

| | Bank A | Bank B | Bank C | Bank D | Bank E |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| Commercial Credit Cards | | | | | |
| General Information | | | | | |
| Program Name | Commercial Card A | Commercial Card B | Commercial Card C | Commercial Card D | Commercial Card E |
| Brand | Visa | Mastercard | Visa | Visa | Mastercard |
| Provider | In-house | In-house | In-house | In-house | In-house |
| Local Implementation Specialist | | N/A | N/A | | N/A |
| Commercial Credit Cards | | | | | |
| Financial Charges | | | | | |
| Implementation Fees | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Training Fee (per hour) | Not offered | Not offered | \$100.0000 | \$0.0000 | \$0.0000 |
| Training Options (Webcast, Audio, In Person) | Not offered | Not offered | Audio | Not offered | Webcast |
| Annual Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Monthly Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Finance Charge | Prime + 13.9900% | Prime + 8.9900% | 19.9900% | Prime + 10.9900% | Prime + 9.9900% |
| Late Payment Charge | \$39.0000 | \$29.0000 | \$39.0000 | \$20.0000 | \$15.0000 |
| 24/7 Customer Service Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Overdraw/Over limit Fee | \$39.0000 | \$39.0000 | \$39.0000 | \$39.0000 | \$39.0000 |
| Returned Payment Fee | \$29.0000 | \$29.0000 | \$29.0000 | \$29.0000 | \$29.0000 |
| Card Replacement Fee (Standard Delivery) | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Card Replacement Fee (Expedited Delivery) | \$20.0000 | \$20.0000 | \$20.0000 | \$20.0000 | \$20.0000 |
| Special Card Design (Logo Digitization) Fee | N/A | N/A | N/A | N/A | N/A |
| Additional Statement Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Commercial Credit Cards | | | | | |
| Payment Processing | | | | | |
| Length of standard grace period | 25 days | 20 days | 25.0000 | 28 days | 21 days |
| Settlement Frequency available | Monthly | Monthly | Monthly | Monthly | Monthly |
| Onsite Customer Service Support | Yes | Yes | Yes | Yes | Yes |
| Length of typical contract/agreement | | | N/A | N/A | N/A |
| Commercial Credit Cards | | | | | |
| Billing and Payment Options | | | | | |
| Individual Bill / Individual Pay | | | Yes | Yes | Yes |
| Individual Bill / Company Pay | Yes | Yes | Yes | Yes | Yes |
| Length of a Standard Contract | N/A | N/A | N/A | N/A | N/A |
| Early Termination Penalty | N/A | N/A | N/A | N/A | N/A |
| Commercial Credit Cards | | | | | |
| Authorization Controls | | | | | |
| Criteria Set by Corporation | Yes | Yes | Yes | No | Yes |
| Limits per Department or Employee Level: | Yes | No | Yes | Yes | Yes |
| Dollar Limit per Transaction and/or per Month | Yes | Yes | Yes | Yes | No |
| Transaction Frequency Limit per Day and/or per Month | No | No | No | No | No |
| Limits by Supplier Type | Yes | Yes | Yes | Yes | Yes |
| Authorization/Decline is Done at Point of Sale | Yes | Yes | Yes | Yes | Yes |
| Real Time Changes to Cardholder Information | Yes | No | Yes | Yes | Yes |
| Commercial Credit Cards | | | | | |
| POS Incremental Data Capture | | | | | |
| Name of Merchant | Yes | Yes | Yes | Yes | Yes |
| Address of Merchant (City and State) | Yes | Yes | Yes | Yes | Yes |
| Amount of Transaction in US Dollars | Yes | Yes | Yes | Yes | Yes |
| Date Transaction was Authorized | Yes | Yes | Yes | Yes | Yes |
| Date Transaction was Posted to Issuer's System | Yes | Yes | Yes | Yes | Yes |
| Exchange Rate (If Applicable) | Yes | Yes | Yes | Yes | Yes |
| Sales Tax Amount | Yes | Yes | Yes | Yes | Yes |
| Unique Customer Codes: | No | Yes | No | Yes | Yes |
| Unique Transaction Identifier | No | Yes | No | Yes | Yes |
| Provided by Employee to Supplier/Merchant at Point of Sale | No | Yes | No | Yes | Yes |
| Total Number of alpha/numeric characters | No | N/A | No | N/A | N/A |
| Line Item Detail: | No | Yes | No | No | Yes |
| Item Description | No | Yes | No | No | Yes |
| Item Quantity | No | Yes | No | No | Yes |
| Cost per Unit | No | Yes | No | No | Yes |
| Total Transaction Amount | No | Yes | No | No | Yes |

Lists Finance Charge

Show proprietary card name

Shows length of grace period

| | Bank A | Bank B | Bank C | Bank D | Bank E |
|---|-----------|----------|----------|----------|-----------|
| Commercial Credit Cards | | | | | |
| Liability Protection | | | | | |
| Expanded Protection (Company Responsibility) | Yes | Yes | Yes | Yes | Yes |
| Selective Protection (Company and Cardmembers Responsibility) | Yes | Yes | Yes | Yes | Yes |
| Commercial Credit Cards | | | | | |
| Benefits and Incentive Offers | | | | | |
| Dedicated Customer Service Team | Yes | Yes | Yes | Yes | Yes |
| Convenience Checks Charge | Yes | Yes | Yes | Yes | No |
| Rebate Program | No | No | No | No | No |
| Business Travel Accident Insurance | Yes | Yes | Yes | Yes | Yes |
| Travel Emergency Assistance | Yes | Yes | Yes | Yes | Yes |
| Baggage Insurance Plan | No | Yes | No | Yes | Yes |
| Rental Car Insurance | Yes | Yes | Yes | Yes | Yes |
| Concierge and Destination Services | Yes | No | Yes | No | Yes |
| Commercial Credit Cards | | | | | |
| Rewards Program | | | | | |
| Annual Fee | N/A | \$50,000 | N/A | \$29,000 | N/A |
| Standard Reward (Per \$1 Charged) | N/A | 1 point | N/A | 1 point | N/A |
| Airline tickets/upgrades | N/A | N/A | N/A | N/A | N/A |
| Travel and Dining Services | N/A | N/A | N/A | N/A | N/A |
| Hotel Amenities | N/A | N/A | N/A | N/A | N/A |
| Car Rentals | N/A | N/A | N/A | N/A | N/A |
| Prime reserved Seating at Cultural & Athletic Events | N/A | N/A | N/A | N/A | N/A |
| Complimentary Access to Airline Airport Clubs | N/A | N/A | N/A | N/A | N/A |
| Merchandise Purchases | N/A | N/A | N/A | N/A | N/A |
| Commercial Credit Cards | | | | | |
| Management Information Solutions | | | | | |
| Reports Venues (web, mail, fax) | Web, Mail | Web, Fax | Web | Fax | Web, Mail |
| Vendor Analysis Reports | Yes | Yes | Yes | Yes | Yes |
| Industry Summaries | Yes | No | Yes | Yes | No |
| VAT Refund Report (International Travel) | Yes | No | Yes | Yes | No |
| Monthly Reports Fee (Hard Copy) | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Monthly Reports Fee (Electronic Copy) | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Per Report Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Commercial Credit Cards | | | | | |
| Online Tools and Functionality | | | | | |
| Product Name | N/A | N/A | N/A | N/A | N/A |
| Monthly Maintenance Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| General Ledger Customer Interface Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Online Statements | Yes | Yes | Yes | Yes | Yes |
| Paper statement (in addition to online statements) | Yes | Yes | Yes | Yes | Yes |
| Monthly payment originated online | Yes | Yes | Yes | Yes | Yes |
| Online access to transaction details | Yes | Yes | Yes | Yes | Yes |
| Number of days included in transaction history | 365 days | 180 days | 180 days | 180 days | 365 days |
| Ability to group cardholders by function and/or department | Yes | Yes | Yes | Yes | Yes |
| General Ledger Reports Encoding and Uploading | Yes | Yes | No | Yes | Yes |
| Online access to transaction authorization/declines | Yes | Yes | Yes | Yes | Yes |
| Online ability to dispute transactions | Yes | Yes | Yes | Yes | Yes |
| Online Employee Expense Reporting & Reimbursement | Yes | Yes | No | Yes | No |
| Mobile Banking Access (Yes/No) | Yes | Yes | Yes | Yes | Yes |
| Contactless Transactions (Yes/No) | No | No | No | No | No |
| Commercial Credit Cards | | | | | |
| Other Services | | | | | |
| Promotions | N/A | N/A | N/A | N/A | N/A |

Show report venue options

Display days in transaction history

Payroll Card Sample
Stored Value Cards Report

| | Institution A | Institution B | Institution C | Institution D | Institution E |
|---|---------------|---------------|---------------|---------------|---------------|
| Payroll Cards | | | | | |
| General Information | | | | | |
| Proprietary Card Name | Payroll Card | Payroll Card | Payroll Card | Payroll Card | Payroll Card |
| Offered through Visa/MasterCard or Non-Branded | MasterCard | Visa | Non-branded | Visa | MasterCard |
| Multiple cards for family members | Yes | No | Yes | No | No |
| Instant issue cards | Yes | Yes | No | No | Yes |
| Can PIN be chosen by cardholder? | No | No | No | No | Yes |
| Is notification of cardholder activation available? | No | No | No | No | No |
| New card delivery time frame (in business days) | 2 | 3-5 BD | 1 | 7-10 BD | 2-3 BD |

| | Institution A | Institution B | Institution C | Institution D | Institution E |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| Payroll Cards | | | | | |
| Cardholder Pricing | | | | | |
| Monthly Maintenance Fee | \$1.5000 | \$12.000 | \$15.0000 | \$15.0000 | \$20.000 |
| ATM Balance Inquiry Waived (number of transactions per month) | 2.0000 | 4 | 4 | 10 | 10 |
| ATM Balance Inquiry Fee (per transaction) | | | | | \$0.5000 |
| ATM Withdrawal Domestic Within Network Fee Waived (number of transactions per month) | 1.0000 per week | 4.0000 per week | 2.0000 per week | 2.0000 per week | 5.0000 per week |
| ATM Withdrawal Domestic Within Network Fee (per transaction) | \$1.5000 | \$1.5000 | \$1.5000 | \$1.5000 | \$1.5000 |
| ATM Withdrawal Outside Network (Foreign) Fee Waived (number of transactions per month) | N/A None | N/A None | N/A None | N/A None | N/A None |
| ATM Withdrawal Outside Network (Foreign) Fee (per transaction) | \$2.5000 | \$2.5000 | \$2.5000 | \$2.5000 | \$2.5000 |
| ATM Withdrawal International Fee (per transaction) | \$3.5000 | \$4.0000 | \$3.5000 | \$5.0000 | \$2.0000 |
| ATM Transaction Decline Fee Waived (number of transactions per month) | 1.0000 | 2.0000 | 3.0000 | 4.0000 | 5.0000 |
| ATM Transaction Decline Fee (per transaction) | \$0.5000 | \$0.4000 | \$0.3000 | \$0.2000 | \$0.6000 |
| VRU Domestic Calls Fee Waived (number of calls per month) | 5.0000 | 4.0000 | 3.0000 | 2.0000 | 1.0000 |
| VRU Domestic Calls Fee (per call) | \$0.5000 | \$0.6000 | \$0.7000 | \$0.4000 | \$0.3000 |
| CSR Domestic Calls Fee Waived (number of calls per month) | 5.0000 | 4.0000 | 3.0000 | 2.0000 | 1.0000 |
| CSR Domestic Calls Fee (per call) | \$1.0000 | \$1.1000 | \$1.2000 | \$1.3000 | \$1.4000 |
| CSR Foreign Calls Fee Waived (number of calls per month) | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| CSR Foreign Calls Fee (per call) | \$5.0000 | \$2.0000 | \$4.0000 | \$6.0000 | \$8.0000 |
| POS: Pinless Signature Based Purchase | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| POS: Pinned Purchases Fee Waived (number of transactions per month) | 1.0000 per week | 6.0000 per week | 4.0000 per week | 2.0000 per week | 1.0000 per week |
| POS: Pinned Purchases Fee (per transaction) | \$0.2500 | \$0.2500 | \$0.3000 | \$0.2000 | \$0.1000 |
| POS Cashback Fee | \$0.5500 | \$0.4500 | \$0.3500 | \$0.2500 | \$0.2500 |
| Emergency Cash Transfer Fee Waived (annually) | 1 | 3 | 5 | 7 | 5 |
| Emergency Domestic Cash Transfer Fee (per transaction) | | | \$12.0000 | \$13.0000 | \$15.0000 |
| Emergency International Cash Transfer Fee (per transaction) | \$30.0000 | \$30.0000 | \$28.0000 | \$30.0000 | \$30.0000 |
| Bill Payment (per transaction) | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Funds Transfer | \$1.5000 | \$1.5000 | \$1.3000 | \$1.2000 | \$1.5000 |
| PIN Change Fee Waived (number of changes annually) | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| PIN Change Fee | \$0.5000 | \$0.5000 | \$0.7000 | \$0.8000 | \$0.5000 |
| Card Replacement Fee | \$15.0000 | \$15.0000 | \$11.0000 | \$12.0000 | \$15.0000 |
| Card Replacement Fee - Express Delivery | \$30.0000 | \$29.0000 | \$28.0000 | \$30.0000 | \$30.0000 |
| Negative Balance Fee | \$15.0000 | \$10.0000 | \$15.0000 | \$10.0000 | \$15.0000 |
| Account Closure Fee | \$15.0000 | \$5.0000 | \$10.0000 | \$15.0000 | \$20.0000 |
| Duplicate Statement Fee | \$5.0000 | \$5.0000 | \$4.0000 | \$3.0000 | \$2.0000 |
| Research Fee (per hour) | \$50.0000 | \$40.0000 | \$30.0000 | \$20.0000 | \$10.0000 |
| Tax Levy or Garnishments Fee (per occurrence) | \$5.0000 | \$10.0000 | \$15.0000 | \$20.0000 | \$25.0000 |

Shows cardholder pricing

Shows transaction limits

Payroll Card Sample
Stored Value Cards Report

| | Institution A | Institution B | Institution C | Institution D | Institution E |
|---|---------------|---------------|---------------|---------------|---------------|
| Payroll Cards | | | | | |
| Cardholder: Fees Paid By the Employer | | | | | |
| Monthly Maintenance Fee | Yes | No | Yes | No | Yes |
| ATM Withdrawal Fee | No | No | No | No | Yes |
| ATM Balance Inquiry Fee | Yes | No | No | No | No |
| VRU Calls | No | No | Yes | Yes | No |
| CSR Calls | No | No | No | No | No |
| Card Replacement Fee | Yes | Yes | Yes | Yes | Yes |
| Payroll Cards | | | | | |
| Cardholder: Customer Service | | | | | |
| Primary channel of cardholders' communication with the bank | VRU | VRU | VRU | VRU | VRU |
| Secondary channel of cardholders' communication with the bank | CSR | CSR | CSR | CSR | CSR |
| Is in-branch customer services available? | No | No | Yes | Yes | Yes |
| Payroll Cards | | | | | |
| Employer: Pricing | | | | | |
| Program Set-Up Fee | \$0.0000 | \$100.0000 | \$50.0000 | \$10.0000 | \$0.0000 |
| Payroll Card Design/Private Logo Fee | N/A Varies | \$100.0000 | \$5.0000 | \$23.0000 | \$15.0000 |
| Minimum Number of Cards Required | 1 | | | 1000 | N/A |
| Employee Enrollment Fee Fax/Phone | | | | \$7.0000 | \$15.0000 |
| Employee Enrollment Fee Electronic | \$4.0000 | | | \$4.0000 | \$4.0000 |
| Instant Issue Card Fee | \$0.0000 | | | \$1.0000 | \$0.3000 |
| Monthly Maintenance Fee | \$0.0000 | | | \$30.0000 | \$5.0000 |
| ACH Debits for Bill Payment (per transaction) | \$0.5000 | | | \$0.3000 | \$0.5000 |
| Card Loading Fee | \$0.0000 | \$0.5000 | \$1.0000 | \$2.0000 | \$0.1000 |
| Emergency Funding Fee | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 | \$0.0000 |
| Payroll Cards | | | | | |
| Other | | | | | |
| Promotions and Special Offers | N/A | N/A | N/A | N/A | N/A |

Displays employer pricing