$500.00 per instance		C ZCP99-28100I
33.2.2 Tape Production expedited - one week	\$1,000 per instance		C ZCP99-28100I
33.2.3 Residual files for trailing activity	\$200.00 per corp, per file, per day		C ZCP99-28100I
33.2.4 Statement Cycle change	Statement cycle change, per day per bill day	\$1,000 per instance	C ZCP99-28100I
33.2.5 Post deconversion research requests	\$125.00 per instance		C ZCP99-17005S
33.2.6 Deconversion Deposit Minimum	\$5,000.00 One-time		C ZCP99-28100I
33.2.7 Date Change	Date Change	\$5,000.00 per instance	C ZCP99-28100I
33.2.8 Shared BIN/ICA residual chargeback support	Per month, per corp (4 mos. max)	\$1,500.00/per month	C ZCP99-28100I

34. Enhanced UAT				
	<i>Description</i>	<i>Fee</i>		
34.1	Implementation Fee	\$6,250.00 One-time	NC	ZCP99-17700I
34.2	Custom requirements	Professional Services Quote	NC	ZCP99-11300S
34.3	Monthly subscription:			ZCP99-17701S
	<i>Number of Accounts on File</i>	<i>Fee</i>		
	0 to 10,000	\$1,300.00	NC	
	10,001 to 25,000	\$1,700.00	NC	
	25,001 to 50,000	\$2,100.00	NC	
	50,001 to 100,000	\$3,000.00	NC	
	Over 100,000	\$3,000.00	NC	
	Plus	\$0.025 per account	NC	ZCP99-17702S
34.4	Output event (any manufacturing event, e.g. production of statements, letters, or cards)	\$175.00 per product per event	NC	ZCP99-17705S
34.5	Letters	\$0.50 each letter	NC	ZCP99-17710S
	Statements	\$1.00 each statement	NC	ZCP99-17715S
	Cards	\$5.00 each card	NC	ZCP99-17717S
34.6	File transmissions	Included	NC	

35. Rebates of processing fees to Banks				
Monthly statement accounts rebate (applies collectively to statementing accounts under Schedule A and K)	Number of Statementing Accounts	Rebate %		APPEARS ON EACH INDIVIDUAL LINE ITEM INDIVIDUALLY
* Denotes excluded services.	1 to 500,000	0.0%	NC	
	500,001 to 700,000	8.0%	NC	
	700,001 to 800,000	9.0%	NC	
	800,001 to 900,000	10.0%	NC	
	900,001 to 1,000,000	11.0%	NC	
	1,000,001 to 1,100,000	12.0%	NC	
	1,100,101 to 1,200,000	13.0%	NC	
	1,200,001 to 1,300,000	13.5%	NC	
	1,300,001 to 1,400,000	14.0%	NC	
	1,400,001 to 1,500,000	14.5%	NC	
	over 1,500,000	15.0%	NC	

36. Pass-through Fees and Amounts	NC	
-----------------------------------	----	--

Notwithstanding anything to the contrary in the Agreement, FIS will pass through to each Program Bank, and each Program Bank shall be responsible for, and agrees to pay, whether incurred directly or indirectly, all fees, charges, fines, penalties, assessments and other amounts in effect or assessed by each Payment Network related to those Services received hereunder, including those resulting from its failure to comply with the Operating Rules. FIS may allocate any such fees, fines, charges, assessments and penalties in such manner as it deems advisable in its reasonable discretion. The amount of such pass-through fees, charges and amount shall not be applied toward or count against the minimum monthly fees that are due from the Program Bank.			
Description	Fee		
36.1 Courier Includes all costs of courier delivery of media or reports to and from Program Member. If U.S. mail is used, all postage costs are borne by Program Member.	Actual	NC	ZCP99-217XXS section generally
36.2 Postage	Current 1st Class Rates	NC	ZCP99-21XXXS (VARIOUS)
Includes all first class postage associated with mailing of plastics, statements, notices or other mailings requested by Program Member.		NC	
35.3 Postage Pre-Sort Rebate (Qualifying Items) Issued to Program Member on current first class mail rate per qualifying statement, as identified by FIS.	-\$0.0202 per qualifying item	NC	ZCP99-21802S
36.4 Electronic Warning Bulletin Listings	Description	Fee	
	Visa/Mastercard charges for listings on the Electronic Warning Bulletin.	Actual	ZVMC99-23XXXS and ZVMC99-24XXXS section generally
	Charges for listing in the printed warning bulletin for regions outside the U.S.	Actual	
36.5 Other Mastercard and VISA Fees and Assessments. Program Member shall be responsible for all Mastercard and VISA fees, dues and assessments related to the cardholder services provided to the card-issuing member.	Actual	NC	ZVMC99-23XXXS and ZVMC99-24XXXS section generally

Assumption: In the case of tiered fees, the applicable rate is that which corresponds to the individual bank's total volume for the month e.g. "pick-a- tier", unless otherwise noted as "fill-a-tier".

¹ Core Service is denoted as "C". A Non=core Service is denoted as "NC"