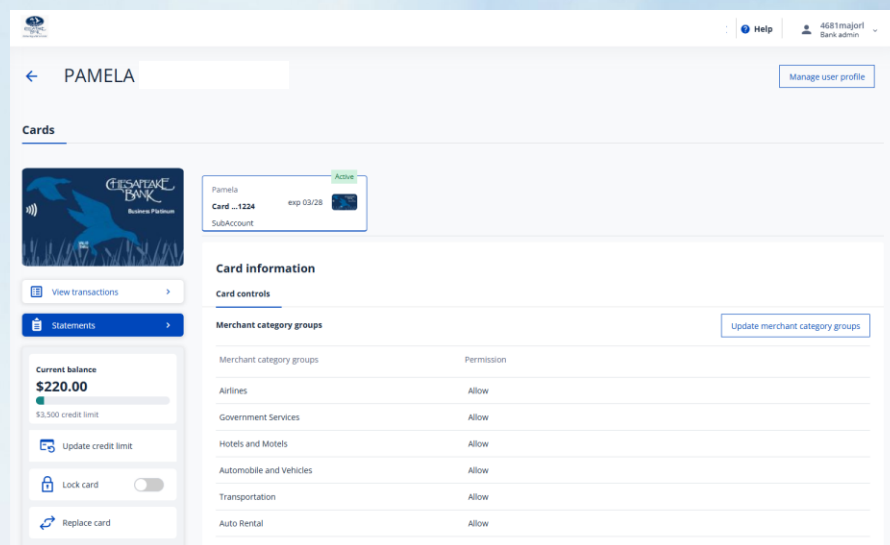




ABA Co-Endorsed Credit Card Program



ABA Co-Endorsement Agreement



- **MBA/VBA will receive an initial \$5000 and \$1000 annually for every ABA and MBA/VBA member bank that partners with ServisFirst Bank.**

Currently co-endorsed by:

- **Alabama Bankers Association**
- **Florida Bankers Association**
- **Georgia Bankers Association**
- **Oklahoma Bankers Association**
- **Oregon Bankers Association**
- **South Carolina Bankers Association**
- **Tennessee Bankers Association**
- **Virginia Bankers Association**
- **Washington Bankers Association**
- **West Virginia Bankers Association**

ServisFirst Credit Card Offering



- **ServisFirst Bank will offer your member bank's customers consumer, small business and commercial P card products and servicing.**
- **ServisFirst will:**
 - **Develop, fund and execute marketing and advertising programs to grow your member bank's card program, including letter writing campaigns, in-branch promotions, etc.**
 - **Staff and manage a portfolio management team to support your member banks**
 - **Underwrite, establish, maintain and conduct servicing activities including customer service, fraud protection, charge backs and collections**
 - **Provide summary reporting on a quarterly basis**
 - **Conduct specialized training for all employees**

Two Consumer Products Available



■ Platinum Benefits Card

- No annual fee
- 0% APR on purchase and balance transfers for the first 7 billing cycles
- APR Wall Street Prime Rate +10.00%
- Mobile pay enabled for contactless payments
- Contactless cards

■ Cash Back Rewards Card

- \$35 annual fee
- 1% Cash back on all qualifying purchases with no cap
- 0% APR on purchases and balance transfers for the first 7 billing cycles
- APR Wall Street Prime Rate + 8.00%
- Mobile pay enabled for contactless payments
- Contactless cards

Two Business Products Available



■ Platinum Benefits Card

- No annual fee
- APR Wall Street Prime Rate + 12.00%
- Visa zero liability
- Manage business expenses 24/7 through Spendtrack
- Mobile pay enabled for contactless payments
- Contactless cards

■ Cash Back Rewards Card

- \$79 annual fee
- 1% Cash back on all qualifying purchases up to \$100,000 annually
- APR Wall Street Prime Rate + 10.00%
- Manage business expenses 24/7 through Spendtrack
- Mobile pay enabled for contactless payments
- Contactless cards

Commercial P-Card Product





■ Customized Purchase Card Program

- **Controlled Spend**
 - Control spending by merchant category code restrictions
- **Enhanced Reporting**
- **Expense Management Software**
 - Customized to your bank and your customers
- **Automated Payable Solution**
 - Reduce physical touchpoints while also streamlining the exchange of funds by offering virtual cards that integrate with your customer's ERP systems for easier recordkeeping in a remote environment
- **Annual Rebate to Clients**
 - We offer a tiered rebate on dollar 1 based on the annual spend

Purchase Card Software - Dashboard



 Servis1st Bank

 William ▾

HOMESTATEMENTSACCOUNTSREPORTSEXPENSESADMINISTRATIONHELP


You last logged in on: 27 April 2021 12:39 PM EDT
[Your password expires in 3 days.](#)

View Account Details

Select An Account:

WILLIAM FOUNTAIN(448462*****7029)(0) ▾

My Account

Credit Limit	\$5,000.00
Last Transaction Posted	\$66.18 5/3/2021
Transactions to Report	None
Unattached Transactions	No
Account Action(s)	Upload Receipts 

[VIEW LAST STATEMENT](#)

My Tasks

- Review Transactions to Report
You have unattached transactions to report.
- Create Expense Report
In Progress (3)
- Recently Approved (0)
- Unassigned (0)

Quick Links

- Create Out Of Pocket Transaction
- Manage Accounts
- Maintain User Information
- Output Log
- Reports Dashboard

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P Card Software – Cardholder View



Define account code segments including cost centers, departments or other account ledger indicators.

Actions	Date Posted	Date Occurred	Billing Amount	Merchant Name	Description	Branch	GL Code	Debit/Credit
● ***	2/27/2019	2/26/2019	\$5.65	PILOT 00004416		035	707100	
● ***	2/28/2019	2/26/2019	\$13.26	URBAN COOKHOUSE				
● ***	2/28/2019	2/26/2019	\$17.30	BP#1695030.JACK RABBIT BP				
● ***	2/28/2019	2/26/2019	\$44.31	AVIS RENT-A-CAR			707100	
● ***	3/4/2019	2/28/2019	\$718.00	DELTA AIR 0062360203446			707100	
● ***	3/5/2019	3/4/2019	\$11.85	ATLANTA BREAD KIOS				
● ***	3/5/2019	3/4/2019	\$26.30	LYFT RIDE MON 3PM				
● ***	3/5/2019	3/4/2019	\$6.03	CNN NEWS ST1167				
● ***	3/5/2019	3/5/2019	\$11.51	LYFT RIDE MON 8PM				

Manually split transactions between multiple account codes.

SPLIT EQUALLY

ADD SPLITS FOR LINE ITEMS

Running total: \$0.00

Balance remaining: \$249.96

Description	Personal	Disputed	Mapped	Split Amount	Split Percent	Branch	GL Code	Debit/Credit
	<input type="checkbox"/>	<input type="checkbox"/>	No	0.00	0.00%	055	707100	90
	<input type="checkbox"/>	<input type="checkbox"/>	No	0.00	0.00%	055	707100	90

P Card Software – Admin View



- Adjust Card Limit in real time
- Create an auto reset to original limit

Card Limits:

Card: [?] *

12000

Single purchase: [?]

0

Cash advance %: [?]

100

Cycle Limits:

	Amount:	# of Transactions:
Cycle: [?]	0	0
Daily: [?]	0	0
Monthly: [?]	0	0
Custom: [?]	0	0

Number of days: [?]

0

Start date: [?]

- Restrict Merchant Category Codes to help eliminate unauthorized purchases

ADD MCC GROUP

MCC Group 1 [Remove](#)

Group: [?]

AGFUEL

Action: [?]

Include

Single purchase: [?]

0

Cycle Limits:

	Amount:	# of Transactions:
Cycle: [?]	0	0
Daily: [?]	0	0
Monthly: [?]	0	0
Custom: [?]	0	0

Number of days: [?]


0

Start date: [?]



Purchase Card: Mobile App


Full mobile app, CentreSuite Mobile: track activity and balances, lock/unlock card, take pictures of and upload receipts, complete and submit expense reports and more



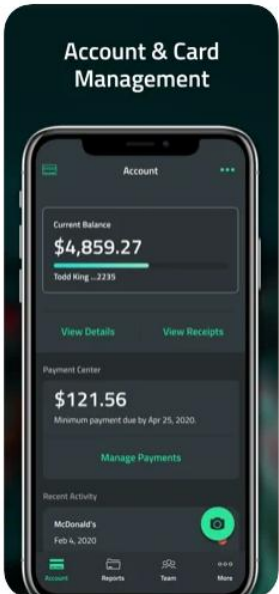
CentreSuite Mobile 4+
Card, Expense, Program Mgmt
[Total System Services, Inc.](#)
★★★★★ 4.1 • 27 Ratings
Free

iPhone Screenshots

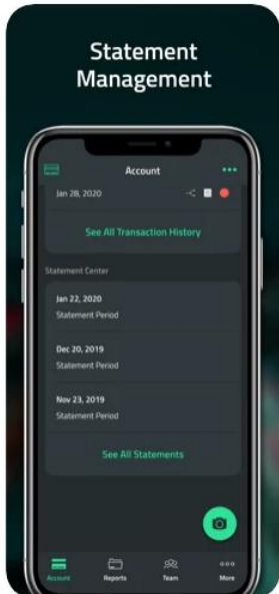
Secure Authentication




Account & Card Management



Statement Management



Expense Report Management



Member Bank Revenue Share



- ServisFirst will share 20% of the net credit card profit with you quarterly if we approve an account, and 80% if the bank guarantees the account.
- Net profit includes all fees, finance charges, and interchange minus the monthly maintenance fee, rewards and losses.

For the Month ending: _____, 20____	
Income Items	
Interest Income	
Accountholder Fees:*	\$
Late Fees	
Overlimit Fees	
All Other Fees	
Total Accountholder Fees	
Net Interchange Income	
Total Income	\$
Expense Items	
Monthly Management Fees per active account	\$
Awards paid to cardholders	
Credit Losses:	
Gross Credit Losses	
Less: Recoveries	
Net Credit Losses	\$
Fraud Losses:	
Gross Fraud Losses	
Less: Recoveries	
Net Fraud Losses	\$
Total Expense	\$
Net Profits	
Net Profits (Total Income less Total Expense)	\$
Agent Bank Share of Net Profit	%
Agent Bank's Net Profit Share ("NPS")	\$

Profit Share Report Sample



Month	Net Finance Charge	Net Late Fee	Net Membership Fee	Net Other Fees	VISA Net Transaction Interchange	Total Net Income	VISA Incoming Purchases	Active Accounts	Mgmt Cost	Awards Accrual	Losses	Net Profit	20%
October	1,823.90	154.00	149.00	14.60	13,046.77	15,188.27	593,293.93	161	1,368.50	367.84	0.00	13451.93	2,690.39
November	2,332.95	425.00	237.00	4.39	9,775.31	12,774.65	457,835.24	161	1,368.50	283.86	0.00	11122.29	2,224.46
December	2,949.49	481.44	430.00	70.65	10,393.67	14,325.25	491,525.15	173	1,470.50	304.75	0.00	12550.00	2,510.00
2018 4th QTR Total	7,106.34	1,060.44	816.00	89.64	33,215.74	42,288.16	1,542,654.32						7,424.84

Sponsored Accounts (Guaranteed)

Month	Net Finance Charge	Net Late Fee	Net Membership Fee	Net Other Fees	VISA Net Transaction Interchange	Total Net Income	VISA Incoming Purchases	Active Accounts	Mgmt Cost	Awards Accrual	Losses	Net Profit	80%
October	326.91	75.00	0.00	0.00	2,905.62	3,307.53	137,342.60	14	119.00	494.43	0.00	2,694.09	2,155.27
November	467.84	50.00	79.00	7.73	1,700.79	2,305.36	85,395.59	17	144.50	307.42	0.00	1,853.43	1,482.75
December	116.60	50.00	0.00	0.00	830.52	997.12	40,062.90	15	127.50	144.23	0.00	725.39	580.31
2018 4th QTR Total	911.35	175.00	79.00	7.73	5,436.92	6,610.00	262,801.09						4,218.33

Purchase Card	Total	Basis Points	Interchange	Fee Income	Total Income	Customer Rebate	Net Profit	Profit Share					
Client 1	\$8,599.48	0.25%	206.39	\$ 300.00	\$ 506.39	21.50	\$ 484.89	96.98					
Client 2	\$656,052.89	1.00%	15,745.27	\$ 742.78	\$ 16,488.05	6,560.53	\$ 9,927.52	\$1,985.50					
Client 3	\$236,821.43	.75%	5,683.71	\$ 1,404.01	\$ 7,087.72	1,776.16	\$ 5,311.56	\$1,062.31					
Client 4	\$515,899.55	.75%	12,381.59	\$ 164.53	\$ 12,546.12	3,869.25	\$ 8,676.87	\$4,338.44					
Total								\$7,386.25					

Total Revenue Share

October	4,845.66												
November	3,707.21												
December	3,090.31												
Purchase Card	\$7,386.25												
2018 4th QTR Total	11,643.18												

The ServisFirst Difference



- **ServisFirst provides a 24/7 call center for cardholders**
 - Cardholders can activate cards, report lost stolen, inquire and maintain the account, verify charges and make payments
- **ServisFirst provides a call center for bankers 7am to 5pm CST Monday through Friday**
 - ServisFirst will assist bankers with new applications, underwriting questions, payment support, disputes, adding new users, or anything else a cardholder is asking your bank to help with.

ServisFirst Bank

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