Protect

Incurred Fraud Losses?
We’ve Got You Covered!

ICBA Bancard’s Fraud Loss Protection Plan

ICBA Bancard & TCM Bank®

Agenda

- Coverage
- Limits of Coverage
- Deductibles and Copayments
- Cost
- Participant Obligations
- Forms/Website
- Contact Information
- Q&A Session

Coverage

- Lost Cards
- Stolen Cards
- Cards Not Received in the mail (NRI)
- Counterfeit (including Skimmed Counterfeit Cards)
- Account Takeover card loss (including Identity Theft, Phishing, Pharming, Vishing)

Not Covered

- Fraudulent Applications
- Credit Losses
- Bankruptcies
- Family Fraud/Friendly Fraud

Limits of Coverage

- $10,000 per account limit
- $200,000 per bank annual limits*
- $1,500,000 for all participating banks

**Annual limits are based on all paid fraud losses that occurred in a twelve-month calendar period.*

Non-business card

- $500 deductible (per fraud claim)
- 50% copayment for losses in excess of $500 up to the next $2,000 of eligible losses
- Anything in excess of $2,500 up to $10,000 in eligible losses there is a copayment of $1,000

Business Card

- $500 deductible (per fraud claim)
- 50% copayment for losses in excess of $500 up to the per account limit of $10,000

Deductible Terms

Claim No.	*Loss Amount*	*Per Account Deductible*	*Eligible Loss Amount*	*50% Copay up to the 1st $2,000 of Eligible Loss*	*Benefit Paid*
Claim 1 (C)	$585.00	$500.00	$85.00	$85.00	$42.50
Claim 2 (C)	$2,000.00	$500.00	$1,500.00	$1,500.00	$750.00
Claim 3 (C)	$9,050.00	$500.00	$8,550.00	$8,550.00	$7,550.00
Claim 4 (B)	$10,000.00	$500.00	$9,500.00	$9,500.00	$4,750.00
Claim 5 (C)	$15,000*	$500.00	$9,500.00	$9,500.00	$8,500.00
Total Benefit for the Year **Claims that exceed $10,000 may be filed, but ICBA Bancard will only pay on the first $10,000* •*C = Consumer* •*B = Business*					**$21,592.50**

Your Cost

- $250 implementation fee (waived if accepted upon execution of contract with ICBA Bancard)
- $0.085 per credit card account*
- $0.045 per debit card account*

**Pricing is subject to change*

Participant Obligations

Timeframes

- Report card losses within 60 days to your processor
- Fraud claims must be filed with ICBA Bancard 24 months from the first day of fraud*
- ICBA Bancard has 48 days to pay on fraud claim(s)

Required Documents

- Signed Fraud Loss Reporting Form (www.icbabancard.org/Protect)
- Signed Affidavits
- Description of how and when the card holder discovered the loss
- Police Reports (physically stolen only)
- Copies of drafts and additional documents

Timeframes subject to change

ICBA BANCARD & TCM BANK®

Fraud Loss Reporting Form

NOTE: After filling out this form, please mail or email to ICBA Bancard, with the other required materials, in order to report a fraud or loss. For further assistance call Bancard at (800) 242-4770.

Your Information

First Name ____________________ Last Name ____________________

Title ____________________ Bank ____________________

Address ____________________

City ____________________ State __________ Zip Code __________

Phone ____________________ Fax ____________________

Email ____________________

Email address is required to receive automated status change notifications.

Card Information

Cardholder Name ____________________ Type of Card ◯ Credit Card ◯ Debit Card

Account Number (last four digits) __________ Number of Cards Issued __________ Number of Cards Missing __________

Type of Card ◯ Business Card ◯ Consumer Card

Loss Category ◯ Lost Card ◯ Stolen Card ◯ Card Never Received (NRI) ◯ Counterfeit ◯ Skimmed Counterfeit

Period Over Which Loss Occurred: From (mm/dd/yy) __________ to (mm/dd/yy) __________

Date Your Bank Discovered Loss: From (mm/dd/yy) __________ to (mm/dd/yy) __________

Date Account Added to Electronic Warning Bulletin (EWB) (mm/dd/yy) __________

Cardholder Notified (check all that apply) ❑ Issuing Bank ❑ Processor Security ❑ Police (required if card is stolen)

Credit Limit $ __________ Total Loss Known to Date $ __________ Total Loss Claimed $ __________

Number of Sales Drafts __________ Today's Date __________

Type/Print Name *(Officer of the Bank, i.e. President, EVP, VP, AVP)* ____________________

Singature *(Officer of the Bank, i.e. President, EVP, VP, AVP)* ____________________

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ICBA BANCARD & TCM BANK®

ABOUT | PRODUCTS & SERVICES | FOR BANCARD CLIENTS | ICBA RESOURCES | NEWS & EVENTS | REFERENCE

For Bancard Clients

- Grow
- Promote
- Build
- Analyze
- Protect

Home > For Bancard Clients > Protect

Website Tools: Printer-friendly version | Share

Protect Your Card Program

Credit card fraud and identity theft can seem like considerable deterrents to community banks issuing debit and credit cards to their customers. ICBA Bancard and TCM Bank, however, can help! We have proven, long-standing programs in place to help protect you and your customers against fraud. We can also help you take immediate, protective action should a security breach take place.

- Download FIS' Holiday Card Fraud Webinar
- Fraud Loss Protection Plan
- Bank Case Study
- CAMS Alerts
- File a Claim
- Fraud Claim Tool
- Risk Management Center
- Visa's ADCR Program
- Visa Security Breech Tool Kit
- Level 4 Merchant Compliance Program

ISSUER LOGIN

Welcome, Dinorath

- View My Account Profile
- View My Resource Centers

Logout

QUICK LINKS

- Automated Card Expert (ACE)
- Bancard University
- Card Designer
- Education & Events Calendar
- FIS
- FIS Updates
- Fiserv
- Marketing Manual
- MasterCard Marketing Center
- MasterCard Online
- News Releases
- TCM Bank, N.A.
- Vantiv
- Visa Online

RECENT NEWS

Visa Releases Details of its Merchant Litigation Settlement

Visa has made available information to help card issuers and acquirers understand the details of its U.S.

What do our Banks Think?

"We wanted to offer our customers the debit card service, but we weren't comfortable with taking on the risk of fraudulent activity. The partnership with ICBA Bancard has allowed us to mitigate that risk. We are very pleased with service received from ICBA. Any issues we have are usually within the first call."

- Robert McNamara, Controller, Interaudi Bank, New York, NY

"I can't really understand why you wouldn't participate. If you're suffering losses and don't have any chargeback rights, it pays for itself."

- Andrea Buteau, First Independent Bank, Vancouver, WA

Risk Management Team

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Any Questions

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