FIDELITY NATIONAL CARD SERVICES, INC.
ICBA Bancard
SCHEDULE K (Base2000 Platform)
FULL SERVICE CREDIT CARD SERVICES AND FEES
EFFECTIVE JANUARY 1, 2016
The following fees apply to each Program Member separately (i.e. they are not cumulative).

1. Card Personalization			
(Excluding postage/delivery and cost of plastic)			**Core Non-Core**
Description	***Fee***		
1.1 Card Generation	$0.10 per card		C
1.2 Transmission to an Alternate sourcing option, as applicable	$25.00 (per transmission)		C
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***	
	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
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
1.5 IVR PIN Customization	Customer Select PIN	$0.263 each	C
1.6 Returned Plastics	***Includes:***	***Fee per instance***	
	Handling of Return Mail	$1.00 each	NC
	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
1.8 Plastic Destruction	$0.055 Each		
1.9 Sticker Removal	$0.164 Each		
1.10 Ultragraphics Logo Set Up	***Description***	***Fee***	
1.10.1	Standard image creation (front logo w/ back text) Add/Delete/Change	$150.00 per Logo	NC
1.10.2	Premium image creation (logos front and back Add/Delete/Change	$200.00 per Logo	NC
1.10.3	Out of specification art work	Quoted Separately	NC
1.10.4	Custom Work	Quoted Separately	NC
1.10.5	Rush Logo Fees	Quoted Separately	NC
1.11 Epix Design Storage	$0.05 per image/per month		NC
1.11.1 Epix Set Up Fullfillment Only	$1,000.00 one time		NC
1.11.2 Epix Hosting - Fulfillment Only	$100.00 per bank/per month		NC
1.13 EMV - Chip Card Data Prep and Personalization	$0.25 per card		NC
1.14 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
	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
1.14.1 Custom Card Activation Labels	Quoted Separately		NC
1.15 Custom Card Carriers	Quoted Separately		NC
1.16 Card Carrier Inserts	***Description***	***Fee***	
1.16.1	Daily insert Set Up Fee	$2.10 per set up	NC
1.16.2	One-time setup fee	$315.00 one-time	NC
1.16.3	One-time additional set up fee	$157.50 one-time per card type	NC
1.16.4	Per Insert	$0.042 per insert	NC

2. File Residency and Maintenance			
	Description	***Fee per change***	
2.1 New Account boarding (online)	New account	$0.034	C
2.2 File Residency	***Fee***		
2.2.1 Consumer	$0.025 per account		C
2.2.2 Commerical	$0.040 per account		C
2.2.3 Corporate	$0.200 per account		C
2.2.4 Central Bill	$0.350 per central bill account		C
2.3 File Maintenance (online)	Date of last maintenance update	$0.034	C
2.4 Temporary Credit Line increase	$5.25 each		C
3. Authorizations & Transactions			
Description	***Fee***		
3.1 Authorization Request - Consumer	***Authorizations per Month***	***Fee per Request***	
	1 to 100,000	$0.0460	C
	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 - Commerical	***Authorizations per Month***	***Fee per Request***	
	1 to 100,000	$0.0780	C
	100,001 - 200,000	$0.0690	C
	200,001 - 400,000	$0.0610	C
	400,001 - 600,000	$0.0540	C
	Over 600,000	$0.0480	C
3.2 Name Match Authorization		No Charge	
3.3 EMV Authorization Request	$0.0017 per EMV authorization request		NC
3.4 Token Provisioning Fee	$0.05 per token provisioned		NC
3.5 Tokenizataion FIS Customer Service (Optional)	$50.00 per month/per bank and $1.50 per call		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
3.6.3 Additional BIN Fee	$250.00 per additional BIN		NC
3.6.4 Optional Host System Functionality - 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 perbank/per month	
	1,001 to 5,000	$100.00 per bank/per month	
	5,001 to 20,000	$250.00 per bank/per month	
	over 20,000	$500.00 per bank/per month	
3.6.5 EMV Scripting Transaction Fee	$0.10 for each delivered/executed script for an account		
3.7 EMV Card Personalization Implementation - includes Key Management, Profile Management, Pre-submission Testing, Barnd Testing Management			
3.7.1 Standard Profile Implementation	$12,500.00 per profile		NC
3.7.2 Custom Profile Implementation	By Quote		NC
3.7.3 EMV BIN Implementation	$1,250.00 per BIN		NC
3.7.4 EMV Certificates (offline profile)	$500.00 per certificate		NC
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. Fee also applies to any lockbox payments processed by FIS)	***Number of Accounts***	***Fee (per Transaction)***	
	1 to 34,500	$0.1510	C
	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
4.3 Transaction level Processing (TLP) Screening	Waived		C
4.4 TLP posing, when applicable (transaction posting to a qualifying plan.)	***Accounts on File***	***Fee per Qualifying Transaction***	
	1 to 20,000	$0.042	C
	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
4.6 Statement Check	$3.00 per Check Posted		
5. Reporting			
	Description	***Fee***	
5.1 e-Reports	Request	Rate	
	Implementation Fee	$78.75 one-time	C
	Monthly Fee	$52.50 per bank, per month, $300 max	C
	Monthly Per Page	$0.005 per page, $2,750 maximum per month	C
	Recreate Purged Reports	$157.50 per Day	C
5.2 Monthly Archive CD	Per CD	$52.50 per CD, per month	C
5.3 Ad Hoc Reports	*Does not include reports that require special programming.*	$52.50 each	C
5.4 Visa Commerical File Format/MasterCard Commerical Data File			
5.4.1 VCF Implementation Fee	$250.00 per Company/One-Time		NC
5.4.2 VCF Monthly Maintenance Fee	$10.00 Per Company/per month		NC
5.4.3 VCF Data Transmission Fee	$0.0035 per kilobyte/per month		NC
5.4.4 CDF Implementation Fee	$250.00 per company One Time		NC
5.4.5 CDF Monthly Maintenance Fee	$10.00 Per Company/per month		NC
5.4.6 CDF Data Transmission Fee	$0.0035 per kilobyte/per month		NC
5.5 Credit Bureau Reporting	per bank, per bureau per month	$18.00	C
5.6 Posted Item History (PIH) Data Files			
Description	***Fee***		
5.6.1 Implementation Fee	Request	Rate	
	Direct Connection to FIS	$1,050.00	NC
	Connection through Processor	$250.00	NC
5.6.2 Monthly Maintenance Fee	Request	Rate	
	Direct Connection to FIS	$250.00	NC
	Connection through Processor	$25.00	NC
5.6.3 Transaction Fee (Assessed on Each Posted Transaction)	Number of Accounts	Rate per Transaction	
	1 to 5,000	$0.0049	NC
	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
	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
6.3 Implementation if to Financial Institution	One time	$1,050.00	C
6.4 Monthly Maintenance if to Core Processor	Per bank per month	$26.25	C
6.5 Monthly Maintenance if to Financial Institution	Per bank per month	$262.50	C
7. GUI System Access			
Description	***Accounts on File***	***Fee***	
7.1 Monthly Access ServiceView Tiers	1 - 500 (inc. 2 users)	$190.00 per bank/per month	NC
	501 - 1,000 (inc. 3 users)	$220.00 per bank/ per month	NC
	1,001 - 5,000 (inc. 5 users)	$360.00 per bank/per month	NC
	5,001 - 10,000 (inc. 10 users)	$650.00 per bank/per month	NC
	over 10,000 (inc. 15 users)	$1050.00 per bank/per month	NC
7.2 Additional Users ClientLink	***Additional Users***	***Fee***	
	Additional users 1 - 5	$30.00 each if exceeding allowance	NC
	Additional users 6 - 15	$20.00 each if exceeding allowance	NC
	Additional users 16 - 25	$10.00 each if exceeding allowance	NC
	Additional users > 25	$5.00 each if exceeding allowance	NC

8. CollectorView			
Description	***Accounts on File***	***Fee***	
8.1 Monthly Access CollectorView	1 to 500	$15 per bank, per month	NC
	501 to 1,000	$20 per bank, per month	NC
	1,001 to 5,000	$25 per bank, per month	NC
	5, 001 to 10,000	$65 per bank, per month	NC
	over 10,000	$110 per bank, per month	NC
8.2 Account Residency	Accounts In collections	$0.105 per account in collections	NC
8.3 Collection Inquiry transaction	Per inquiry	$0.011 each	NC
9. Control Table Access-Service View - Provides view access to BASE2000 Control Table settings using ServiceView GUI			
9.1 Implementation Fee	$500.00 Implementation Fee		NC
9.2 Monthly Service Fee	***Number of Accounts on File***	***Fee***	
	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	$1,205.00 per bank/per month	NC
10. Cardholder Website - MyCardStatement			
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.			NC
Description	***Fee***		
10.1 Implementation Fee - Customized	$525.00 One-time		NC
10.2 Implementation Fee - Non- Customized	$210.00 One-time		NC
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
	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
	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	$52.50 each change		NC
10.6 Banner Advertisement Add, Change or Delete	$105.00 each		NC
10.7 Multi Factor Authentication	$0.041 per Enrolled Cardholder		NC
10.8 MFA Per Institution Monthly Fee	$16.75 per bank		NC
10.9 Single Sign-On (SSO) New Vendor	Implementation	$6,000.00 One-time	NC
10.9.1 Single Sign On (SS0) Existing Vendor	Implementation	$1,000.00 One-time	NC
11. eZBusiness Card Management			
Online tool for business accounts w/Company Adminstrators and business cardholders.	***Description***	***Fee***	
11.1 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	C
11.2 Participation Fee	$500.00 per bank/per month		C
11.3 Enrolled Company Fee	$3.00 per enrolled company record		C
11.4 Administrative User Fee	$3.00 per Admin user/per month		NC
11.5 Maintenance Change Fee	$100.00 per change		NC
11.6 eZBusiness Training	$150.00 per hour		C
11.7 Multi-Factor Authentication Fee	$16.75 per bank/per month		NC
11.8 Out of Band Email	No Charge for Implementation; $0.06 per email		NC
11.9 Out of Band Phone	$300.00 Implementation Fee; $0.29 per phone message		NC
11.10 Out of Band Text	$300.00 Implementation Fee; $0.147 per text message		NC
11.11 Virtual Account - Real time generation of virtual accounts via eZBusiness	$1.00 per virtual account generated		NC
11.12 eZBusiness BEB SSO Implementation			
11.12.1 Admin SSO - SSO for company administrators from the Business eBanking application (BEB) into the eZCardManagment application.	$1,500.00 One Time. No recurring monthly fees associated with this feature.		NC
11.13 eZBusiness - Expense Management			
11.13.1 Implementation	$5,000.00 One-Time		C
11.13.2 Monthly Maintenance Fee	$500.00 per bank/per month		C
11.13.3 Per Company	$750.00 per bank/per month		C
11.13.4 Training	$150.00 per hour		C

12. eZBusiness for FI's. Provides Admin Access for Banks to allow them to assist enrolled cardholders with inquiries regarding MyCardstatement.			
	Description	***Fee***	
12.1 Implementation Fee	One Time per FI Set up	$1,000.00	NC
12.2 Users	Users 1 - 5	$125.00 Users 1 - 5, per bank/per month	NC
	Users 6+	$25.00 per user/per month	NC
12.3 Changes	Per Request	$100.00 each	NC
12.4 Messaging Bundle	Per Month	$25.00	NC
12.5 Statement Archive Access - including Non Enrolled Accounts - Enables configuration option to view 24 months statement images for non-enrolled cardholders for customer support and research.	$0.015 per account on file		NC
Enables configuration option to view 24 months statement images for non-enrolled cardholders for customer support and research			
13. Payment Processing			
13.1 ACH and Remote	***Accounts on File***	***Fee***	
	1 to 100,000	$0.133 each	NC
	over 100,000	$0.095 each	NC
13.2 Lockbox	***Accounts on File***	***Fee***	
	1 to 10,000	$0.186 each	NC
	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
13.3 Pay By Phone - Cardholder payments made via FIS customer service IVR or agent. Excludes letter, postage and transaction fee			
13.3.1 Pay By Phone CSR	$5.00 each		NC
13.3.2 Pay By Phone IVR	$2.00 each		NC
13.4 Real-Time Payments (Immediate Avail Credit)	$0.50 per posted payment		NC
14. Statements & Notices			
14.1 Statement Generation (CH Level)	Statement Generation (CH level) Print, insert and mail additional	$0.050 each	C
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
	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
14.3 Transmit in PDF format	$0.02 per image		NC
14.4 Statement Holds	$0.153 per statement held		NC
14.5 Corporate Account Statements	$0.500		NC
14.6 Central Bill Statements	$0.500		NC
14.7 Statement Stuffer Insertion	$0.025 per account inserted		NC
14.8 Messages Automatic	$5.25 ea./per plan, $26.25 maximum		NC
14.9 Statement Messages Enhanced	$26.25 each/per plan, $105.00 maximum		NC
14.10 Annual Statements (excludes postage)	$1.00 each statement		NC
14.11 Annual Statements - Central Billed Accounts (excludes postage)	$2.80 each statement		NC
14.12 Custom Statement	Quoted Separately		NC
14.13 Extended Statement History via ServiceView (Provides statement history data viewing)	***Frequency***	***Fee***	
	6 months plus current cycle	$0.026 per Account	C
	12 months plus current cycle- Tiered		
	Number of accounts	***Per Accounts on File***	
	1 to 100,000	$0.053	C
	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

14.14 Paperless Statements	***Request***	***Fee***	
	Implementation	$250.00 One-time	NC
	Online statement management fee includes automated cardholder enrollment, cardholder email for new statements, expanded statements archive (24 months)	$0.02 per Generated Statement	NC
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
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
15.2 On-Site Training For Customer Service (At Bank's request)	Quoted per Event* *Fee plus out of pocket expenses (airfare, accommodations and meals) to be absorbed by Program Member.		NC
15.3 Other Special Services	Quoted Separately		NC
15.4 Special Programming	$195.00 per Hour		NC
15.5 Enhanced Overlimit Functionality	$25.00 per billcode,$100 maximum		C
15.6 Credit Counseling IVR	Waived		C
15.7 Application of Payments Split	$50.00 per bank/per month		NC
15.8 ACH Reject Fee	$25.00 per reject		C
15.9 Rush Parameter changes 2-6 days	$150.00 per table change requested		C
15.10 Rush Parameter changes 7-13 days	$50.00 per table change requested		C
15.11 Rush Parameter changes Promo/Punitive Pricing	$50.00 per change requested		NC
15.12 Document Composition	$150.00 per hour/resource dependent		C
15.13 Name and Address Labels	$157.00 per Bank, per run		NC
15.14 Audit Confirmations (Excluding postage)	***Includes***	***Fee***	
	Preparing and mailing audit confirmations	$157.00 per request	NC
	Per Account Confirmation	$0.105*	NC
	** Per Bank, per audit request*		
15.15 Training	***Description***	***Fee***	
15.15.1 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
15.15.2 Custom or Stand Alone Web Training	*By Quote per event.*		NC
15.15.3 Onsite at FIS Facility	*3 Day Classroom instruction*	*$300 per attendee*	NC
15.15.3 Onsite at Client Facility	*By Quote*		NC
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
16.2 -24/7 Customer Service IVR	Per Call	$0.23 per call	NC
16.3 Transfer Connect Services	Calls transferred from FIS to client or 3rd party	$0.20 per call	NC
16.4 - 24/7 - General Customer Service	***Monthly Call Volume***	***Fee per Minute***	
	1 to 100	$1.43	NC
	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
	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 set forth above will increase by:	16%		NC
16.7 VIP Rule changes	Per group of 5 rules or less	$150.00 per rule group	NC
16.8 Incoming Cardholder Correspondence	Per item handled	$1.75 per item	NC
16.9 Lost/Stolen Account Management	Per account	$5.25 each	NC
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 Fraud Management Account Fee	$0.0335 per account on file		C
17.2 Real-Time Scoring	$0.0026 per Authorization per Month		C
17.3 Fraud Alert Case Management Fee	$3.45 per alert		C
17.4 Enhanced Scoring Solutions	***Description***	***Fee***	
(Merchant Profile Scoring & ATM & POS Terminal Profiles)	Fraud Predictor (Credit Programs Only)	$0.0015 per Authorization per Month	NC
17.5 FIS ON DEMAND Client Custom Rules (Custom Fraud Prevention Neural Network Rules)	***Description***	***Fee***	
17.5.1	Premium Credit Client Custom Rules	$250 Implementation Fee (One Time) $450 per Month (Billed by Program)	NC
17.5.2	Advanced Credit Client Custom Rules	$250 Implementation Fee (One Time) $350 per Month (Billed by Program)	NC
17.5.3	A' La Carte Credit Client Custom Rules	$500 per Custom Rule (Only billed when used)	NC
17.6 Compromise Manager (Optional)			
Web based product allowing Program members to manage identified compromised accounts. Functions include blocking, cardholder notifications and fraud monitoring.			
	Description	***Fee***	
17.6.1	Implementation Fee	$250.00 One-time	NC
17.6.2	Access Fee	$25.00 per Month/ per 50,000 accts	NC
17.6.3	Outbound IVR Calls	$0.10 per Account	NC
17.6.4	Letters	Std. Letter Rate as shown in section 11.9.1	NC
18. Dispute Processing			
Description	***Fee***		
18.1 Disputes - FIS serviced (excluding postage)	$16.80 per non-fraud dispute clain (transaction level)		C
18.2 Fraud Chargeback Services - FIS serviced (excluding postage)	$68.25 per fraud claim (account level)		C
18.3 Request for Information (RFI)	$0.45 per Request		C
18.4 Questionnaire	$0.45 each		C
18.5 Image File Billing	$1.00 each		C
18.6 Alternative Media	$50.00 each		C
18.7 Self Adminstered -Dispute Resolution	By Quote		NC
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").**	By Quote		C
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
19.3 MPLS			NC
20. 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.	$2,500 per bank/per month		C

21. Verified By VISA And/Or MasterCard SecureCode			
Includes hosting of enrollment and authentication services, and front line customer service.			
Description	***Fee***		
21.1 Implementation Fee (logo setup)	$271.54 per Bank/per Logo		C
21.2 Visa/MasterCard issuer credit program monthly per Bank Fee	$21.00 per Bank, per month		C
21.3 Enrolled Account Hosting and Maintenance	$0.053 each account on file		C
21.4 Authentication Request	$0.053 per Request		C
21.5 Additional BIN Range (logo- implementation)	$65.00 Each Bin Range/Logo		C
21.6 Logo Change	$65.00 per BIN/Range		C
21.7 Program Change	$65.00 per BIN/Range		C
21.8 Program Deactivation	$65.00 per BIN/Range		C
22. eZDisclosure (Optional)			
	Description	***Fee***	
22.1 Implementation	Included		NC
22.2 New Account Opening Disclosure	$0.31 each disclosure generated		NC
22.3 Cardholder Agreement (New or Reissues)	$0.31 each disclosure generated		NC
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
23.2 Reissue Review	Monthly Minimum	$50.00 per month	NC
23.3 Per Account Reviewed - Tiered	***Accounts Reviewed***	***Fee***	
	1 to 3,000	$0.39 per account	NC
	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. Portfolio Intelligence Services	By Quote		
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
25.2 Affluent Processing Fee	$0.25 per Account per Month		NC
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 (Required)	Instance	Rate	
	Affluent Annual Statement Production	$1.00 / per generated statement	NC
	Affluent Annual Statement File Prep	$225.00 / per hour; 3 hour minimum	NC
	Affluent Annual Statement File Generation	$0.02 / per statement	NC
	Affluent Statement Logo Set Up	$150.00 / per logo	NC
25.5.2 Affluent VIP Customer Service (Optional Service)	Instance	Rate	
	Custom Toll Free Number Set Up Fee	$250.00 / per number	NC
	Custom Toll Free Number Service Fee	$75.00 / per month	NC
	Whisper and Custom IVR Set Up Fee	$1000.00 / per event	NC
	Whisper and Custom IVR Change Fee	$1000.00 / per event	NC
	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			
Description	***Fee***		
26.1 Implementation Fee	$100.00		NC
26.2 Monthly Evaluation Fee	$0.0026 per Account on File		NC
26.3 BAU Record Transmitted	$0.035 per Record Transmitted		NC

27. PPCS/RPCS Services Optional			NC
Description	***Fee***		
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)			
Description	***Fee***		
28.1 Balance Transfer Remittance Fee - for each payment to a creditor that is issued by FIS.	$2.00		C
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		C
29. Statement Marketing (Optional)			
Description	***Fee***		
	B&W	***Color***	
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 (I) B & W and one (1) Color proof (2 for $25) provided to client for approval		NC
30. Loan Origination Solution (Optional)	**Separate Agreement Required**		
	Description	***Fee***	
30.1 Initial Set Up	Includes:	$10,000 one time	NC
30.2 Application Processing Fee	FIS decisions new submitted application entered or transmittied into LOS. Tiered w/ Monthly Minimum of $500.00		NC
	Monthly Application Volumes	***Monthly Fee per application***	
	0-25,000	$2.00 per application	NC
	25,001 to 50,000	$1.75 per application	NC
	50,001 to 75,000	$1.50 per application	NC
	over 75,000	$1.25 per application	NC
30.3 Data Retention	Retention fee for all application data including bureuau data and letter output for 25 mos. Charged Per application on file at end of each month	$0.030 per application	NC
30.4 Letter Fee	Includes setup, forms, printing, stuffing and mailing. Excludes Postage.	$0.132 per letter $0.04 each additional page (2 and up).	NC
30.5 Optional Features/Services			
30.5.1 Premier Attributes - Access to 800+ premierattribute fiels that can be mapped to LOS strategy Manager for use in strategy builds. Bureau Agnostic.	***Description***	***Fee***	
	Total # of PA's delivered monthly	***Fee Per transaction for transactions processed using PA's during the month.***	
	1 - 10 PA's	$0.20 per transaction	NC
	11 - 25 PA's	$0.25 per transaction	NC
	26 - 75 PA's	$0.40 per transaction	NC
	76 - 150 PA's	$0.75 per transaction	NC
	151 - 400 PA's	$0.85 per transaction	NC
	401 - 700 PA's	$1.00 per transaction	NC
	700+ PA's	$1.25 per transaction	NC
30.5.2 Full Service Handling - Full Service Handling by FIS LOS Support team. Includes: data entry, return postage, balance transfer data enrry, exception item processing, approval using client-defined criteria, etc. Excludes judgemental decision. Fee is in addition to Fee Per Application processed in section 27.2 above.	***Description***	***Fee***	
	Data Entry	By Quote	NC
	Return postage	Actual cost per response	NC
	Balance Transfer	$2.00 per transaction	NC
	Returned Balance Transfer	$4.50 per return	NC
	Credit Bureau (Where FIS is reseller)	$2.50 per application	NC
30.5.3 Strategy Modifications - Customer requested changes to lending strategies following initial implementation.	By Quote		NC
30.5.4 Customization Fee - includes but not limited to: Incorporating new/Custom Interface(s); Incorporating new/custom batch files, incoming and outgoing; Custom Adverse Action letter text set up/updates; Custom Reporting.	By Quote to requirements		NC

31. Conversion and Implementation Projects			
	Description	***Fee***	
31.1 Internal Conversions (BASE2000 to BASE2000)	Program consolidation, Manual	By Quote	NC
31.2 Platform Migrations (TBS to BASE2000)	< 1,000 Accounts	By Quote	NC
	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
	> 5,000 Accounts	$10,000 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
	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
31.3 BIN Termination with accounts	$2,500.00 Per BIN or BIN/Plan		NC
31.4 BIN termination without accounts	$1,500.00 Per BIN or BIN/Plan		NC
31.5 Expedited Project Scheduling BASE2000	$2.00 per account $25,000.00 minimum		NC
31.6 Automated Account Tranfer -BASE2000, incl. enhanced UAT for project testing	***Description***	***Fee***	
	Project Fee	$12,500.00 per project	NC
	Per Acct.	$1.75 per account transferred	NC
31.7 Licensing Projects	***Description***	***Fee***	
31.7.1 BIN adds BASE 2000	Add new BIN/ICA to credit platform	$3,500.00	
31.7.2 Agent adds BASE2000	Add Institution to existing Corp	$4,500	NC
31.8 Maintenance Requests BASE2000	***Request***	***Fee***	
31.8.1 Maintenance Without keys	$500.00 per request		NC
31.8.2 Maintenance With keys	$1,000.00 per request		NC
31.8.3 Name Change	$500.00 per change		NC
31.8.4 Merger	$1,000.00 per change		NC
32. External Deconversion BASE2000			
	Fee		
32.1 Deconversion	Minimum per FI	$1.05 per acct, $5,250.00 Minimum	C
32.2.1 Additional Set of tapes	$2,500 per instance		C
32.2.1 Tape Production expedited - two weeks	$500.00 per instance		C
32.2.2 Tape Production expedited - one week	$1,000 per instance		C
32.2.3 Residual files for trailing activity	$200.00 per corp, per file, per day		C
32.2.4 Post deconversion research requests	$125.00 per instance		C
32.2.5 Deconversion Deposit Minimum	$5,000.00 One-time		C
32.2.6 Date Change	Date Change	$5,000.00 per instance	C
32.2.7 Shared BIN/ICA residual chargeback support	Per month, per corp (4 mos. max)	$1,500.00/per month	C
33. 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 %***	
	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

34. Pass-through Fees and Amounts			NC
All third party fees, charges and amount and increases and adjustments thereto, which are charged to or incurred by FIS in connection with the services will be passed-through to the Program Member. 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 Member.			
Description	***Fee***		
34.1 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
34.2 Postage	Current 1st Class Rates		NC
Includes all first class postage associated with mailing of plastics, statements, notices or other mailings requested by Program Member.			NC
34.3 Postage Pre-Sort Rebate (Qualifying Items) **Issued to Program Member on current first class mail rate per qualifying statement, as identified by FIS.**	-$0.0222 per qualifying item		NC
34.4 Electronic Warning Bulletin Listings	***Description***	***Fee***	
	Visa/MasterCard charges for listings on the Electronic Warning Bulletin.	Actual	NC
	Charges for listing in the printed warning bulletin for regions outside the U.S.	Actual	NC
34.5 "Call Me" Transactions **Includes the additional authorization referral calls on questionable sales as requested by non FIS card issuers for which a fee is paid by the non FIS card issuer.**	Actual		NC
34.6 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 (e.g., "Please Call Fees").	Actual		NC
34.7 Retrievals from MasterCard or VISA Local to Local MasterCard and VISA rules require the processor to provide documentation of original transactions.	FIS's fees for performing those tasks will be actual VISA/MasterCard rates.		NC

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

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