

Certegy Card Services, Inc.

ICBA Bancard, Inc.

2003 Renewal Service Agreement

Schedule F

Debit Card including PIN and ATM Services and Fees

Effective January 1, 2004

:certegy

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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.**
Includes PIN generation, printing of a generic data mailer and preparation for mailing. \$0.20/mailer + postage
 - a. PIN changes via IVR \$0.55
 - b. PIN changes at ATM
 - b.1. One time set-up fee per financial institution \$250.00
 - b.2. PIN change generates an ATM transaction Applicable Authorization Fee under section 7
4. **POST MAILERS.**
A data mailer prompting the cardholder to verify receipt of a recently mailed card. \$0.126 mailer + postage
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	.85
15,001 - 30,000	.81
30,001 - 45,000	.77
45,001 and up	.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. **AUTHORIZATION REQUESTS.**

Merchant and ATM authorization are handled 24 hours-a day, 365 days a year. Authorization activity will be reviewed monthly and assessed against the tiers stated below. The fee will be based on the current month's volume.

For institutions requiring signature, PIN* and/or ATM terminal authorization processing.

<u>Monthly Authorization Requests</u>	<u>Fee Per Authorization</u>
0 - 12,000	\$0.070
12,001 - 60,000	\$0.065
60,001 - 108,000	\$0.060
108,001 - 300,000	\$0.050
300,001 and up (includes stand-in)	\$0.045

*PIN routing requiring regional network access.

8. **MONETARY TRANSACTION PROCESSING.**

Purchases, cash advance and credit vouchers that are transmitted to the Financial Institution in the Center Transaction File or via an online message. This fee is not applicable to single message transactions.

8.1 **VISA/MASTERCARD**

<u>Monthly Transactions</u>	<u>Fee Per Transaction</u>
1 - 1,000	\$0.10
1,001 - 2,000	\$0.09
2,001 - 5,000	\$0.08
5,001 - 10,000	\$0.07
10,001 - 20,000	\$0.06
20,001 - 30,000	\$0.05
30,001 - 40,000	\$0.04
40,001 - 50,000	\$0.03
50,001 and up	\$0.02

8.2 **FACSIMILE DRAFTS.**

Batch (paper)	\$0.30/item
Transmission tape	\$0.04/item

9. **NON-MONETARY TRANSACTION PROCESSING.**

Maintenance items include adding new accounts, implementing changes to files, the addition/removal of blocks, issuer's clearing service entry and outstanding authorizations in the center transaction file.

9.1	CERTEGY ENTERED	\$0.30/item
9.2	TRANSMISSION/TAPE	\$0.005/item

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9.3	RETURNS/STOPS/COPIES	No Charge
9.4	POSITIVE BALANCE FILE UPDATES	\$.005/item
10.	<u>VERIFIED BY VISA and/or MasterCard SecureCode.</u>	
	Includes hosting of enrollment and authentication services, and front line customer service	
a.	Visa issuer program monthly per bank fee	\$20.00
b.	MasterCard issuer 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.	<u>BILLING ERROR AND DISPUTE PROCESSING.</u> (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
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

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- 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. **FILE RESIDENCY.** Base on total number of accounts residing on the authorization file at month end.
- 12.1 **POSITIVE AUTHORIZATION/GATEWAY SWITCHING AUTHORIZATION** \$0.025/account
- 12.2 **PARAMETER AUTHORIZATION** \$0.055/account
13. **ACCOUNT INQUIRY.**
Account look-up relating to open to buy, credit limit, blocks and merchant authorization activity. \$0.09/Inquiry
14. **AUTOMATIC TELLER MACHINE ("ATM") SWITCH FEES.** \$0.05 each
Visa and/or MasterCard ATM transactions.
15. **TRANSMISSION FEE.**
Positive Authorization File, Card issuer file and center transaction file
- 15.1 **LOCAL CALL** \$0.029/minute
- 15.2 **LONG DISTANCE CALL** \$0.285/minute
16. **ON-LINE ACCESS.**
Dedicated or Dial-up available Separate quote required

Functionality to consider includes access to Certegy's host system, online authorizations via a gateway and reports via FTP.
17. **OTHER FEES.**
- 17.1 **CENTER TRANSACTION FILE REVERSALS AND RECREATIONS** \$50.00/file + \$0.02/item
- 17.2 **ADDITIONAL TESTING** \$20.00/quarter hour
- 17.3 **RESEARCH** \$20.00/hour
18. **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.
19. **FORMS AND SUPPLIES.** Per Current Price List
20. **NON-GENERIC FORM.** (set up only, plus current fee for form) \$20.00/set-up run

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21. **SYSTEM MANUALS/CD ROM.** \$45 Annual Subscription
22. **E - REPORTS.**
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|----|-------------------------|--------------------------|
| 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.
23. **TAPE HANDLING FEE.** \$9.50/tape
24. **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).
25. **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.
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|------|-----------------------------------|----------------|
| 25.1 | Positive Authorization file user | \$250.00/month |
| 25.2 | Parameter Authorization file user | \$150.00/month |
| 25.3 | Gateway Switching Authorization | \$500.00/month |
26. **DECONVERSION.**
- 26.1 **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 account 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. If institution has both signature and PIN processing with Certegy and deconverts just PIN to another processor, deconversion fees apply.
- 26.2 **TRANSACTION HANDLING POST DECONVERSION.**
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| 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 |

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27. **AUDIT CONFIRMATIONS.** (excluding postage) This per Financial Institution per audit request fee includes:
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| a. | Preparing and mailing audit confirmations upon written request | \$150.00 |
| b. | Per account confirmation | \$0.10 |
28. **NEURAL NETWORK MONITORING:** CRIS and/or Falcon® (optional service) Separate contract required
29. **CERTIFICATION FEES.** \$2,500.00 min
A one time fee for the certification testing, including, but not limited to, regional networks, national networks or data processor interfaces. This fee applicable per project occurrence.
30. **ATM TERMINAL DRIVING FEES.**
- | | | |
|-------|--------------------------------------|--|
| 30.1 | Communication Expenses | As quoted |
| 30.2 | ATM Set-up Fees | \$250.00/terminal |
| 30.3 | ATM Terminal Support | \$85.00/terminal/month |
| 30.4 | Dial-up ATM Communication | \$.05/transaction
(pass-through, subject to change) |
| 30.5 | National and Regional Network Access | \$50.00/network |
| 30.6 | ATM Screen Marketing Message | \$200.00/terminal load |
| 30.7 | ATM Marketing Receipt Change | \$200.00/terminal load |
| 30.8 | ATM Screen Change | \$200.00/terminal load |
| 30.9 | ATM Reload | No Cost |
| 30.10 | ATM Discontinuance Fee | \$500.00/project |
31. **NETWORK ADJUSTMENT SYSTEM.**
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|------|--|------------------------------|
| 31.1 | Network Adjustment System | \$250.00 one time set-up fee |
| 31.2 | Adjustment submitted via Adjustment System | \$10.00/occurrence/ network |
| 31.3 | Adjustments performed by Certegy on behalf of client | \$16.00/occurrence/ network |

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32. **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

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

33.1 **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 |

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

33.3 **ISSUER'S REIMBURSEMENT FEES.** Actual
Income earned by the Financial Institution based on published
Visa, MasterCard and/or Regional/National Networks rates for transactions.

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

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

33.6 **CARD ASSOCIATION.** Actual
MasterCard International, Visa U.S.A. Inc. and/or Regional/ National Networks fees,
dues and assessments, paid by Certegy for transactions incurred for or on behalf of Financial Institution.

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

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