



ProDirect®

Pass-Through Implementation Package

Revised 0- /2014



ProDirect® Program Overview

Introduction

One of the easiest and still the most widely used way to turn non-cardholders into cardholders is through pre-approved direct mail. ProDirect®, FIS's direct mail program, is a pre-approved, turnkey service that is affordable and straightforward.

- Achieve higher response rates - Your most creditworthy individuals are more likely to respond to a pre-approved offer from their hometown institution than from some other credit card issuer in another state.
- Reduce your mailing costs – This program has been designed to provide you with a competitive advantage, at a more economical price than if you produce this program on your own.
- Turnkey solution – FIS provides the pre and post-approval screening, fulfillment of the customized solicitation piece, and the data entry of new cardholders.

ProDirect can be one of your most cost-effective account acquisition tools enabling you to acquire new accounts for a cost less than the annual profit on that account. All you do is provide us with a confidential list of your members or clients – and we do the rest. Our program includes the following elements:

- Duplicate name elimination;
- Existing cardholder elimination;
- Pre-Screening (3 digit Equifax® FICO® BEACON® 09 and Alpha scoring)
- Solicitation package customized to your institution;
- Risk based lending functionality;
- Complete package fulfillment;
- Post-Screening (3 digit Equifax® FICO® BEACON® 09 full credit bureau pull)
- DTI (Debt to Income calculation produced);
- Final approval according to your parameters;
- New Account data entry directly into FIS's mainframe system;
- Reports providing the success rate of your program.

The success of your ProDirect mailing is determined by three factors: One, the audience you are soliciting, two, the "offer" you are promoting and three, the value-added benefits that the cardholder will receive by accepting your credit card.

Enrollment Deadline

All ProDirect enrollment requests must be received by specified enrollment deadline. This deadline is necessary due to the preparation and production process required. All enrollments received at FIS after the stated deadline will be included in the next enrollment period.

Customized Solicitation Piece

Your direct mail package can be customized with your logo, return address, signature, choice of color, plastic design, and other options which will be digitized and positioned on a sample letter. This sample "laser proof" is sent to you via email for your review and approval. We must have your written approval of the laser proof within **48** hours of receipt. Any arrangements made concerning a proof approval deadline are at the discretion of FIS management. In addition to the proof, the approval request will contain final mail totals for each offer.

Once approved, the digitized logo and (if selected) signature will be stored in our "Logo Library" and retrieved as needed to produce future ProDirect mailings. **Unless you specifically notify us to change the logo or signature, we will continue to use the logo and signature in the Logo Library for your institution.**

The letter will feature a maximum of six (6) various enhancements or value-added benefits that the cardholder will receive. Annual Percentage Rates, fees and other disclosure information will be included. FIS will provide a standard cover letter that you may use if desired. This is known as the 'standard' letter text. You may choose to issue a Custom Letter at an additional fee.

Defining the "Offer"

You will have the option of selecting up to six (6) Risk Score ranges to determine which offer will be presented. This will enable you to target specific individuals for a Platinum, Gold or Classic credit card offer and the respective promotional APR pricing that you establish, based on the Risk Score.

For each "offer" you will be required to establish a new Product/Sub-Product. This will ensure all new cardholders will be set up correctly and also allows for proper reporting breakdown. You can view your statistical reports at a product/sub-product level to see at any time how a specific offer is performing. This will help you tweak credit buying decisions with future mailings.

The remittance coupon will contain a sequence number, which will tie the remittance slip to your corporation number, prefix/plan, product/sub-product, bill code, and type processing code. This remittance slip has a return address to FIS for decisioning. Once processed by FIS, all remittance slips will be returned to your institution for your auditing purposes.

Package Fulfillment

The package fulfillment involves the creation, production and mailing of the actual direct mail solicitation "mail pieces". All packages will be sent out standard mail. Prior to mailing, you will receive an approval request, which will contain a final proof and the total number of packages that will mail. The direct mail package will include:

- **8.5" X 14" Letter** – This document is printed with the consumer's name and address.
- **Double Window Envelope** – Your logo and return address will show through window.
- **Business Reply Envelope** – Printed with FIS's BRE information in black ink. All remittance coupons must be returned to FIS for data entry. They will be addressed to "Processing Department".
- **Assembly & Mailing** – The letter and BRE will be inserted into the main envelope with the consumer address showing through additional window.

Text and Disclosures

- **Standard Letter Text** - ProDirect offers thirty-three (33) standard letter text options. The letter text is assigned based upon three separate variables.
 1. Enhancements (ScoreCard, Advantage, Travel Accident Insurance, etc)
 2. Introductory APR
 3. Balance Transfer Promotion

Depending upon the above variables, specific text will be printed based on your selection. For example, if the offer includes ScoreCard Bonus Point, an Introductory APR, but no Balance Transfer promotion, the standard letter text will be specific to this offer. If your offer does not fall into one of the 33 pre-defined categories, you may submit a custom letter.

- **Custom Letter Text** - If you desire a custom letter text for an additional charge of \$150.00, include the letter copy that you would like to use. The size type for the letter is "9" point type and the letter must fit within a 5 ½" width X 6 ½" height space (*includes salutation, body of letter, closing, signature, and post script*).
- **Standard Disclosure Text** - ProDirect offers twelve (12) standard disclosure text options. The disclosure text is assigned based upon the following separate variables:
 1. Fixed APR vs. Variable APR
 2. Introductory APR

Similar to the letter text, the offer will determine which disclosure is printed. If your offer does not fall into one of the 12 pre-defined categories, you may submit a custom disclosure.

- **Custom Disclosure** - If you desire custom disclosure text for an additional charge of \$150.00, include the disclosure copy that you would like to use. The size type for the disclosure is "11" point type and the text must fit within a 7 ¾" width X 10 ¼" height space (*includes Schumer Box, terms and conditions, FCRA notice, variable or penalty rate explanation, other State specific requirements, etc.*).

Although FIS works hard to help insure the pre-approved solicitation letters are compliant with Federal Regulations, it is not FIS's intent to provide regulatory advice relevant to disclosure requirements. Your institution shall be solely responsible for complying with all State and Federal laws, rules, and regulations that pertain to credit card solicitations. We highly recommend that your legal counsel and/or compliance officer review the proof as part of your approval process.

Pre-Screening

The ProDirect pre-screening process is conducted approximately 6 weeks prior to mail date. An exclusion report is provided to let you know which individuals have not passed the scoring parameters and will therefore be eliminated from the mailing. The pre-screening inquiry will post to the consumers credit file as a "PR" for promotional review. All individuals that pass your screening criteria will be sent a solicitation offer and will appear on the ProDirect Actual Report along with the score detail.

Back-Score

All remittance slips will be directed back to FIS Card Services for processing. FIS will obtain a final credit bureau report (primary cardholder only) validating the original pre-screen score has not migrated below your issuing standards and the Debt to Income percentage is within your requested parameters. Remittance slips will also be monitored for certain 'red flags' that could indicate fraud. These slips will be reviewed and an email will be sent to the primary contact at your institution, if follow up is necessary. Following are examples of red flag events:

- Signature is different from the name of addressee.
- Indication of different address to send card to.
- Any 'strike out' of pertinent information.
- Receipt of fraud alert codes from the credit bureau.
- Receipt of military alert codes from the credit bureau.
- Receipt of Address Discrepancy codes from the credit bureau.

Any remittance slip not processed for reasons previously stipulated, that cannot be resolved by FIS will be returned back to your institution. FIS will return all response slips back to your institution via overnight mail. Slips will be returned either once or twice weekly depending upon volume.

Income Consideration (Debt to Income)

Part of the ProDirect implementation set up will include stipulating a minimum income (annual or monthly) for each offer. Individuals whose income falls below the minimum for a particular range will automatically default to your second credit limit as specified on the ProDirect Implementation Form. The program also includes a minimum income floor limit. The income floor limit is the lowest acceptable income amount. Responses received with income less than the floor limit will automatically be declined.

There are new requirements for UDAP/CARD Act compliance and FIS has developed a Debt to Income (DTI) worksheet so your institution can select percentages, amounts and inclusions or exclusions of bureau payment information along with the income the potential cardholder fills in on their remittance slip. It is not FIS's intent to provide regulatory advice relevant to the Debt to Income calculations. Your institution shall be solely responsible for complying with all State and Federal laws, rules, and regulations that pertain to credit card solicitations. We highly recommend that your legal counsel and/or compliance officer review the proof as part of your approval process. This worksheet is located later in this implementation packet.

Please note: FIS WILL utilize the mortgage/rent/other payment written in on the application remittance form. If it is found on both the credit bureau report and the application remittance form FIS WILL default to the information on the credit bureau. If the remittance form shows a zero amount for mortgage/rent/other and the bureau also shows zero, FIS WILL default to the amount on the DTI worksheet chosen by your institution for the DTI calculation. If you choose zero (\$0), those applicants will have \$0 for mortgage/rent/other payment for the DTI living expense calculation. See worksheet for selection.

Apply – the ProDirect Application System

All remittance slips will be entered into our application system, known as Apply. Once an application is entered into Apply, Apply will request the backend score (full credit bureau report) from Equifax. Based on that score and the DTI computation, a final decision is rendered automatically by the system. After final approval is made, Apply will transmit the account information directly to FIS's mainframe system for set up. Apply will render four different decisions:

1. **Approved** – All approved accounts will be set up automatically by FIS. Any new accounts that request the addition of a second cardholder will be processed, but the second cardholder will be added as an authorized user.
2. **Declined** – Applications will be declined if the risk score or DTI falls outside of your pre-established lending criteria. Remittance slips will be returned to your institution, along with credit bureau report, for adverse action. **Adverse action notification is solely the responsibility of your institution.**
3. **Incomplete** – All incomplete applications that are missing signature or other required information will be returned directly back to the consumer. FIS will send a letter explaining issue, the original remittance slip with missing information highlighted, and another Business Reply Envelope.
4. **Verification Needed** – Certain applications will need to be verified by your institution for the following reasons:
 - Change in address
 - Change in name
 - Incorrect Social Security Number
 - Credit Limit assignment
 - Receipt of Alert Code from credit bureau
 - Receipt of Address Discrepancy from credit bureau

Your institution will receive an email communication from the ProDirect team requesting verification as needed. Once verification is complete, the application process will continue as normal.

Balance Transfer Option

As part of the program, you have the choice of selecting the Balance Transfer Option. Individuals that choose to accept your credit card offer can specify up to three other credit card accounts that they would like to consolidate. When selecting this option, please note that although FIS will approve the new accounts, we will not perform the balance transfer(s). The response coupons will be returned to your institution for completion. Response coupons will be returned to your institution within 48-hours of processing.

Reports

ProDirect produces a number of different reports for your review. Reports will be sent via EReports. In addition to pre-mailing reports, the aging and statistical reports will enable you to monitor credit card accounts set up through ProDirect compared to the rest of your portfolio. A complete listing of reports, description, frequency and samples are provided in the ProDirect Reference and Reports Manual.

Submitting Your File

You will need to provide a file of your member/customer base along with your enrollment materials by the enrollment deadline. ProDirect can either accept the file formatted and password protected in Microsoft Excel sent via e-mail, or sent via transmission. Please note specifics for each format **and instructions for each format on the next page.**

File Labeling: Clearly identify on the e-mail the following information:

- Complete name and address of your institution;
- Your Institution's Corp Number and, if applicable, Inst. ID.
- Number of records on the file

Duplicate Name Elimination: Once your data is received and successfully loaded, we will screen the data and eliminate duplicate files based on social security number. This will ensure that if someone has both a checking and a savings account, they will not receive two packages.

Existing Cardholder Elimination: After your data file has been cleaned of duplicate records, we will bump it up against the FIS mainframe utilizing the social security number as the criteria for further elimination.

Excel File Format

Please follow specified format when creating Excel spreadsheet of your member/customer data.

Excel Column	Character Size	Attribute	Label	Notes
A	6	N	Corp Number	Required field, insert your six digit Corp. Number
B	6	N	Agent ID (agent)	Insert 6 zeros if you do not have and Inst. ID. You will not have unless you are an agent.
C	9	A/N	First Name	Left Justify
D	1	A/N	Middle Initial	Left Justify
E	15	A/N	Last Name	Left Justify
F	25	A/N	Address 1	Mailing address
G	25	A/N	Address 2	Additional address information – Leave blank if not using
H	25	A/N	Address 3	Additional address information – Leave blank if not using
I	25	A/N	City	City
J	2	A/N	State	2 digit state code
K	9	A/N	Zip Code	If including Zip code plus 4, do not use a dash to separate
L	9	N	SSN	Social Security Number with NO dashes
M	8	A/N	Filler	Filler
N	19	A/N	Customer Number	Include Customer Number if desired for new account add

Important Notes on the Excel layout: You MUST include all specified columns in your Excel file. If you have no information to populate, for example in one of the address columns, insert a blank column. If you cannot break apart the name, you may include the entire name (first, middle initial and last name) all in column C, leaving D and E blank.

PLEASE REMOVE ANY NAME THAT YOUR INSTITUTION DOES NOT WANT TO BE CONSIDERED FOR A SOLICITATION FROM YOUR LIST BEFORE SUBMITTING TO FIS. ANYONE WHO QUALIFIES WILL RECEIVE A SOLICITATION. FIS WILL NOT SOLICIT EXISTING CARDHOLDERS NOR WILL AN INDIVIDUAL BE SOLICITED MORE THAN ONCE IN ANY GIVEN MAILING BUT SPOUSES, IF CONTAINED IN YOUR LIST, WILL BE CONSIDERED FOR CREDIT AND SOLICITED IF THEY MEET YOUR APPROVAL CRITERIA.

Transmission Format

If sending file FTP transmission, please submit the form on the following page to the fax number listed. you will be contacted by a transmission specialist to establish connectivity. Security identification numbers will be assigned to your institution. **Please be aware that FTP file processing may take up to 30 days.**

Transmission File Attributes:

- File should contain **NO STANDARD LABELS.**
- Data **MUST BE IN STANDARD EBM EBCDIC** data exchange format.
- Record size must be: 195 bytes fixed, blocked 100 (19,500 bytes).
- Insure that all number data is BLANK FILLED AND LEFT JUSTIFIED.

Standard Record Layout:

Field	Attribute	Start	Finish	Length
Corp Number	N	1	6	6
Institution ID	N	7	12	6
First Name	A/N	13	26	14
Middle Initial	A/N	27	27	1
Last Name	A/N	28	48	21
Address 1	A/N	49	73	25
Address 2	A/N	74	98	25
Address 3	A/N	99	123	25
City	A/N	124	148	25
State	A/N	149	150	2
Zip Code	A/N	151	159	9
SSN	N	160	168	9
Filler	A/N	169	176	8
Relation Number	A/N	177	195	19

Note: If you are unable to submit your file in either format, FIS will, upon your written approval, reformat the file. Programming fees will apply and will be quoted prior to beginning any work. See Pricing document "Optional Additional Fees" for specific pricing.

Please Note, ALL files sent to FIS must be password protected. Please select the mode of transmission and then follow listed instructions:

- 1) **FTP**- Secure File Transmission. Please fill out and follow instructions on the next page. - Please be aware that FTP file processing may take up to 30 days.
- 2) **Excel Spreadsheet** by email- Password Protect the spreadsheet and email to helpdesk.ProDirect@FISGLOBAL.com. Send a **second email** with the password to the same address and cc your strategic account manager.



Secure File Transfer Form

General Institution Information		
Institution Name:		Date:
Non-Core/Corp ID:		Prefix Plan(s):
Primary Business Contact:		Secondary Business Contact:
Phone:	Ext:	Email:
City, State, Zip:		
Completed by:		Transmission Confirmation Email Address(es):
Transmission Information		
		<input checked="" type="checkbox"/> In-house (site will transmit)
Primary Technical Contact:		Secondary Technical Contact:
Phone:	Ext:	Email:
FIS Business Unit:		
<input checked="" type="checkbox"/> ProDirect® (i8)		
Requested Send Date:		ProDirect Mail Date:
Communication Method Preferred		
Protocol : <input type="checkbox"/> HTTPS (WEB) <input type="checkbox"/> FTPS (Secure Internet) <input type="checkbox"/> FTP (frame relay or Site to Site VPN)		
<input type="checkbox"/> WinZip <input type="checkbox"/> PGP Encryption-Please be aware that FTP file processing may take up to 30 days.		
Please complete this form and e-mail to SFT.Implementations@fisglobal.com or fax to 801-323-9512		
For Transmission Use only		
Date Completed: _____ Technical Rep Assigned: _____		

September 2008 LEX

Please be aware that FTP file processing may take up to 30 days.

Screening Process

Pre and Post-Screening

Prior to mailing the solicitation piece, your mail data will be transmitted to Equifax Information Services. This review process evaluates each prospective cardholder's financial history (bankruptcy, late payments, outstanding debt, etc.) and assigns an alpha grade, numeric risk score and a Identity Scan code. These individual scores will be used in the selection process.

Grade Score

The Grade Score is a representation of the actual current and past behavior of an account based upon information in the Equifax credit database. The system assigns grade scores A, B, C, D, E, F, G, X, Y, and Z for each account. Please refer to the next page for Grade Score definitions.

Equifax FICO® BEACON® 09 Bankcard ADJ Score

The BEACON score is a three-digit number that predicts future credit performance. The BEACON score uses credit bureau data to forecast the probability of adverse credit performance **within the next two years**. The BEACON scores generated can predict the likelihood of bankruptcy, charge-off, repossession, loan default, serious delinquency and other derogatory behavior. Therefore, it is a great tool to use in the decision-making process of approving new accounts.

Scores range from 250-900. The higher the risk score the greater the likelihood of sound credit performance within the next two years. Conversely, the lower the score, the greater the possibility of questionable credit performance within the next two years.

Identity Scan Codes

Identity Scan is a fraud protection database, which flags inadequate or unacceptable addresses and social security numbers. For example, it identifies invalid social security numbers that have never been issued by the Social Security Administration.

The following pages provide detail as to the above referenced screening tools.

Do Not Solicits (DNS)

In order to maintain compliance with the Fair Credit Reporting Act (FCRA), Equifax will identify those consumers with a DNS code that have contacted the various credit reporting agencies' notification systems, therefore prohibiting their credit information from being used in conjunction with non-initiated credit card solicitations.

<p><i>**Note: When scoring is complete, FIS will then process the file through one final screening. Records containing a DNS code, Identity Scan code, Negative Grade Scores of D, E, F, G, X, Y, Z, or no credit score will be eliminated. ** FIS will report to you their names but is prohibited in advising you the reason for the reject due to FCRA rules.</i></p>
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Credit Grade Score

SCORE	DEFINITION OF SCORE
Grade A	<p>Account is Current These individuals are current in their debit obligation.</p>
Grade B	<p>Current Account with High Activity These individuals are current in their debt obligation but there are indications that their debt load may be increasing. Credit criteria includes one of the following:</p> <ul style="list-style-type: none"> • account has incurred more than five inquiries in the last six months • more than three revolving trade lines with financial institutions has been opened in the last 12 months • the debt load ratio is greater than 70% on the combined balances of more than three revolving trade lines • the debt load is greater than 90% on the combined balances of two or three revolving trade lines • the debt load ratio is 100% on one revolving trade line within a financial institution • more than one personal financing company trade line was opened within the last 12 months
Grade C	<p>Late Payment Within the Past Year These individuals are at least 60 days late on a payment, or they have been within the last year. Credit criteria includes one of the following:</p> <ul style="list-style-type: none"> • a trade line currently rated as 60, 90, or 120 days past due within the last 12 months • a trade line previously rated as 60, 90 or 120 days past due within the last 12 months
Grade D	<p>Collection Activity These individuals have been pursued by collection service organization(s) in the last two years. Credit criteria includes one of the following:</p> <ul style="list-style-type: none"> • a collection trade line of more than \$100 with an unpaid status reported within the last 24 months (excluding medical conditions of less than \$250) • a collection item narrative code on a trade line with a balance of over \$100 within the last 24 months
Grade E	<p>Non – Performance – Isolated Occurrence These individuals have had one charge-off within the last two years and are now current with all other obligations. Credit criteria includes all of the following:</p> <ul style="list-style-type: none"> • one charge-off status rating over \$75 within the last 24 months, and • a current status rating of “1” on all other reported trade lines, and • four or more trade lines on file
Grade F	<p>Non-Performance Activity These individuals appear to have had charge-offs, repossessions or wage earner plans reported within the last two years. Credit criteria includes on of the following:</p> <ul style="list-style-type: none"> • two or more charge-off status ratings over \$75 within the last 24 months • one charge-off status rating over \$75 within the last 24 months and any other trade line rated “30” or more days past due • one charge-off status rating over \$75 within the last 24 months and less than four trade lines on file • a repossession of wage earner status rating reported within the last 24 months • any public record item, narrative code or status code indicating repossession, wage earner plan, foreclosure, garnishment, legal item, or tax lien within the last 24 months

SCORE	DEFINITION OF SCORE
Grade G	Bankruptcy Individuals appear to be currently in bankruptcy or to have filed bankruptcy within the last ten years. Credit criteria includes one of the following: <ul style="list-style-type: none">• bankruptcy public record item within the last ten years• bankruptcy trade lines reported within the last ten years• any other indicators of bankruptcy within the last ten years
Grade X	No Hit Consumer cannot be positively matched to the Equifax credit database; the cardholder name and/or address and/or social security number could not be positively matched.
Grade Y	Out of Area Reject Consumer cannot be positively matched to the Equifax credit database; the account has an invalid state, and/or zip code, and/or social security number, and/or combination thereof.
Grade Z	Format Reject Consumer cannot be positively matched to the Equifax credit database; the account has an incompatible record format of the name, address, state, zip code, and/or social security number.

Accounts qualifying in X, Y or Z Grades (i.e., No Hits, Out of Area Reject, and Format Reject) print out as “Not Graded or Scored.” The lack of scores is not necessarily indicative of a negative credit status. The files simply cannot be processed through the Equifax system; they are dropped prior to processing because proper matching cannot be accomplished.

Nevertheless, since there is no score, the consumer is not “pre-approved” and is therefore not sent a direct mail solicitation package.

Identity Scan Codes

CODE	DEFINITION
A	Social Security Number is invalid because the number has never been issued by the Social Security Administration.
B	The social security number has been used in known or suspected fraud cases.
C	The exact address was used with different name(s) or different social security numbers on multiple applications within a short period of time.
G	The address is the street address of a U.S. Post Office.
H	The address is a campsite campground.
I	Social Security Number is listed as deceased.
J	The address is a hotel/motel lodging facility.
L	The individual has been listed with a fraud victim alert.
M	The social security number has been issued within the past five years; therefore, it could belong to a minor.
N	The individual has been listed with an active duty alert.
P	The address is the same as a state or federal prison or adult or juvenile detention facility.
Q	Social Security Number has been reported as deceased and has a last name mismatch.
W	Address is listed as a non-residential address
X	Address is associated with reported fraud
Z	The address is the same as a commercial mail receiving service.
1	The address is listed as a multi-dwelling unit.
2	The address has been listed as misused.
4	Possible Individual Taxpayer Identification number (ITIN). Consumer is trying to use an ITIN to establish credit or is intentionally trying to create a new identity.

PRODIRECT® ENROLLMENT PACKAGE

Please note that this is a comprehensive package and may require you to confer with the following departments within your organization:

- **Marketing**
- **Credit Card Portfolio Management**
- **Compliance**
- **Underwriting**

Getting Started: The following items are required by the enrollment deadline:

1. This ProDirect Implementation Form (include all pages 1 through 20)
2. Signed Agreement
3. If sending your file FTP, print and send alpha page “I” with these documents. - **Please be aware that FTP file processing may take up to 30 days.**

Please note, print off ALL pages 1 through 20 and fill out all requested information. These pages must be sent to start implementation. The prior alpha pages are informational (with the exception of page “I” which is to be printed and sent with these documents if file transmission is selected a mode of sending us your name file).

After completion of the numeric pages 1 through 20, please provide to your sales consultant.

We recommend you send everything via OVERNIGHT MAIL.

☐ Camera Ready Logo (Please e-mail to Helpdesk.ProDirect@FISGLOBAL.com)

☐ Custom Letter - *if applicable* (Please e-mail to Helpdesk.ProDirect@FISGLOBAL.com)

☐ Custom Disclosure – *if applicable* (Please e-mail to Helpdesk.ProDirect@FISGLOBAL.com)

☐ File of Member/Customer Data in proper format and password protected. **(Please see page “H” in the alpha section of this document**



ACTION REQUIRED - Prescreen Permissible Purpose Certification

**EQUIFAX INFORMATION SERVICES LLC
PERMISSIBLE PURPOSE CERTIFICATION (PRESCREEN)**

Project # (Internal Use ONLY)

The specific purpose for which prescreen credit information will be used:

- Insurance
- Credit
- Other

Nature of Your Business:

- | | | |
|--|---|---|
| <input type="checkbox"/> Apartment | <input type="checkbox"/> Communications | <input type="checkbox"/> Medical Services |
| <input type="checkbox"/> Auto - New | <input type="checkbox"/> Credit Repair | <input type="checkbox"/> Mortgage Broker |
| <input type="checkbox"/> Auto - Used | <input type="checkbox"/> Credit Reporting Agency | <input type="checkbox"/> Mortgage Lender |
| <input type="checkbox"/> Bank | <input type="checkbox"/> Credit Union | <input type="checkbox"/> Real Estate |
| <input type="checkbox"/> Broker (Non-Mortgage) | <input type="checkbox"/> Financial Services | <input type="checkbox"/> Retailer |
| <input type="checkbox"/> Collections | <input type="checkbox"/> Hospital | <input type="checkbox"/> Utility |
| Type: | <input type="checkbox"/> Insurance | <input type="checkbox"/> Other |
| <input type="checkbox"/> College/University | <input type="checkbox"/> Investigative/Detective Agency | |

Client certifies that in connection with the above project it will order consumer reports, as defined by the Federal Fair Credit Reporting Act, 15 U.S.C. §1681 *et. seq.*, as amended (the "FCRA"), only when Client intends to use the consumer report in accordance with the FCRA and all state law FCRA counterparts and for the FCRA permissible purpose of extending each consumer a firm offer of credit or insurance (as that term is defined in the FCRA). Client further certifies that it will use each consumer report ordered from Equifax for the foregoing purpose and for no other purpose and that it will not share with, or provide to, any third party such consumer reports, except as otherwise permitted by Equifax.

Certified By:

Client:

Name and Title: _____ **Date:** _____

Mailing Address:

Email Address: _____ **Phone:** _____

Vendor/Third Party Information:

Please provide name and mailing address for any third party entity (third party processor, mail shop, etc.) receiving data on your behalf for this project. Note: please utilize the second page if you need additional space to provide the information requested below.

Name: FIS

Name:

Mailing Address: 11601 Roosevelt Blvd. TA-60

Mailing Address:

St. Petersburg, FL 33716

Please return signed and completed form to Helpdesk.ProDirect@FISGlobal.com or simply include with your implementation package.



Please utilize this second page should you need additional space.



ProDirect® Client List Information

Please select the mode of transmission you will be using to send your list to FIS

for the _____(MM/YY) ProDirect Mailing.

Please Note ALL files sent to FIS must be password protected. Please select the mode of transmission and then follow listed instructions:

(1)FTP- Transmission. (See alpha page “1” in this packet for instructions)- Please be aware that FTP file processing may take up to 30 days.

(2)Send Excel Spreadsheet by e-mail- Password Protect the spreadsheet and e-mail to helpdesk.ProDirect@FISGLOBAL.com . Send a second e-mail with the ~~password to the same address and cc your strategic account manager.~~

There are _____(number of names) in the list we are providing.

Institution Name_____

Contact Name (Printed)_____

Contact Signature_____

Today's Date_____

PRODIRECT[®] IMPLEMENTATION FORM (Contact & State Disclosure info)

Institution Name: _____

V. Contact Listing

Contact Information for Enrollment Process: Main contact for questions regarding Enrollment Package and proofing process.

Primary Contact: _____ Secondary Contact: _____

Phone: _____ X Phone: _____ X

Fax: _____ Fax: _____

Email: _____ Email: _____

Note: All proofs will be sent via email. If you do not have an email address, please indicate preferred method of receiving proofs: _____

Contact information for Account Set up Process: Main contact for questions regarding applications. Completed applications, both approved and declined, will also be forwarded to this individual.

Primary Contact: _____ Secondary Contact: _____

Phone: _____ X Phone: _____ X

Fax: _____ Fax: _____

Email: _____ Email: _____

Note: FIS will return all response slips back to your institution via overnight mail. Slips will be returned either once (Friday) or twice weekly (Wednesday and Friday) depending on volume.

DP or IT Contact: _____ Phone: _____ X

VI. State Disclosure Information

FIS is aware that the states listed below require specific language to appear within the printed disclosure. If you are located in or will be mailing to addresses within the below states, FIS will automatically print the appropriate disclosure for that individual. If your institution decides it wants/knows about other state disclosures and wish to add them, please check the box at the beginning of this paragraph and include that verbiage on a separate piece of paper with this package.

New York

NY Residents: Your credit report may be requested in connection with this application. On your request, you will be informed whether or not a report was requested and, if such report was requested, informed of the name and address of the credit bureau agency that furnished the report. Contact the New York State Banking Department at 800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods.

Ohio

OH Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law.

Vermont

Vermont Residents: By responding to this offer, consumer provides consent to obtain credit report for extension of credit, for the purpose of reviewing the account, increasing the credit line, taking collection action or for other legitimate purposes associated with account.

Wisconsin

WI Residents: No agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

_____ Initial

PRODIRECT® IMPLEMENTATION FORM, Page 3

Institution Name: _____

VII. Equifax Requirement

Utilizing institution's Equifax credit reporting member number to post a "PR" (promotional review) inquiry to the cardholder's credit file; this indicates that your Institution has accessed that person's file. This inquiry remains on the file for six months but does not count as a true "inquiry" into the cardholder credit file.

Is your institution a member of Equifax or an Equifax Affiliate? YES NO

If yes, please list the complete 10-digit member number: _____
The member number is 3 numeric characters, followed by 2 alpha characters, followed by 5 numeric.

How many years and months in business*: _____ YRS _____ MTHS

Is this institution located in a residence*: YES NO

Participation in ProDirect is contingent upon your institution being a qualified Equifax member in good standing. If your institution's membership is limited to only reporting account receivable data, this is not considered qualified. This type membership is known as Trade Source Only. Only a Full Membership allows you to purchase data. Your qualified Equifax Full Membership must be complete by the enrollment deadline.

If you do not know your Equifax member number, need to upgrade your membership, or need to become a member of Equifax, please call **Rick Barr @ 301-424-8247** for assistance. If you need to upgrade or become a member, explain to the Equifax associate that your institution would like to order standard information services, specifically ACROFILE™ and ACROFILE Plus™. FIS will access these services on your behalf.

Note: If the name of your institution name has recently changed, Equifax must have record of the name change to properly post the promotional inquiries. Contact your Equifax Sales Representative to process any name change request. If you do not know your Equifax Sales Representative, you can contact Equifax at 800-685-5000.

*Required by FTC

VIII. Balance Transfer Specification

No, do not enable the balance transfer option. I understand our ProDirect Solicitation remittance slip will not print any balance transfer language.

Yes to Institution performed Balance Transfers: Please print the balance transfer option on our solicitation piece. FIS will forward all remittance slips back to our Institution. I understand that our Institution will be fully responsible for completing any and all transfers that are requested by new cardholders. Any fees associated with a balance transfer, FIS will properly disclose on the solicitation piece, but must be performed manually by our Institution.

If yes, Institution keyed Balance Transfers should be processed as: PURCHASE CASH ADVANCE

If you selected "Yes" above, do you wish to charge a balance transfer fee? YES NO

If yes, according to Reg Z, that fee must be disclosed on the solicitation. Please specify fee.

\$ _____ OR _____ % Maximum amount charged \$ _____

*Please note that FIS will forward balance transfer requests to your Institution for completion. Any fees associated with a balance transfer will be performed manually by your Institution.

_____ Initials

PRODUCT/SUB-PRODUCT SET UP FORM

As part of the ProDirect, FIS needs to be able to distinguish between offers. Since FIS does not process for your institution, we need some identifying information that will mean something to your institution so when you load the data onto your main frame, it is apparent to you what offer the individual was approved for. We use the verbiage "Product" and "Sub-Product" but we need a unique identifier for each score range and it can be any combination of alpha and numeric to add up to 6 places. [qw y kmj cxg'vj g'qr vkqp'qhl'ugrgevkpi "wr "q'ukz "8 +qllgtu "o cng'eqrkgu'qll'j ku'r ci g'cu'pggf gf 0'

We also ask about card form numbers which identify plastics. If FIS does not produce your plastics, answer these "No" and in the area to add the card form # write in "N/A".

1. Score Range 1- List product/sub-product to mirror: _____ / _____

Will the new product/sub-product use the same Plastic Code (Card Form Number)? Yes No

If No, list the Card form # _____.

Name new product/sub-product: _____ / _____

If left blank, FIS will name the new product.

2. Score Range 2- List product/sub-product to mirror: _____ / _____

Will the new product/sub-product use the same Plastic Code (Card Form Number)? Yes No

If No, list the Card form # _____.

Name new product/sub-product: _____ / _____

If left blank, FIS will name the new product.

3. Score Range 3- List product/sub-product to mirror: _____ / _____

Will the new product/sub-product use the same Plastic Code (Card Form Number)? Yes No

If No, list the Card form # _____.

Name new product/sub-product: _____ / _____

If left blank, FIS will name the new product.

4. Foreign Transaction Fee: () \$ _____ -or- () _____ % of the amount advanced (X one)

Important: If your institution is in the process of changing plastic designs, it is your responsibility to ensure the Card Form Numbers are updated prior to your enrollment in ProDirect.
--

_____ Initial

NEW ACCOUNT ADD SET UP FORM

The below information will indicate how you wish for FIS to communicate the new account add information to your institution. Regardless of which option you choose, detailed new account reports will be sent via Ereports. Please refer to the ProDirect Reference Guide and Reports Manual for complete description.

Institution Name: _____

Circle One:

"

Reports Only: By selecting this option, FIS will provide detailed new account reports, which your institution will use to perform the new account data entry function.

File Transmission: By selecting this option, FIS will transmit via Data Express, a daily New Account Add file. Your institution may be required to perform programming to accept this file. Following is the New Account Add file layout.

Field	Properties	Description	Positions
Transmission Date	char(6)	mmddy	1 – 6
Prefix (BIN)	numeric(6)		7 – 12
Plan	char(3)		13 – 15
Product	char(3)	Specifies APR (rate code) attached to account	16 – 18
Subproduct	char(3)	Specifies Fee structure (fee code) attached to account	19 – 21
Process Code	char(2)	Will be populated with a "10" for personal account	22 – 23
Card Number	char(19)		24 – 42
Last Name	char(25)		43 – 67
First Name	char(12)		68 – 79
Middle Name	char(11)		80 – 90
2 nd Cardholder Last Name	char(25)	Spaces if second card not requested	91 - 115
2 nd Cardholder First Name	char(12)	Spaces if second card not requested	116 – 127
2 nd Cardholder Middle Name	char(11)	Spaces if second card not requested	128 – 138
Home Phone	char(10)		139 – 148
Employer Phone	char(10)		149 – 158
Address Line 1	char(25)		159 – 183
Address Line 2	char(25)		184 – 208
Address Line 3	char(25)		209 – 233
City	char(25)		234 – 258
State	char(2)		259 – 260
ZIP Code	char(9)		261 – 269
Applicant SSN	char(9)		270 – 278
Second Card SSN	char(9)	Spaces if second card not requested	279 – 287
Credit Limit	numeric(10)	2 decimal positions	288 – 297
Source Code	numeric(3)	Specifies mailing vintage = ymm, where: y = low order digit of year and mm = two digit month	298 – 300
Relationship Number	char(19)	Data that would identify member	301 - 319
Cellular Phone	char(10)		320 – 329
Score	char(3)	Final credit score	330 – 332
Date of Birth	char(8)	MMDDCCYY	333 – 340
Filler	char(60)	spaces	341 - 400

_____ Initial

RATE SET UP FORM

(PLEASE NOTE: FIS is unable to validate your rate structures, it is your responsibility to provide accurate information)

Please complete a separate set up form for EACH Score Range you want to establish. Make copies as necessary. ProDirect allows you to establish the following separate fee structures for each Score Range:

- Introductory APR (cash and retail)
- Penalty APR (cash and retail) – optional
- Standard APR to be established at the end of your Introductory period (cash and retail)

Institution Name _____ Corp. No. _____ Score Range _____

Section 1. Complete Numerals I through IV if you are going to offer an **Introductory Rate Promotion**.

I. Do you wish to offer an Introductory rate in this range? **Yes** **No** (If No, continue to following page)

II. Check which transaction(s) will qualify for Introductory Rate: **Purchase** **Cash** **Balance Transfer**

III. Specify Rate Code. FIS will populate this code in the “Product” field with the new account add to ensure that your institution can establish the correct rate for the cardholder: _____ (Maximum of 3 characters, alpha or numeric)

C. Introductory APR:

APR Retail: _____ % APR Cash: _____ % Balance Transfer _____ %

D. If Introductory Retail APR is Variable:

Constant rate: _____ % Plus Prime Rate: _____ % Total APR: _____ %

E. If Introductory Cash APR is Variable:

Constant rate: _____ % Plus Prime Rate: _____ % Total APR: _____ %

F. What source is used to determine where your Prime Rate is published?
(i.e. Money Rates section of The Wall Street Journal). _____

G. What date is this rate published? (i.e. “on the 22nd day of the prior month”). _____

IV. Specify Introductory APR time frame: _____ months from the date the account is open (**Minimum of 6 months**)

After your Introductory APR period has expired, please select the balance re-pricing option:

A. _____ Full Balance Non-Tracking/Migrate to Standard terms B. _____ Grandfather

C. Re-price/Migrate to the following APR _____

_____ Initial

Page 10 of 20

Section 2. Complete Numeral V for your **Standard APR**

Score Range _____

V. "***** Please provide the rates for your standard APR in this range:

Standard APR Rate(s):

C. APR Retail: _____% APR Cash: _____% Balance Transfer Rate (post promo transactions)_____'

"

D. **If Retail APR is Variable:**

Constant rate: _____% Plus Prime Rate: _____% Total APR: _____%

E. **If Cash APR is Variable:**

Constant rate: _____% Plus Prime Rate: _____% Total APR: _____%

F. What source is used to determine where your Prime Rate is published? (i.e. the Money Rates section of The Wall Street Journal). _____

G. What date is this rate published? (i.e. "on the 22nd day of the prior month"). _____

Section 3. **Penalty APR.**

VI. **Do you wish to disclose a Penalty Rate? YES NO**

A. If Yes, specify rate information for disclosure purposes only:

B. APR Retail _____% APR Cash _____%.

D. **If Retail APR is Variable:**

Constant rate: _____% Plus Prime Rate: _____% Total APR: _____%

E. **If Cash APR is Variable:**

Constant rate: _____% Plus Prime Rate: _____% Total APR: _____%

F. What source is used to determine where your Prime Rate is published? (i.e. the Money Rates section of The Wall Street Journal). _____ What date is this rate published? _____

G. In the Schumer Box, there is a requirement to list the reasons for an account to receive a penalty rate. FIS will default to the following verbiage:

- (1) Make a late Payment
- (2) Go over your credit limit
- (3) Make a payment that is returned; or
- (4) Do any of the above on another account that you have with us.

If you wish to change this, check here and include a separate piece of paper with your required verbiage. Please note, FIS can accept up to four brief statements.

Initial

DISCLOSURE FORM

Please complete a separate Disclosure Form for EACH Score Range you want to establish. The below information will be used to create the important disclosures that appear on the reverse side of the direct mail solicitation piece. Make copies as necessary.

Institution Name _____ Corp. No. _____ Score Range _____

Please specify Fee Code. FIS will populate this code in the “Sub-Product” field with the new account add to ensure that your institution can establish the correct fee structure for the cardholder:

_____ (Maximum of 3 characters, alpha and/or numeric)

Grace Period for Purchases	_____ Days
Annual Fee	Choose one: None \$ _____
Cash Advance Fees	ATM cash advances: \$ _____ or _____ % of the cash advance, not to exceed \$ _____. Other cash advances: \$ _____ or _____ % of the cash advance, not to exceed \$ _____.
Late Payment Fee	\$ _____ or _____ % of the unpaid portion of past due amount, not to exceed \$ _____.
Over the Limit Fee	\$ _____ or _____ % of the amount overlimit, not to exceed \$ _____.
Balance Transfer Fee	\$ _____ or _____ % of the amount transferred, not to exceed \$ _____.
Minimum Finance Charge	\$ _____.
Tgwt p'Ej gemHgg	\$ _____.

Note: Any fields left blank will be populated with “N/A” for not applicable.

Please note: Since FIS is unable to validate your institution’s fee structure, it is your responsibility to provide accurate disclosure information.

_____ Initial

Debt to Income (DTI) Calculations for ProDirect:

Please review the following rules and fill out the highlighted areas with the appropriate numbers or circle inclusions/exclusions. FIS will strip appropriate information off of the individual's credit bureau for the calculations. FIS highly recommends engaging your institutions' loan officer to make sure the approval process for this mailing and your internal processes are the same:

- 1) FIS **WILL** calculate the DTI at a Corp level to ensure all individuals are processed using the same criteria. Maximum Percentage of DTI [] % (Any individual with higher DTI will be declined).
- 2) For all open credit accounts (R=revolving, O=Open and I=installment) FIS **WILL** use the **payment** listed on the bureau in the calculation. If the account is open and has a balance and **no payment** is listed the payments are calculated at [] % of the outstanding balance.
- 3) If the revolving credit account balance is less than \$ [], the balance is used as the payment for the calculation.
- 4) The proposed payment for this credit card will be [] % of the credit limit assigned to the application with a minimum of \$ [].
- 5) FIS **WILL** utilize the monthly mortgage/rent/other payment on the application remittance form. If it is found on both the bureau report and the application remittance form FIS **WILL** default to the information on the bureau. If the remittance form shows a **zero** amount for mortgage/rent/other **and** the bureau also shows **zero**, FIS **WILL** use \$ [] as the **MINIMUM** mortgage/rent/other payment for the DTI computation. **To avoid a possible disparate impact, please ensure that you review this procedure with your loan officer and your current financial institution policy. If you choose to insert a dollar amount other than zero, this dollar amount will be calculated across the board for every application where the remittance amount is shown as \$0 (zero) and the bureau amount shows \$0 (zero).**
- 6) The single pay installment loan (the term and the payment amount are blank) will have an estimated payment calculated by multiplying the high or original balance of the credit by [] %. Typically the current balance will equal the original balance on single pay installment loans.
- 7) **DO / DO NOT** utilize student deferred loans in the DTI.
- 8) Installment loans with less than [] payment(s) remaining are **NOT** included in the DTI. This is determined by calculating payment amount x number of remaining payments being =< current outstanding balance on loan.
- 9) Installment loans that may still have a balance on the credit report, but have not been active for [] months or more and are not being reported as delinquent are **NOT** included in the DTI.
- 10) Child support obligations, family support, and alimony payments **ARE / ARE NOT** included in the calculation if indicated on the bureau.
- 11) Authorized user payments **WILL NOT** be included in the DTI.
- 12) Repossessions and charge-offs **ARE / ARE NOT** included in the DTI
- 13) All income used is the **GROSS** income and is calculated to a monthly increment for the DTI.
- 14) Exclude duplicate trades, trades that have been sold or transferred, trades with no balance **OR** no activity for last [] months or more.
- 15) If there is a narrative on the trade line that indicates it is a personal guaranty for a business loan, **DO / DO NOT** use in the DTI.
- 16) Any loan (Mortgage, Installment and/or Revolving) with a credit association of a "J" (Joint) FIS **WILL** divide the payment by 2 assuming there is a second person also responsible for the same loan.

DIGITIZATION SERVICES SIGNATURES

At the salutation of the solicitation letter, FIS will use your name and title. Your name will be printed in cursive and there are two options for this signature:

Check here if you wish to have your actual signature digitized for the letter's salutation for an additional cost of \$50 (see instructions below)

Check here if you wish us to use a generic "feminine" or "masculine" signature of your name for no additional charge (Print your name and title in the box below, DO NOT SIGN ANYWHERE IN THE BOX)

Female

Male

Institution Name _____ Date _____

Corp. # _____ Inst. ID #(Agent) _____

If you choose to use your actual signature, please follow the instructions below:

1. Use a medium ball point pen, a fine tip felt pen, or a liquid ball point pen.
2. Sign once in each section of the form. Signature must be contained within specified area. Please do not go outside of the area or cross the lines within the specified area. You may also sign three items on a blank sheet of paper instead.
3. Place a check next to the signature you prefer to have digitized.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
*Print your name here _____		
*Print your title here _____		

*This will be the printed name and title that appears on your Direct Mail letter.

NOTE: Fax or photocopies can not be accepted. The signature must be original.

ProDirect® Art Specifications

The following pages are used to indicate the type of design and graphics that will be used on your upcoming ProDirect mailing. Please indicate your choices in all categories and return this with the rest of the implementation documents.

Project Information

Date: _____ Institution Name: _____

Corp: _____ Inst ID: _____ Contact Name: _____

I. Color Scheme

ProDirect offers a choice of ten (10) different artwork designs. Please select which one of the below designs you would like to use for your ProDirect mailing. You may choose one design for your entire mailing, or based upon score range. For actual contact your strategic account manager.

Option 1 – Standard 6`i Y

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 2 – Standard Greeb

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 3 – Standard HYU

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 4 – For 5``Seasong

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 5 – : Ua Jm@ZY

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 6 - @nUIm

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 7 – DUf]chjW

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option 8 - ScoreCard

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option - - Mci `8 YgYfj Y`A cfY

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

Option %\$ – Mci f`9j Yfnk\ YfY7 UfX

All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

II. Return Address

Include the return address that you want to use in your ProDirect mail package. Your institution's name and return address can be up to 4 lines and will be typeset in the upper left corner of the letter. This typed address will show through the upper return window of the envelope.

NOTE: This address will not be used for return address for remittance slips. All remittance slips will be returned to FIS for processing.

Institution Name: _____
Address Line 1: _____
Address Line 2: _____
City, State and Zip: _____

III. Logo

Your institution's logo can be printed on your ProDirect mail package in either black & white or in color. If you do not desire for a logo to be printed, the name and address that you entered in section II will be used in its place.

- Yes, please print our logo in color Yes, please print our logo in black & white No, do not print a logo
- Yes, our institution is a current LetterChecks participant and wish to have the same black & white logo used for ProDirect.

Logo Requirements:

- A. The maximum size logo that can be printed on your ProDirect letter package is 7/16" x 2 1/2", and is horizontal. Artwork should be submitted as close in size as possible. Sizing adjustments can be made to accommodate the various logo designs.
- B. Logos should be "camera ready" art. Electronic artwork (TIFF or EPS images with a minimum DPI of 300) is preferred and can be emailed or sent on disk with your enrollment package. NOTE: Photo copies or faxes cannot be used for artwork.
- C. If you wish to have your logo printed in color, you must submit your "camera ready" artwork in color.

IV. Enhancement Specifications

On the right hand side of the direct mail solicitation piece, you can specify a maximum of **six (6)** various enhancement services that promote the benefits of carrying your credit card. Please select from the following options or create your own in the space provided. Make additional copies as necessary. Bulletin points will be limited to two lines each, with a total of 38 characters including spaces.

Institution Name _____ Corp No. _____

Score Range _____

Select Option	Placement Order	Description
_____	_____	No Annual Fee
_____	_____	Get Your Free Companion Airline Ticket
_____	_____	_____ - Day Grace Period
_____	_____	ScoreCard Bonus Point Program
_____	_____	ScoreCard Cash Back Program
_____	_____	Travel Reservation Service
_____	_____	Bonus Travel Dividends
_____	_____	Auto Rental Discounts
_____	_____	Auto Rental Insurance
_____	_____	Travel Protection
_____	_____	Medical Assistance
_____	_____	Vision Care Discounts
_____	_____	Discount Prescriptions
_____	_____	Personal Shopper
_____	_____	Concierge Service
_____	_____	\$ _____ (specify amount) of Travel Accident Insurance
_____	_____	Credit Insurance
_____	_____	Introductory _____ % Rate
_____	_____	Free Additional Cards
_____	_____	Generous Credit Line
_____	_____	Worldwide 24-hour cash access
_____	_____	Low monthly payments
_____	_____	Interest Free Grace Period
_____	_____	Low Regular Rate
_____	_____	Free Balance Transfer
_____	_____	Other _____
_____	_____	Other _____
_____	_____	Other _____

V. Johnson Box

The area in the upper right corner of the letter is called the "Johnson Box" and is designed to create high impact for increased response rates. You have a choice for the content of the Johnson Box on your ProDirect letter (Please note, the images below are simply examples, proper logo's will be on the finished product):



Plastic Code or Name: _____

 All Ranges

Score Range: _____

Score Range: _____

Score Range: _____



Plastic Code or Name: _____

 All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

**THOMAS B. ANDERSON,
YOU'RE PRE-APPROVED!†**



Plastic Code or Name: _____

 All Ranges

Score Range: _____

Score Range: _____

Score Range: _____



"You're Pre-Approved" will be printed in the appropriate color.

 All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

VI. VISA and MasterCard Branding

Please choose which of the following credit card brands to print if you are not having your own credit card image printed. If you wish to print a Visa and a Master Card offer within different score ranges, please indicate the appropriate range. For example, one range may be a Visa Platinum offer, but another a MasterCard Classic offer.


 All Ranges

Score Range: _____

Score Range: _____

Score Range: _____


 All Ranges

Score Range: _____

Score Range: _____

Score Range: _____

VII. Coupon Design (cont'd)

Optional – there are seven (7) “option choice areas” on the coupon to print optional items. Some optional items are equivalent to 2 or 3 choice areas because of spacing, therefore each items has been assigned a choice value. Please select from the following choices totaling 7 choices.

- J. Secondary Card Request (2 choices) **(Please note, FIS will not approve a secondary/joint signer. They will be set up as an authorized user on our mainframe).**

Secondary Card Request

Yes! Please send a second card at no additional cost for:

Secondary Social Security Number

Printed Name: _____

- -

- K. Secondary Signature (1 choice)

Secondary Signature X _____

- L. Balance Transfer (3 choice)

Balance Transfer Option

Transfer the amount shown from VISA, MasterCard, Discover, American Express or any other store card amount listed to my new account. Use reverse side for more transfers.

Account Number Card Issuer (Name of bank, department store, gasoline company, etc.) \$, .

Offer expires <DATE> M-090142-393847-100-D01-T02 PROMO CODE <CODE> Card Issuer Address City State ZIP Code Card Issuer Phone #

- M. Choice of card designs (2 choices): A maximum of 3 card designs can be printed on the coupon. Indicate which card designs should be printed.

Choose Your Own Card Design



Plastic Code or Name



Plastic Code or Name



Plastic Code or Name

- N. Mother's Maiden Name (1 choice)

Mother's Maiden Name _____

- O. Employer (1 choice)

Employer _____

- P. Cellular Phone (1/2 choice)

Cellular Phone

- -

- Q. Other: _____

(Please provide specific instructions as to what you would like printed)