

Certegy Card Services, Inc.

ICBA Bancard, Inc.

2003 Renewal Services Agreement

Schedule E

***Signature Based Debit Card and In-House/Pass-Through Credit Card
Services and Fees***

Effective January 1, 2004

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1. **CARD ISSUANCE.** (excluding plastic and postage/delivery)

Charges for standard embossing, encoding, and mail preparation of plastic cards. Per item charge includes generic card carrier, envelope, embossing, encoding and mail preparation.

1.1	TAPE OR TRANSMISSION	\$0.466/card
1.2	PAPER DOCUMENT	\$0.466/card
1.3	PULL SERVICE	\$5.00/card/PIN*
1.4	PRIORITY ISSUANCE (NEXT DAY)	\$5.00/card
1.5	EMERGENCY ISSUANCE (SAME DAY)	\$15.00/card
1.6	CARD ACTIVATION STICKERS:	
	Institution using Certegy's Card Activation System	Included in Card Activation
	Institution NOT using Certegy's Card Activation System	\$.10 per card

*PIN: Personal Identification Number

2. **CARD RECOVERY REWARDS.**

Rewards paid to merchants or Financial Institution for capturing revoked cards. Actual Expense

3. **PIN GENERATION AND CHANGES.** Includes:

a.	PIN generation, printing of a generic data mailer and preparation for mailing.	\$0.251/mailer + postage
b.	PIN changes via IVR	\$0.55

4. **POST MAILERS.** (excluding postage/delivery)

A data mailer prompting the cardholder to verify receipt of a recently mailed card. \$0.126

5. **CARD ACTIVATION (OPTIONAL SERVICE).**

The following fee schedule will apply per debit card account issued, reissued or converted in, whether the card is activated, activation is declined or no activation attempt is made at all:

<u>Number of Accounts</u>	<u>Per Account Fee</u>
0 - 15,000	0.85
15,001 - 30,000	0.81
30,001 - 45,000	0.77
45,001 and up	0.73

6. **LOST/STOLEN CARD REPORT.**

800 number available to cardholders to report lost/stolen accounts, 24 hours a day, 365 days a year. \$5.00/report

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7. **MASTER FILE MAINTENANCE.**

7.1 **NEW ACCOUNTS.** Per account fee includes:

- a. Off-line (Input at Certegy) \$0.30
 - (i) Data capture of all new account information from new account form
 - (ii) Visual verification of all data entered to insure accuracy
- b. On-line (Batch from Institution) \$0.05
 - (i) Data capture of all new account information

7.2 **FILE CHANGES.** Per change fee includes:

- a. Off-line \$0.30
 - (i) Data capture of all changes to the cardholder accounts from master file change forms
 - (ii) Visual verification to insure accuracy
- b. On-line \$0.05
 - Data capture of all changes to the cardholder accounts

7.3 **FILE CHANGES/NEW ACCOUNT TRANSMISSION.** \$10.00/transmission
(for "velocity" Institutions)

7.4 **TRANSMISSION FILE HANDLING.** \$250.00/month/institution
(for "positive balance update" Institution)

7.5 **FILE RESIDENCY.** (for positive balance update Institution) Per account fee includes: \$0.10

- a. Computer storage during all or any portion of a month of each debit card account issued by Financial Institution (including charged-off accounts) that appears on Financial Institution's master file maintained by Certegy as well as capturing all transactions and reports on microfilm or microfiche and retaining as required by law.
- b. Computer storage of individual Financial Institution and/or DDA service provider requirements.

7.6 **FILE RESIDENCY.** (for velocity Institutions) \$0.15

Includes:

- a. Computer storage during all or any portion of a month of each debit card account issued by Financial Institution (including charged-off accounts) that appears on Financial Institution's master file maintained by Certegy as well as capturing all transactions and reports on microfilm or microfiche and retaining as required by law.
- b. Computer storage of individual Financial Institution and/or DDA service provider requirements.

7.7 **SPECIAL CHANGES** (those taken by phone requiring immediate attention). \$3.00
Per change fee includes:

- a. All items under "file changes"
- b. "Walk through" of change to insure immediate input

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8. **AUTHORIZATION REQUESTS.** Includes handling of incoming authorizations against positive balance and velocity parameters residing at Certegy and ATM PIN requests.

<u>Account Base</u>	<u>Fee Per Authorization</u>
0 - 5,000	\$0.080
5,001 - 15,000	\$0.072
15,001 - 30,000	\$0.064
30,001 and over	\$0.055

The above tiers will be adjusted semi-annually.

9. **MONETARY TRANSACTION PROCESSING FEE.** Fee is applicable to purchases, returns, cash advance and credit vouchers.

<u>Account Base</u>	<u>Fee Per Transaction</u>
1 - 5,000	\$0.10
5,001 - 15,000	\$0.09
15,001 - 30,000	\$0.08
30,001 - and over	\$0.07

The above tiers will be adjusted semi-annually.

10. **VERIFIED BY VISA and/or MasterCard SecureCode.** Includes hosting of enrollment and authentication services, and front line customer service

a.	Visa issuing program monthly per bank fee	\$20.00
b.	MasterCard issuing program monthly fee	\$20.00
c.	Enrolled account hosting and maintenance (per account per month)	\$0.05
d.	Authentication request (per request)	\$0.05

11. **BILLING ERROR AND DISPUTE PROCESSING.** (Optional Services)

11.1 **CUSTOMER ENTERED CHARGEBACK OR RETRIEVAL VIA ONLINE ENTRY.** No Charge

11.2 **CERTEGY ENTERED CHARGEBACK OR RETRIEVAL.** \$0.30 per keyed phase

11.3 **CERTEGY BASIC BILLING ERROR SERVICES.**

All cardholder contact (written and phone calls) is handled by institution. Certegy performs each dispute phase as required and corresponds with institution to enable institution to maintain account and communicate with cardholder:

a.	Retrieval	\$8.00/item
b.	1 st Chargeback	\$8.00/item
c.	2 nd Chargeback	\$8.00/item
d.	Pre-Arbitration	\$8.00/item
e.	Arbitration	\$8.00/item
f.	Pre-Compliance	\$8.00/item
g.	Compliance filing and/or Good Faith Collection.	\$8.00/item

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11.4 **CERTEGY ENHANCED BILLING ERROR SERVICES.** Certegy handles all cardholder contact. This includes: receiving written disputes; handling phone calls for dispute initiation purposes; managing dispute status; creating and mailing cardholder letters including postage, and communication with institution to enable account maintenance.

a.	Retrieval	\$16.00
b.	1 ST Chargeback	\$16.00
c.	2 nd Chargeback	\$16.00
d.	Pre-Arbitration	\$25.00
e.	Arbitration	\$15.00
f.	Pre-Compliance	\$25.00
g.	Compliance Filing	\$15.00
h.	Good Faith Collection	\$25.00

11.5 **CERTEGY FRAUD SERVICES.** \$65.00/case
Services include recovery of fraudulent transactions, all phases of the chargeback cycle, obtaining affidavits, and providing a close out package to the institution outlining final fraud balance for charge off or insurance claims

12. **OTHER FEES.**

12.1 **CENTER TRANSACTION FILE REVERSALS AND RECREATIONS** \$50.00/file + \$0.02/item

12.2 **ADDITIONAL TESTING** \$20.00/quarter hour

12.3 **RESEARCH** \$20.00/hour

13. **IMPLEMENTATION REIMBURSEMENT FEES.** \$2,500.00

One-time fee assessed to cover the costs of establishing the Financial Institution's control file, initial two days on-site training, initial set of forms and supplies, operating manuals and updates.

14. **FORMS AND SUPPLIES.** Per Current Price List

15. **NON-GENERIC FORM.** (set up only, plus current fee for form) \$20.00/set-up run

16. **SYSTEM MANUALS/CD ROM.** \$45 Annual Subscription

17. **E - REPORTS.**

a.	Implementation Fee	\$75.00
b.	Monthly Fee	\$50/BIN (\$300 Maximum)
c.	Month Page Fee	\$0.005 per Page
d.	Recreate Purged Reports	\$150/day

Note: Files will be available for delivery at 3:00 PM local time, M-F and will remain available for 3 business days.

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18. **TAPE HANDLING FEE.** \$9.50/tape
19. **ON-SITE TRAINING FOR CUSTOMER SERVICE** Quoted Per Event*
(At Financial Institution's request)
* Plus out-of-pocket expenses (airfare, accommodations, meals, etc. to be absorbed by Financial Institution).
20. **MONTHLY SERVICE MINIMUM**
Minimum billing per month, postage/courier, plastics and other ancillary and Pass Through Fee items are not included.
The monthly minimum will begin the first month after a Financial Institution issues its first debit card, or six months after each Financial Institution signs its agreement with Certegy for the Debit Card program, whichever occurs first.
- 20.1 Positive Authorization file user \$250.00/month
- 20.2 Parameter Authorization file user \$150.00/month
- 20.3 Gateway Switching Authorization \$500.00/month
21. **DECONVERSION.**
- 21.1 **DECONVERSION FEES.** In the event a Financial Institution transfers all or a portion of its card base to another processor, an acquirer of Financial Institutions accounts or the Financial Institutions internal systems for any reason whatsoever, Financial Institution will be assessed \$0.75 per account transferred with a minimum total charge of \$3,000.00.
- 21.2 **TRANSACTION HANDLING POST DECONVERSION.**
- a. Facsimile Draft: Standard draft, cash advance, credit voucher or payment produced. \$0.50/each
- b. Exception item: Any exception item received on deconverted BIN including, but not limited to, chargebacks, request for copies, manual adjustments. \$20.00/each
- c. Cardholder transaction generated on magnetic tape. \$75.00/tape + 0.02/item
22. **AUDIT CONFIRMATIONS.** (excluding postage) This per Financial Institution per audit request fee includes:
- a. Preparing and mailing audit confirmations upon written request \$150.00
- b. Per account confirmation \$0.10
23. **NEURAL NETWORK MONITORING:** CRIS and/or Falcon® (optional service) Separate contract required

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24. **DISPUTE MANAGEMENT SYSTEM.**

- a. A one-time Implementation Fee of \$750.00, plus the following fee per dispute, chargeback or retrieval:
- | | |
|-------------------------------------|--------|
| Fewer than 25 chargebacks per month | \$1.00 |
| 25-49 chargebacks per month | \$0.80 |
| 50-74 chargebacks per month | \$0.70 |
| 75+ chargebacks per month | \$0.60 |
- b. Web Access:
- | | |
|------------------------------|---------|
| one time set up per terminal | \$50.00 |
| per terminal per month | \$ 5.00 |

25. **PASS-THROUGH FEE ITEMS.** (Note: Pass Through Fee Items are not included in monthly minimum totals.)
 All fees and fee increases incurred by Certege for the items listed below shall be passed on to the Institution.

25.1 **COMPUTER REPORTS - MICRO FICHE.** Includes:

- | | |
|---|---------|
| a. Cardholder Package, per month per financial institution BIN/ICA | \$50.00 |
| b. Business Card Package, per month per Financial Institution BIN/ICA | \$65.00 |

25.2 **POSTAGE AND COURIER EXPENSES.** Current postal/
 Cards, mailers and report/microfiche courier rates

25.3 **ISSUER'S REIMBURSEMENT FEES.** Actual
 Income earned by the Financial Institution based on published
 Visa/MasterCard rates for transactions.

25.4 **RETRIEVAL REQUEST FULFILLMENT FEE.** Actual
 Photocopy, facsimile draft of original of sales draft, or credit voucher

25.5 **VISANET/BANKNET AND BASE II/NET.** Actual

25.6 **CARD ASSOCIATION.** Actual
 MasterCard International and Visa U.S.A. Inc. fees, dues and assessments
 paid by Certege for transactions incurred for or on behalf of Financial Institution.

25.7 **SPONSORSHIP.** Sponsor's Rate
 Sponsorship into MasterCard International, Visa U.S.A. Inc. and/or Regional/National Networks.

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