

FIDELITY NATIONAL CARD SERVICES, INC.
ICBA Bancard
SCHEDULE A - TBS CREDIT CARD PLATFORM
FULL SERVICE CREDIT CARD SERVICES AND FEES
EFFECTIVE AUGUST 1, 2020
The following fees apply to each Program Member separately (i.e., they are not cumulative).

Monthly Minimums		
Description	Fee	
The monthly minimum will begin the first month after a Bank 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	Timeframe	Rate
	First Year	\$315.00 per Bank/per Month
	Second Year	\$525.00 per Bank/per Month
	Thereafter	\$785.00 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		
	1-2,500	\$0.375	NC	ZCP99-04001S
	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		ZCP99-04200S
	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	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	EPIUX9845-19300S
1.10.2 Epix Hosting - Fulfillment Only	\$100.00 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	NO MATERIAL
1.13 Custom Card Carriers	Quoted Separately		NC	
1.14 Card Carrier Inserts	Description	Fee		
1.14.1	1.6.1 Daily insert Set Up Fee	\$2.10 per set up	NC	ZCP99-04402S
1.14.2	1.6.2 One-time setup fee	\$315.00 one-time	NC	ZCP99-04400S
1.14.3	1.6.3 One-time additional set up fee	157.50 one-time per card type	NC	ZCP99-04400S
1.14.4	1.6.4 Per Insert	\$0.042 per insert	NC	ZCP99-04401S

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	Per account on file	\$0.025	C	ZCP99-01000S
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
2.5 TBS Small Business	Description	Fee		
2.5.1 Account Retention	Per Business Cardholder account	\$0.025 per account	C	ZCP99-01014S
	Per Master Account	\$0.50 per master account	C	ZCP99-01015S
2.5.2 Central Billed Statement	Per Central Billed Statement	\$0.50 per statement	C	05617/05618/05102/05004
3. Authorizations & Transactions				
3.1 Authorization Request	Authorizations per Month	Fee per Request		
	1 to 100,000	\$0.0460	C	ZCP99-02000S
	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	
3.2 Name Match Authorization		No Charge		ZCP99-02500S
3.3 EMV Authorization Request	\$0.0017 per EMV authorization request		C	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	ZMISC99-18526I
3.5.2 Additional Card Art	\$250.00 per distinct card art		NC	ZMISC99-18506I
3.5.3 Token Provisioning Fee	\$0.05 Per token provision		NC	ZMISC99-18501S
3.5.4 One-time Passcodes	\$25.00 per month per BIN (unlimited passcodes)		NC	ZMISC99-04805S
3.5.5 Tokenization FIS Customer Service (Optional)	\$50.00 per month/ber bank and, \$1.50 per call minute		NC	ZMISC99-18511S=MONTHLY/AMISC99-18503S PER MINUTE
3.5.6 Automated Consumer notification				
3.5.6.1 Implementation	No. of agent banks	Sponsor Bank Fee		ZMISC99-28525S
	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	ZMISC99-18550S
3.5.6.3 Email notices	\$0.015 per email notice		NC	ZMISC99-18551S
3.5.6.4 Post card notices	\$0.65 per notice (subject to change due to postage increases)		NC	ZMISC99-18552S
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	CRD1861-28208I
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	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	CRD1861-28200I OR CRD1861-28206I
3.7.2 Custom Implementation	By Quote		NC	
3.7.3 EMV BIN Implementation Fee	\$1,250.00 per BIN		NC	CRD1861-282017
3.7.4 EMV Certificates (offline profile)	\$500.00 per certificate		NC	CRD1861-28209I

4. Posting Transactions (the following fees apply to each bank separately, they are not cumulative)				
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	\$0.1160	C	
	34, 501 to 69,000	\$0.1050	C	
	69,001 to 103,500	\$0.0879	C	NOT ON MONTHLY INVOICE, SETTLED DAILY
	103,501 to 166,667	\$0.0789	C	
	166,668 to 208,333	\$0.0709	C	
	208,334 to 250,000	\$0.0619	C	
	250,001 to 375,000	\$0.0539	C	
	375,001 to 458,333	\$0.0529	C	
	458,334 to 500,000	\$0.0509	C	

	500,001 to 541,667	\$0.0499	C	
	541,668 to 583,333	\$0.0479	C	
	583,334 to 625,000	\$0.0459	C	
	625,001 to 666,667	\$0.0449	C	
	over 666,667	\$0.0429	C	
4.2 Settlement (Sale, Credit, Cash Advance transactions)*	\$10,000 monthly cap per bank	\$0.034 per transaction	C	
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		ZCP99-03401S/ZCP99-03501S
	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	ZCP99-03100S
4.6 Statement Check	\$3.00 per Check Posted			LCSC9840-20825S

5. Reporting				
5.1 e-Reports	Description	Fee		
	Implementation Fee	\$78.75 one-time	C	ZCP99-11000S
	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	ZCP99-07400S
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	
	Direct Connection to FIS	\$1,050.00	NC	ZCP99-07300I
	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	
	5,001 to 15,000	\$0.0033	NC	ZCP99-07302S
	15,001 and up	\$0.0016	NC	
6. Interface to Core Processors				
6.1 Transaction Fee	Account 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	ZCP99-07000I
6.3 Implemenation if to Financial Institution	one time	\$1,050.00	C	ZCP99-07000I
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 Access Client Link 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	USERS INCLUDED=ZCP99-08201S
	1,001 - 5,000 (inc. 5 users)	\$360.00per bank/per month	NC	
	5,001 - 10,000 (inc. 10 users)	\$650.00 per bank/per month	NC	FEE=ZCP99-08206S
	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 each if exceeding allowance	NC	ZCP99-08202S
	Additional users 6-15	\$20 each if exceeding allowance	NC	ZCP99-08203S
	Additional users 16-25	\$10 each if exceeding allowance	NC	ZCP99-08204S
	Additional users > 25	\$5 each if exceeding allowance	NC	ZCP99-08205S

8. Collections Module GUI				
8.1 Monthly Access Collections Tiers	Accounts on File	Fee		
	1 to 500 (inc. 2 users)	\$15 per bank, per month	NC	
	501 to 1,000 (inc 3 users)	\$20 per bank, per month	NC	ZCP99-14000S and 14100S
	1,001 to 5,000 (inc. 5 users)	\$25 per bank, per month	NC	
	5, 001 to 10,000 (inc. 10 users)	\$65 per bank, per month	NC	
	over 10,000 (inc. 15 users)	\$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	\$0.011 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				
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		ZCP99-09004S
	1 to 2,000	\$43.60 per bank	NC	
	2,001 to 5,000	\$109.00 per bank	NC	
	5,001 to 10,000	\$218.00 per bank	NC	
	over 10,000	\$436.00 per bank	NC	
10.5 Administrative Change	\$52.50 each change		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	ZCP99-09050S
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	ZCP99-09101I
10.9.1 Single Sign On (SSO) Existing Vendor	Implementation	\$1,000.00 One-Time	NC	ZCP99-09100I
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	ZCP99-09200S
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
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 Accounts	\$0.041 per enrolled account / month	NC	ZCP99-09050S
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	ZCP99-28500I
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	ZCP99-09200I
12.1.1.2	Monthly Participation		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	ZCP99-09200I
12.1.2.2	Monthly Participation	\$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	ZCP99-09200I
12.1.3.2	Monthly Participation	\$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	\$1,500.00 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	ZCP99-09200I
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	NOT ON MONTHLY INVOICE. SETTLED DAILY
	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	
Pay By Phone - Cardholder payment processed via IVR or Customer Service Agent. Excludes letter, postage and transaction posting fee.				
13.3 Pay By Phone CSR	\$5.00 per payment		NC	ZCP99-10500S
13.4 Pay By Phone IVR	\$2.00 per payment		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	ZCP99-05002S/ZCP99-05001S/ZCP99-05101S/ZCP99-05100S
	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			ZCP99-05005S
14.3 Central Billed Statement	Per Central Billed Statement	\$0.50 per statement	C	ZCP99-05617/05618/05102/05004
14.4 Other Statement Services				
14.4.1 Transmit in PDF format	\$0.02 per image transmitted		NC	ZCP99-05050S
14.4.2 Statement Holds and Reprints	\$0.153		NC	ZCP99-05125S & ZCP99-05126S
14.4.3 Statement Stuffer Insertion	\$0.025		NC	ZCP99-05225S
14.4.4 Messages - Automatic	\$5.25 ea./per plan, \$26.25 maximum		NC	ZCP99-05400S

14.4.5 Statement Messages Enhanced and Custom	\$26.25 each/per plan, \$105.00 maximum			ZCP99-05404S
14.4.6 Annual Statements (excludes postage)	\$1.00 each statement		NC	ZCP-05177S
14.4.7 Annual Statements - Central Billed	\$1.50 per statement		NC	ZCP99-05617S
14.4.8 Custom Statement	Quoted Separately		NC	ZMISC99-05575S
14.5 Extended Statement History via ClientLink or GreenScreens (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	
14.6 Paperless Statements	Request	Fee		
	Implementation	\$250.00 One-time	NC	ZCP99-05051S
	Online statement management fee	\$0.02 per Generated Statement	NC	ZCP99-05056S
14.7 Notices & Letters Includes setup, forms, printing and mailing; (excludes postage)				
Description	Fee			
14.7.1 Notices & Letters	Notices and Letters	\$0.129 each notice or letter	NC	ZCP99-06000S THRU ZCP99-06400S
14.7.2 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		C	ZCP99-11300S/ZCP99-11302S/ZCP99-11352S
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
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)	Description	Fee		
	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	\$300.00 per attendee	NC	ZCP99-28300T
15.13.4 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 Member Bank’s billing statements and access to Customer Service via that toll-free number.		NC	ZCP99-10186S
16.2 -24/7 Customer Service IVR	Per Call	\$0.23 per call	NC	ZCP99-10000S
16.3 - 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	ZCP99-10151S
	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 in Section above will increase by:	16%		NC	ZCP99-10005S/ZCP99-10006S/ZCP99-10178S/ZCP99-10179S
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

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.				
17.1 SecurLOCK Authorization Scoring	Description	Fee		
17.1.1	Implementation Fee	\$4,500.00 One-time	NC	
17.1.2	Includes Real-Time Scoring, SecurLOCK Profile, SecurLOCKDetect and SecurLOCK Intelligence	\$0.00772 per Authorization per Month	NC	
17.2 SecurLOCK Demand Client Custom Rules (Custom Fraud Prevention Neural Network Rules)	Description	Fee		
17.2.1	Premium Credit Client Custom Rules, includes 24 rules	\$250 Implementation Fee (One Time) \$450 per Month (Billed by Program)	NC	FFAM2174-12009I=IMP FEE/FFAM2174-12010S & FFAM2174-12011S
17.2.2	Advanced Credit Client Custom Rules, includes 12 rules	\$250 Implementation Fee (One Time) \$350 per Month (Billed by Program)	NC	FFAM2174-12009I=IMP FEE/FFAM2174-12012S & FFAM2174-12013S
17.2.3	A’ La Carte Credit Client Custom Rules	\$500 per Custom Rule (Only billed when used)	NC	FFAM2174-12014S & FFAM2174-12015S
17. 3 SecurLOCK Manage (Optional)				
Web based product allowing Program Members to manage identified compromised accounts. Functions include blocking, cardholder notifications and fraud monitoring.				
	Description	Fee		
17.3.1	Implementation Fee	\$250.00 One-time	NC	CMGR2173-12150S
17.3.2	Access Fee	\$25.00 per Month/ per 50,000 accts	NC	CMGR2173-12151S
17.3.3	Outbound IVR Calls	\$0.10 per Account	NC	CMGR2173-12152S
17.3.4	Letters	Std. Letter Rate as shown in section 14.11.1	NC	ZCP99-06202S
17.4 SecurLOCK Communicate (delivery of fraud alerts through SMS texts and emails, among other features)*	Description	Fee		
17.4.1	Implementation Fee	\$1,500.00 One-time	NC	FFAM2174-28227I
17.4.2	Per active account	\$0.0275 per month	NC	FFAM2174-12860S
17.5 SecurLOCK Analytix (reporting tool)	Description	Fee		
17.5.1	Implementation Fee	\$750.00 One-time	NC	FFAM2174-28226I
17.5.2	Per bank	\$150.00 per month	NC	FFAM2174-12885S
17.6 SecurLOCK Equip (mobile consumer card controls)*	Description	Fee		
17.6.1	Implementation Fee	\$1,500.00 One-time	NC	FFAM2174-12850I
17.6.2 (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	
17.7 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
17.8 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	FFDC2176-12550S
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		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			NC	ZCP99-08000S

a File Transfer Protocol (“FTP”)).*	Quoted Separately		
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		
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21. 3D Secure			
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	ZCP99-13004I
21.2 Visa/MasterCard issuer credit program monthly per Bank Fee	\$41.00 per Bank, per month	C	ZCP99-13000S & ZCP99-13100S
21.3 Active Card Hosting and Maintenance	\$0.088 each active account (with activity trailing twelve months)	C	ZCP99--13001S & ZCP99-13101S
21.4 Authentication Request	\$0.027 per Request	C	ZCP99-13002S & ZCP9-13102S
21.5 Additional BIN Range (logo- implementation)	\$65.00 Each Bin Range/Logo	C	ZCP99-13005S & ZCP99-13105S
21.6 Logo Change	\$65.00 per BIN/Range	C	ZCP99-13003S & ZCP99-13103S
21.7 Program Change	\$65.00 per BIN/Range	C	ZCP99-13003S & ZCP99-13103S
21.8 Program Deactivation	\$65.00 per BIN/Range	C	ZCP99-13003S & ZCP99-13103S
21.9 One Time Passcode Implementation	\$50.00 per bank	C	ZCP99-28566I
21.10 3D Secure OTP request	\$0.02 per request	C	ZCP99-13115S

22. eZDisclosure (Optional)			
	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 Program Member 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 per month	NC	RRP1864-13300S & RRP1864-13301S
23.2 Reissue Review	Monthly Minimum	\$50 per month	NC	RRP1864-13302S & RRP1864-13303S
23.3 Per Account Reviewed - Tiered	Accounts Reviewed	Fee	NC	
	1 to 3,000	\$0.39 per account	NC	RRP1864-13301S/RRP1864-13300S/RRP1864-13303S/RRP1864-13302S
	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*				
24.1 Interactive				
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	\$0.0550	NC	
	501 to 1,000	\$0.0500	NC	
	1,001 to 2,000	\$0.0470	NC	
	2,001 to 3,000	\$0.0460	NC	
	3,001 to 4,000	\$0.0450	NC	
	4,001 to 5,000	\$0.0440	NC	
	5,001 to 7,500	\$0.0430	NC	
	7,501 to 10,000	\$0.0420	NC	
	10,001 to 15,000	\$0.0410	NC	
	Over 15,000	\$0.0400	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
24.1.6 Add Express License for Interactive users	\$75.00 per license per month		NC	CCPM1886-11654S
24.2 Express			NC	
24.2.1 Implementation and User Set Up	\$250.00 One-time		NC	CCPM1886-11400I
24.2.2 eTraining "On Demand"	No charge		NC	
24.2.3 Accounts in Data Warehouse	Accounts	Rate per Month		CCPM1886-11654S
	0 to 500	\$75.00	NC	

	501 to 1,000	\$100.00	NC	
	1,001 to 2,000	\$125.00	NC	
	2,001 to 3,000	\$150.00	NC	
	3,001 to 4,000	\$200.00	NC	
	4,001 to 5,000	\$250.00	NC	
	5,001 to 7,500	\$325.00	NC	
	7,501 to 10,000	\$425.00	NC	
	10,001 to 15,000	\$575.00	NC	
	15,001 to 20,000	\$750.00	NC	
	20,001 to 30,000	\$1,050.00	NC	
	30,001 to 40,000	\$1,425.00	NC	
	40,001 to 50,000	\$1,800.00	NC	
	50,001 and over	\$2,100.00	NC	
24.2.4 User Licenses (includes 2 users free)	Each additional over 2	\$25.00 per user per month	NC	CCPM1886-11703S

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		
<i>Description</i>	<i>Fee</i>			
25.1 Implementation Fee	\$5,000.00 per BIN / Project		NC	ZCP99-20850I
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	ZCP99-10205I
	Custom Rule Change Fee (up to 5 rules)	\$150.00 / per event	NC	ZCP99-10203S
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	ZCP99-17200I
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		NC	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, Member Bank agrees that it will also reimburse FISfor any stop payment or other fees charged by FIS’s bank relating to the stop payment request.	\$4.50		C	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. Section Intentionally Omitted*			
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
31.2 API transactions	Monthly Call Volumes	Fee Per Call	NC
	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 (TBS to TBS)	Program consolidation, Automated	\$2,000.00 per FI/Agent	NC	ZMISC99-28110S
32.2 Platform Migrations TBS to BASE2000	< 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	\$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	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 Agreements 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 Member Bank's migration costs if project is approved by the Bank.)		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 TBS & BASE2000	\$2.00 per account \$25,000.00 minimum		NC	
32.6 Automated Account Tranfer - BASE2000, includes use of enhanced UAT for project testing	<i>Description</i>	<i>Fee</i>		
	Project Fee (includes Proj. Mgr)	\$12,500.00 per project	NC	ZCP99-28212I
	Per Acct.	\$1.75 per account transferred	NC	ZCP99-01950S
32.7 Licensing Projects				
32.7.1 BIN adds TBS	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 TBS	Add Institution to existing Corp	\$3,250.00	NC	ZMISC99-28118S
32.8 Maintenance Requests TBS	<i>Fee</i>		NC	
32.8.1 Maintenance Without Keys	\$500.00 per request		NC	ZMISC99-28111S
32.8.2 Maintenance 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

33. External Deconversion TBS and BASE2000*				
	<i>Description</i>	<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	C	
	10,001 to 25,000 accounts	\$37,500.00	C	
	over 25,000 accounts	\$50,000.00	C	
33.2 Additional Set of Tapes	\$2,500.00 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	\$1,000.00 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	ZCP99-28100I
33.2.6 Deconversion deposit minimum	\$5,000.00 one-time		C	ZCP99-17005S
33.2.7 Date Change	\$5,000.00 per instance		C	ZCP99-28100I

33.2.8 Shared BIN/ICA residual Chargeback Processing	Per month, per corp (4 mos. max)	\$1,500.00/per month	C	ZCP99-28100I
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34. 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 LINE ITEM, NET
* 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	

35. 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			
35.1 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
35.2 Postage Includes all first class postage associated with mailing of plastics, statements, notices or other mailings requested by Program Member.	Current 1st Class Rates		NC	ZCP99-21XXXX (VARIOUS)
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	ZCP99-21880S
35.4 Electronic Warning Bulletin Listings	Description	Fee		
	Visa/MasterCard charges for listings on the Electronic Warning Bulletin.	Actual	NC	ZVMC99-23XXS and ZVMC99-24XXS section generally
	Charges for listing in the printed warning bulletin for regions outside the U.S.	Actual	NC	
35.5 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	ZVMC99-23XXS and ZVMC99-24XXS 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"