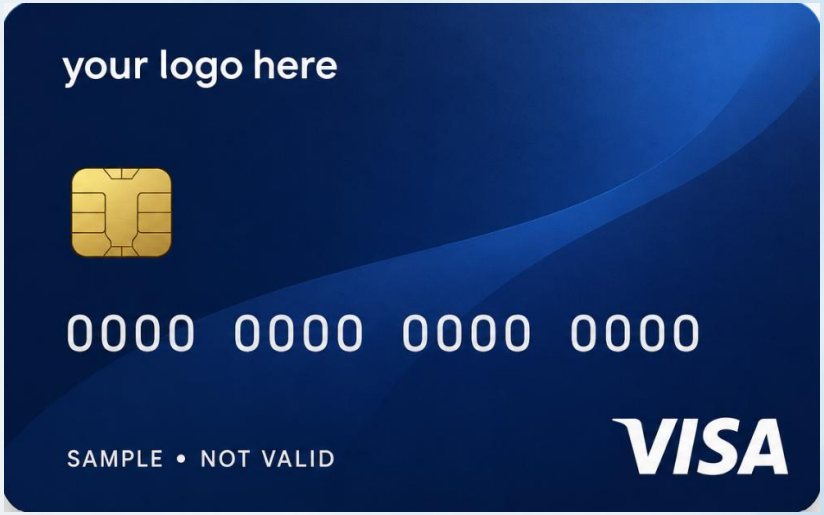
Servis 1st Bank®

ABA PARTNER NETWORK PREMIER

Agent Credit Card Program



The ServisFirst Credit Card Offering

- **ServisFirst provides Credit Card underwriting, marketing and portfolio management services. One time implementation fee of $5,500 is waived for VBA Members.**
- **ServisFirst will:**
  - **Develop, fund and execute marketing and advertising programs to grow your bank's card program, including letter writing campaigns, in-branch promotions, etc.**
  - **Staff and manage a portfolio management team to support your bank**
  - **Underwrite, establish, maintain and conduct servicing activities including customer service and collections**
  - **Provide summary reporting on a quarterly basis**
  - **Conduct on-site meetings and provide on-site training**

Two Consumer Products Available



Platinum Benefits Card

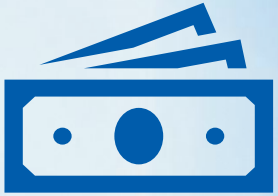
No annual fee

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

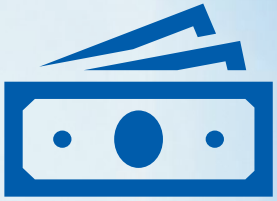
APR Wall Street Prime Rate + 12.00%

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

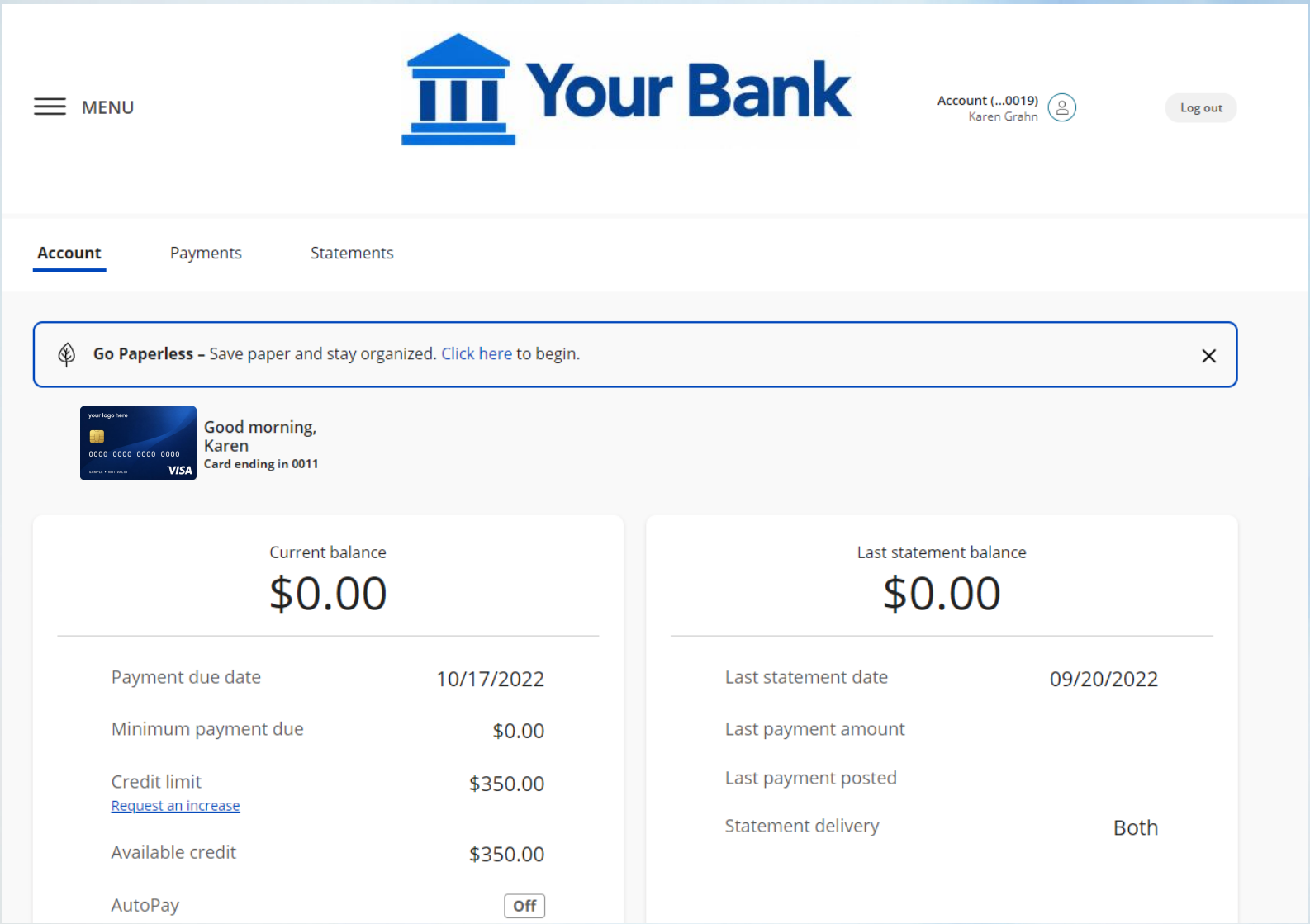
APR Wall Street Prime Rate + 10.00%

Manage business expenses 24/7 through Spendtrack

Mobile pay enabled for contactless payments

Contactless cards

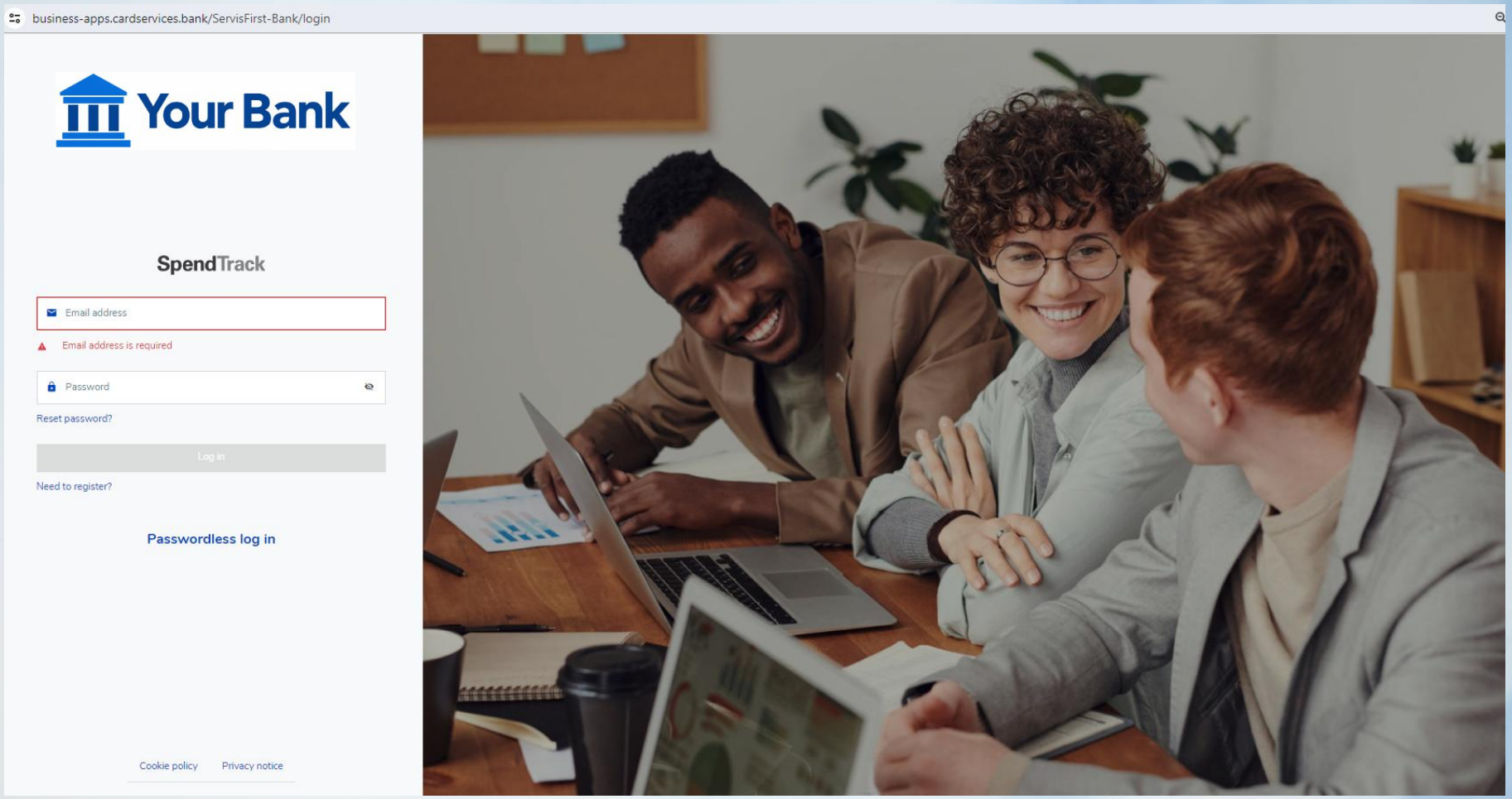
Branded Consumer eCS website



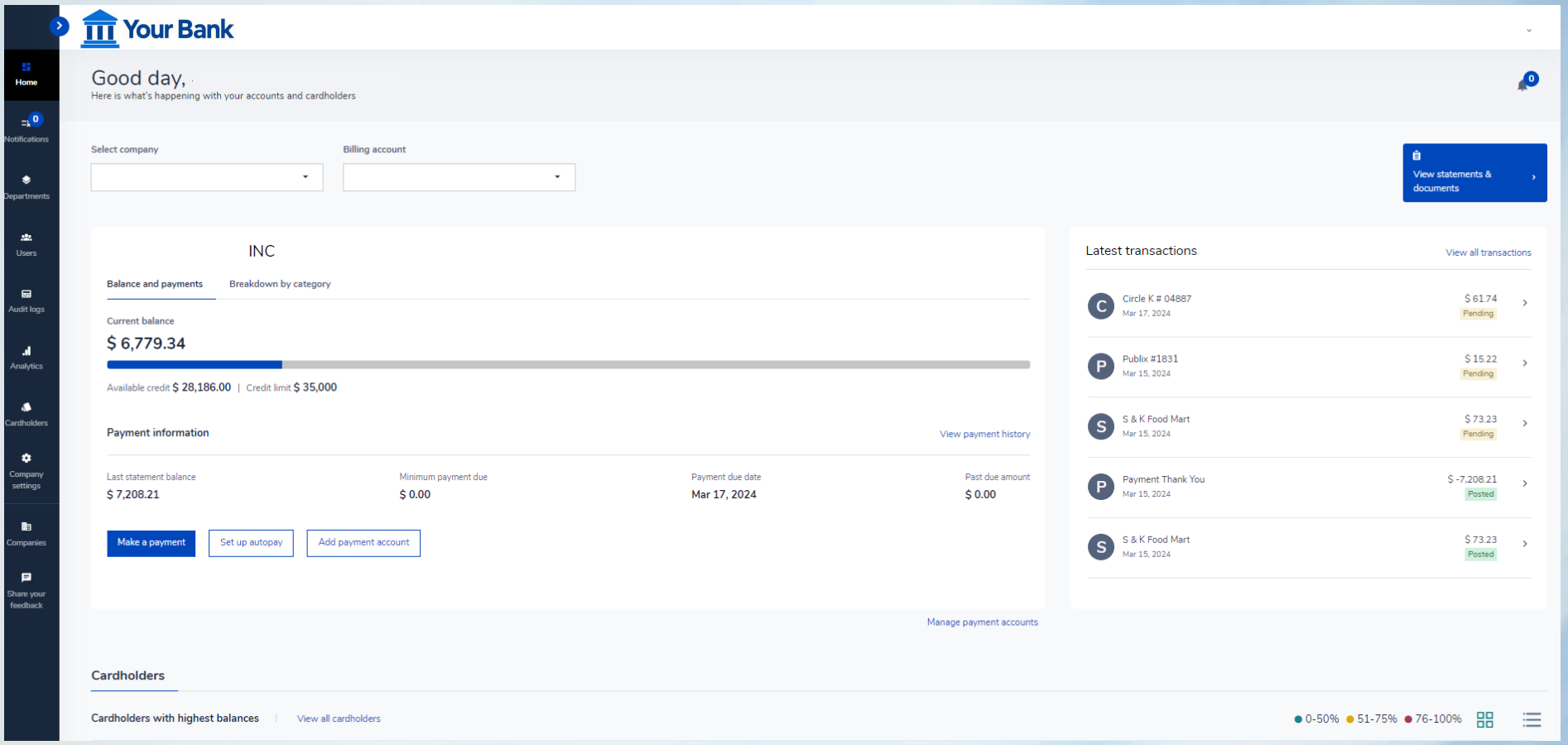
Consumer & Small Business App - CardValet

- **Integrated into a cardholder's online and mobile banking app to provide a seamless experience**
- **No extra apps to download or additional logins to remember**
- **Quick implementation of a digital tool across cards and accounts**
- **Secure cloud delivery means fast launch and easy maintenance**

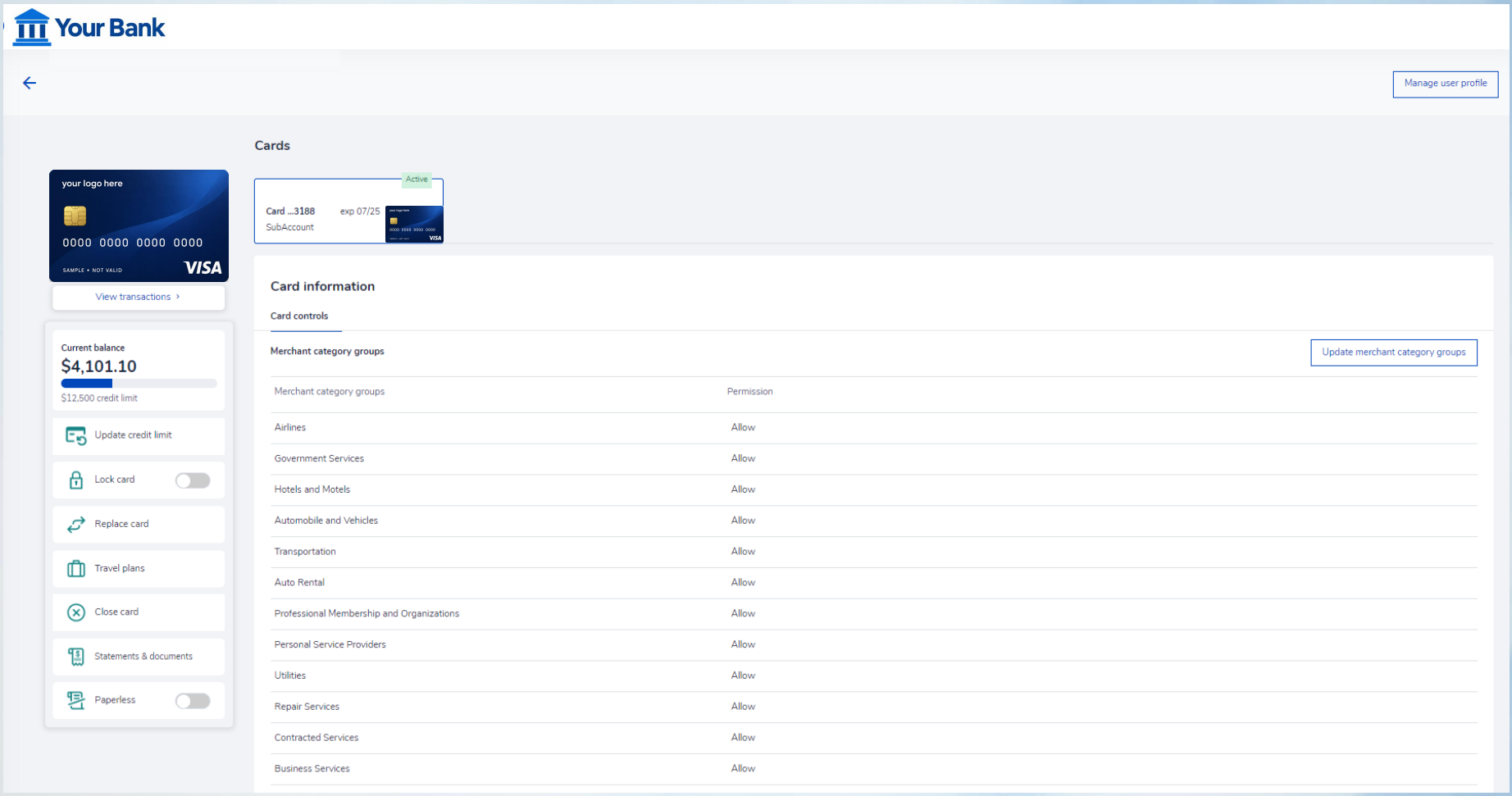
Branded Small Business website - Spendtrack



Small Business website - Spendtrack

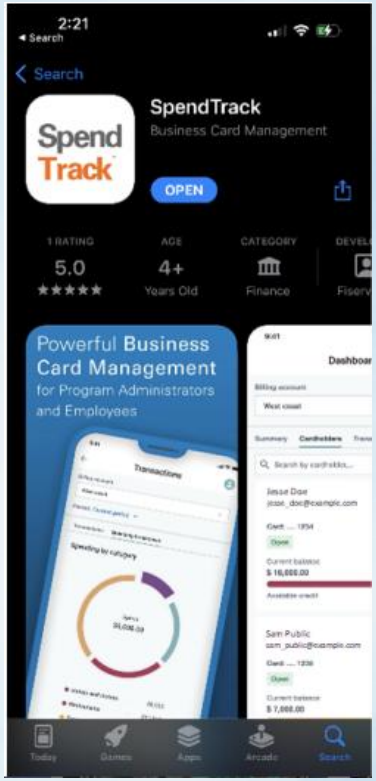


Small Business website - Spendtrack



Small Business App - Spendtrack

- **SpendTrack** in the Apple App store and Google Play with Fiserv as the developer
- Minimum OS requirements: iOS 14+ or Android 9+
- iPad/Android tablet on roadmap



Commercial Products Available

- **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 Expense Management Software

- **The Expense Management module offers broad-based functionality by leveraging advanced capabilities for queries, workflow management, report generation and data exports. It additionally supports key business functions needed for effective expense management with an emphasis on accounting code allocation, digital receipts, expense review and approval, and spend analysis.**

- **Streamline the necessary steps in managing a commercial card program to create back-office efficiencies while reducing administrative costs. Additionally, improved access to data facilitates review of cardholder usage and helps identify misuse, thus reducing risk and keeping program costs in check.**

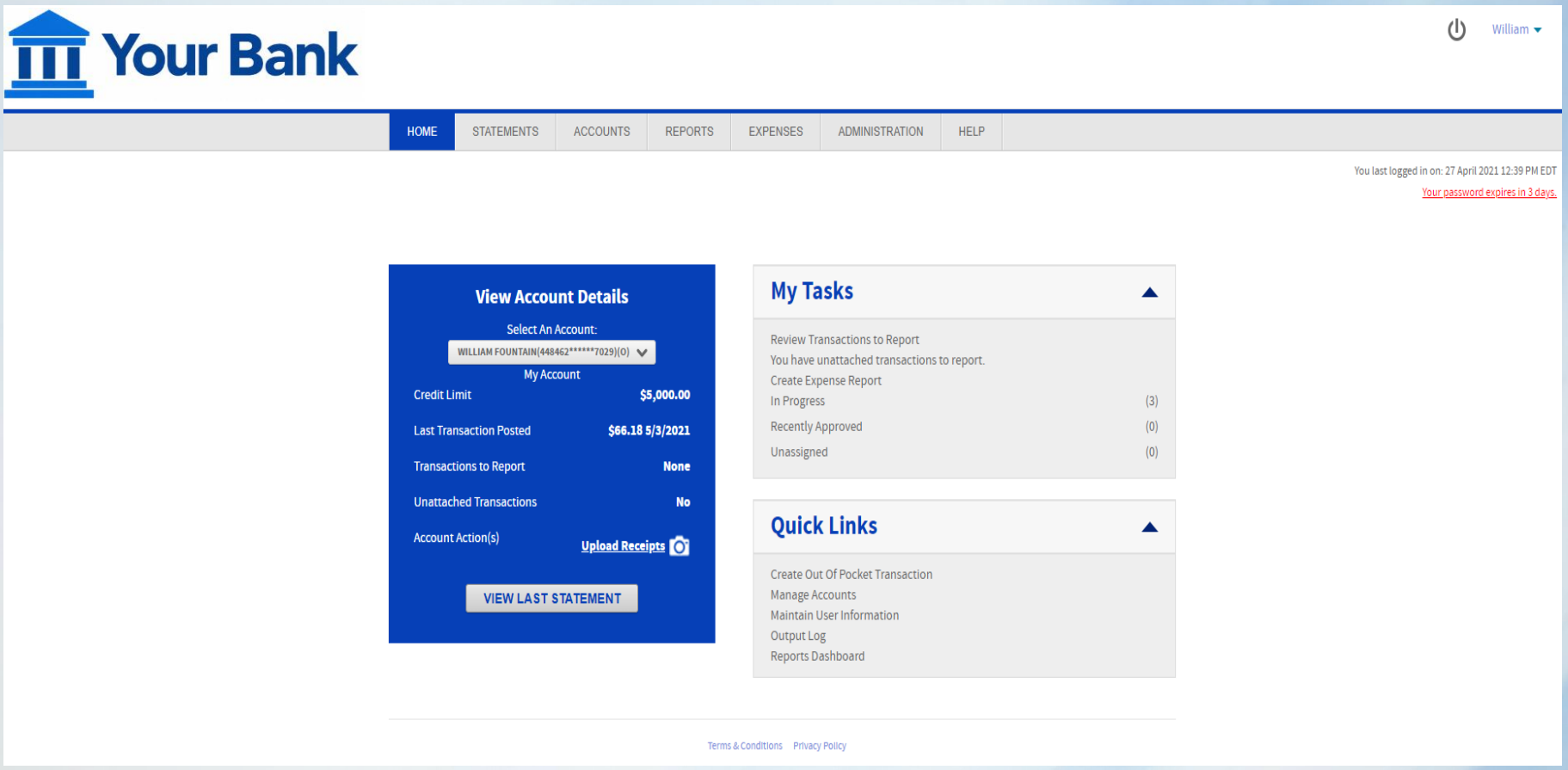
Purchase Card Expense Management Software

- **Accounting code allocation allows an organization to define rules to automatically assign accounting codes to transactions. The manual effort of locating and correcting codes is eliminated, and allocation accuracy is improved.**

- **Expense review and approval enables account holders to review, edit and submit expenses. It also provides managers the tools and information required to manage all types of card programs.**

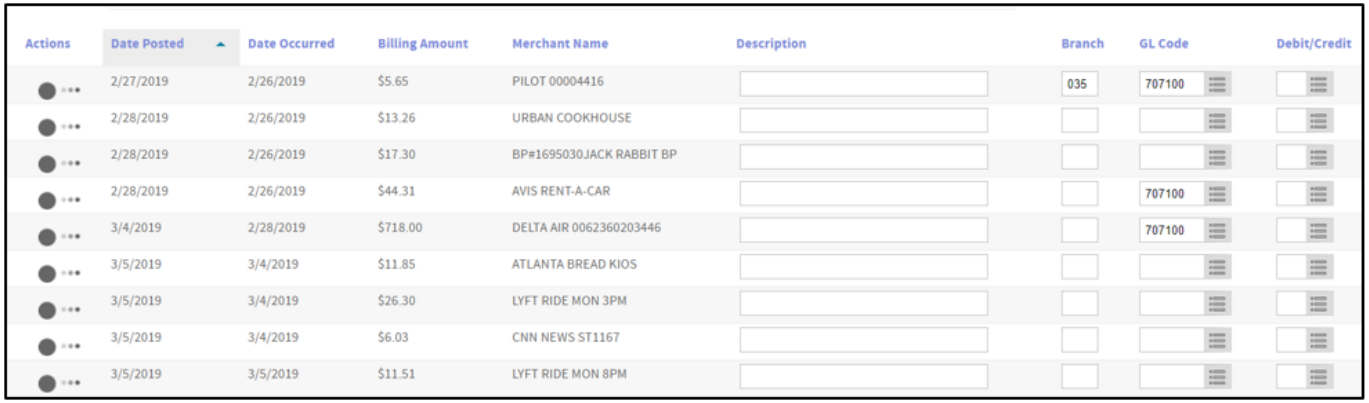
- **Spend analysis provides program administrators, finance personnel and travel and purchasing managers extensive spend analysis tools.**

Purchase Card Software - Dashboard



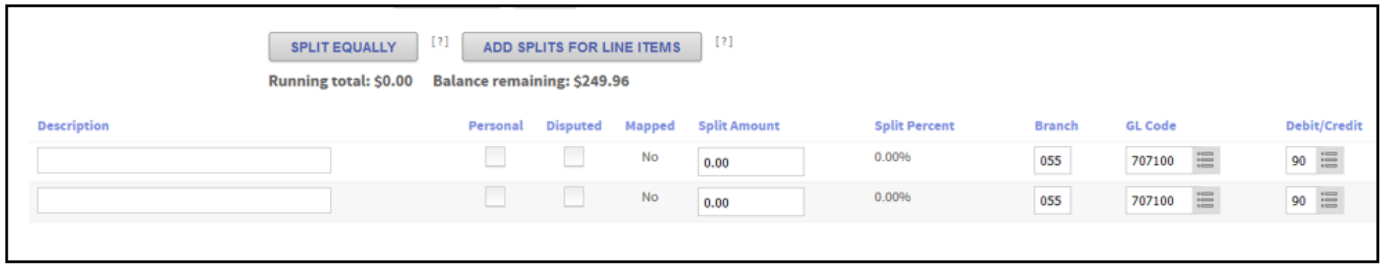
P Card Software – Cardholder View

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#1695030JACK 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.



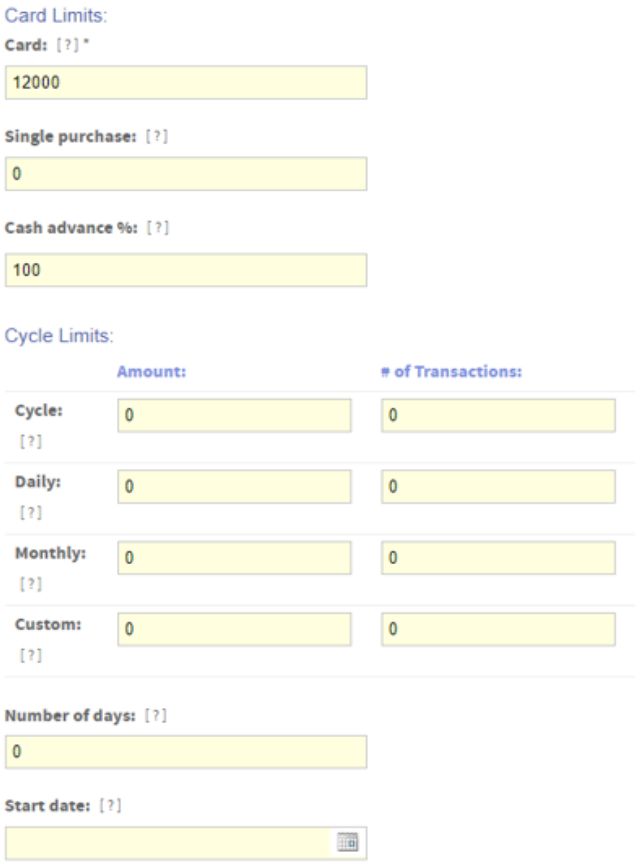
SPLIT EQUALLY [?] ADD SPLITS FOR LINE ITEMS [?]

Running total: $0.00 Balance remaining: $249.96

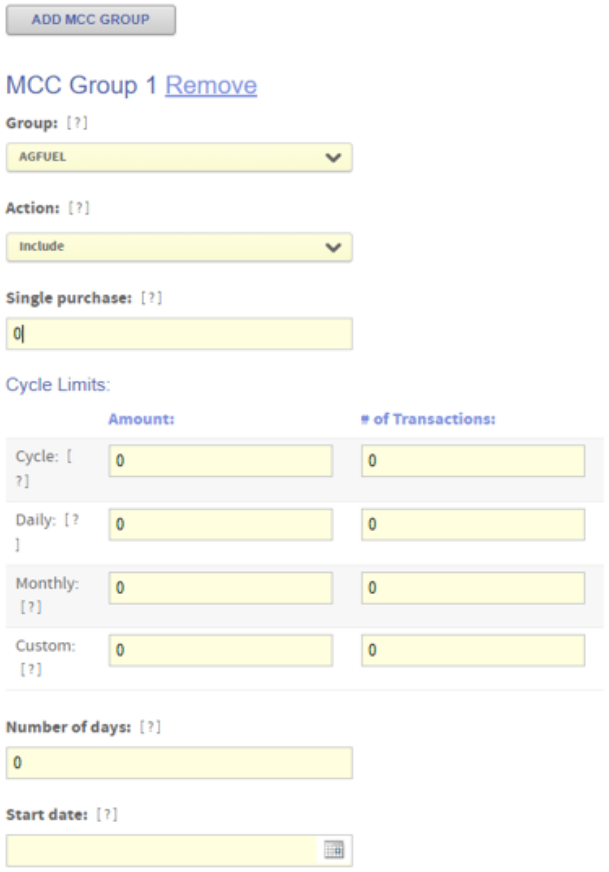
Description	Personal	Disputed	Mapped	Split Amount	Split Percent	Branch	GL Code	Debit/Credit
			No	0.00	0.00%	055	707100	90
			No	0.00	0.00%	055	707100	90

P Card Software – Admin View

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

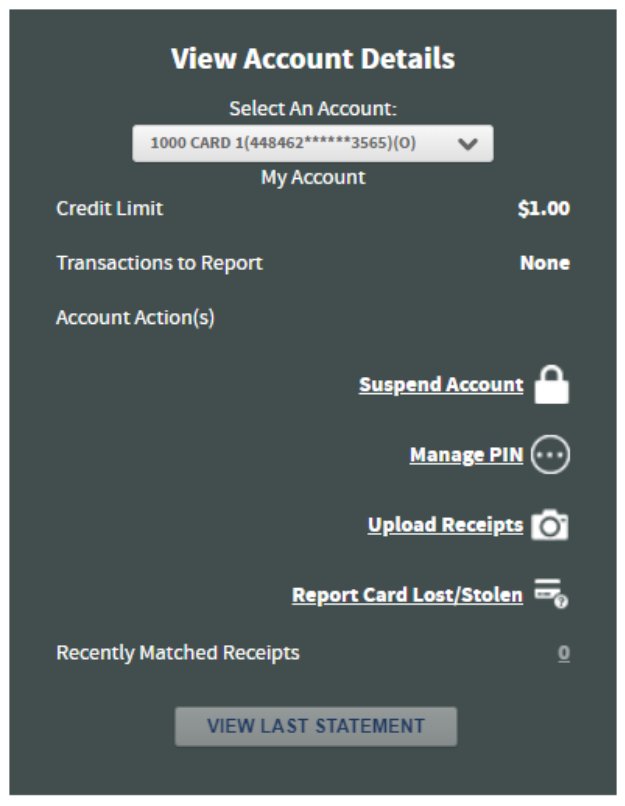


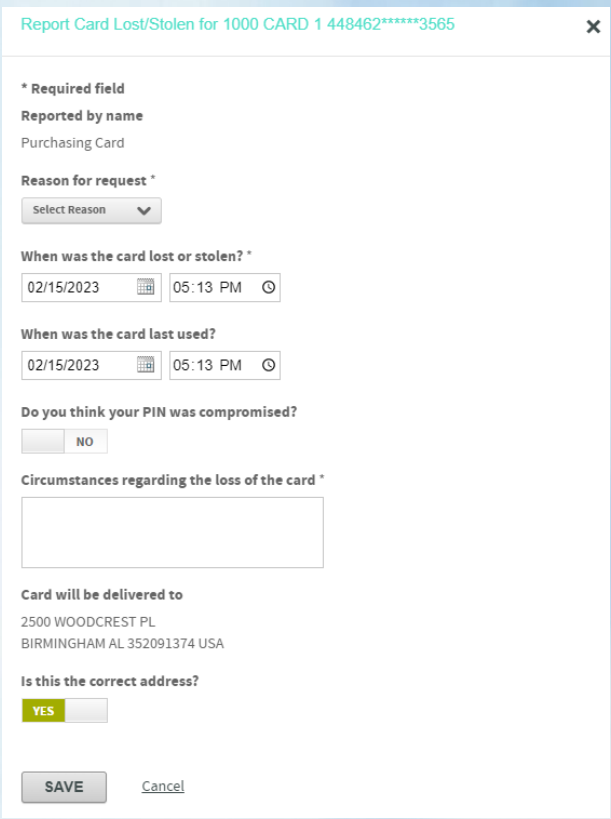
- Restrict Merchant Category Codes to help eliminate unauthorized purchases



Real-Time Card Management:

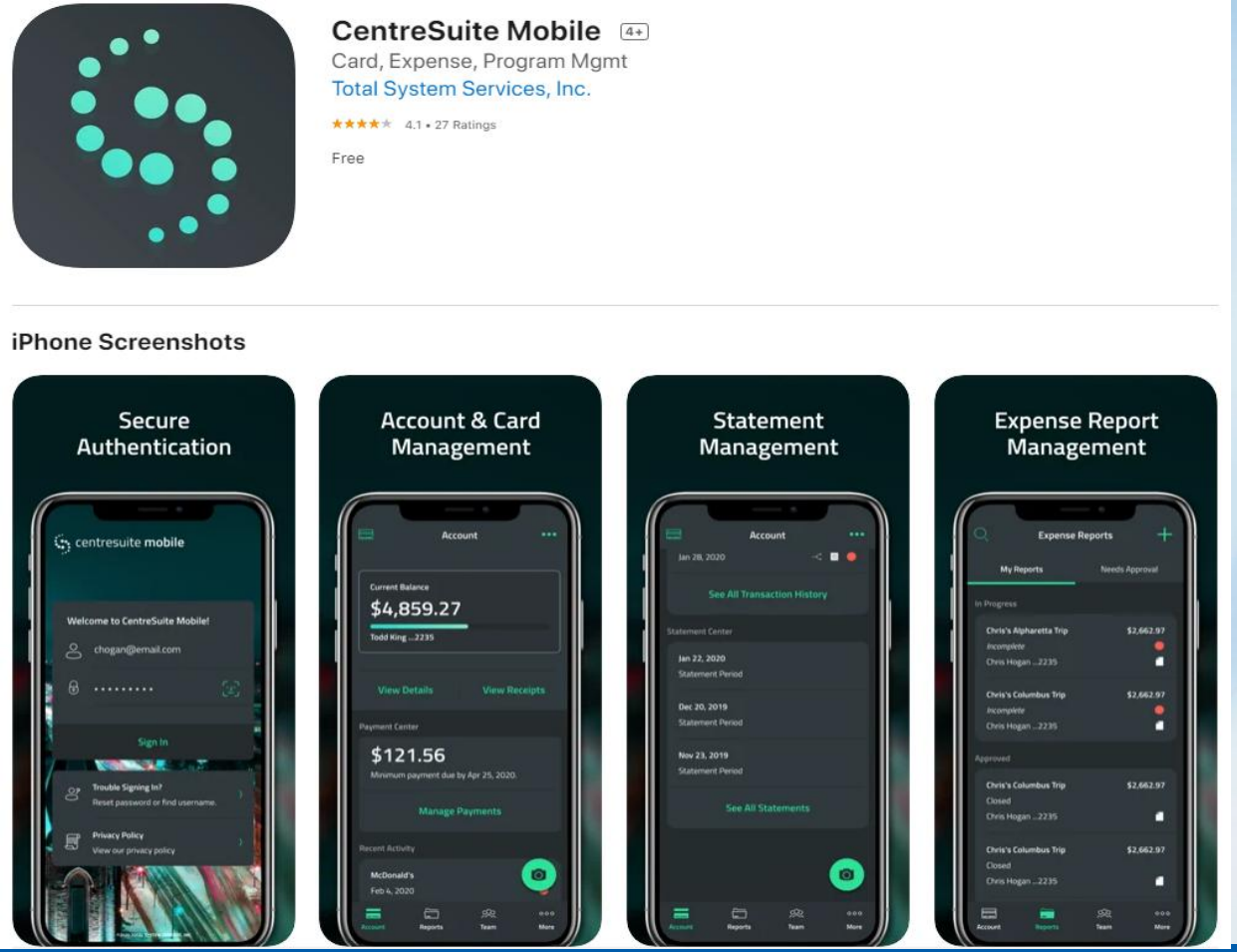
Cardholder Tools: lock/unlock card, report lost/stolen, manage PINs, upload receipts





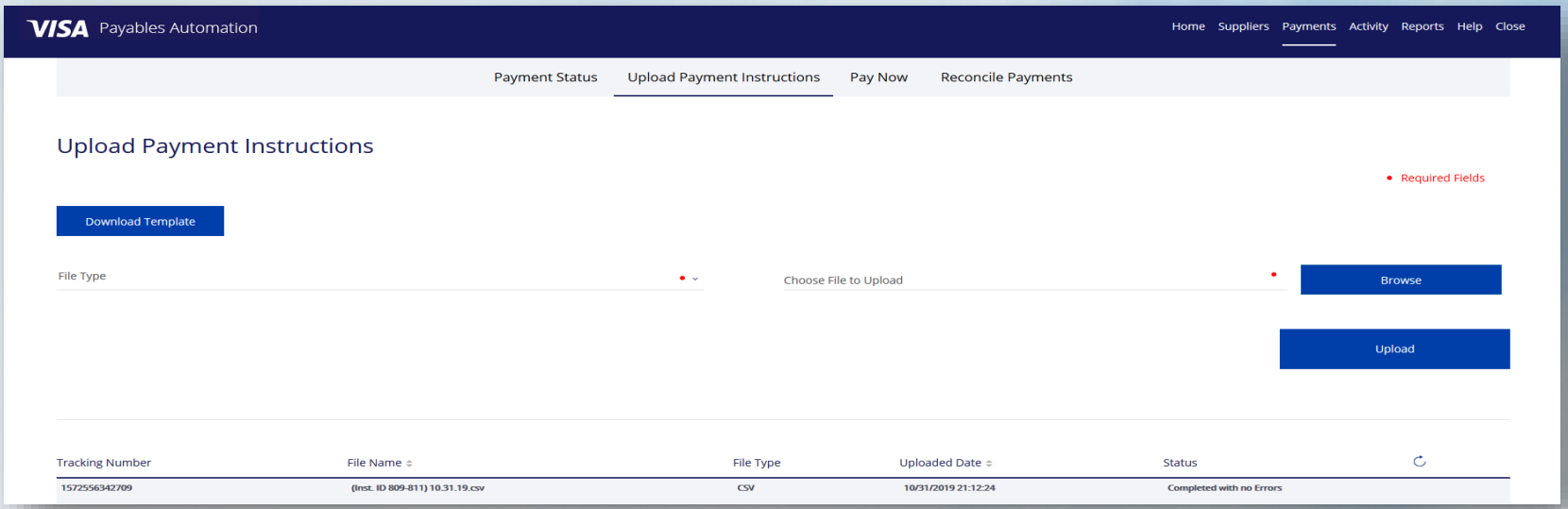
Purchase Card: Mobile App

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



Purchase Card: Visa Payables Automation

Upload a simple payment file to send to virtual card payments to multiple vendors



INSTRUCTION ID	GROSS AMOUNT	INVOICE NUMBER	INVOICE AMOUNT	INVOICE DATE	SUPPLIER ID	ACCOUNT NUMBER
1077	127.61	5074830	127.61	11/20/2020	22939	SUAPOOLVPC
1078	147.15	01-099369-04	147.15	8/29/2020	61051	SUAPOOLVPC
1079	75.39	204243529	75.39	11/17/2020	81570	SUAPOOLVPC
1080	3768	271469	3768	11/30/2020	106518	SUAPOOLVPC
1081	529.4	9000775333	529.4	12/1/2020	12930	SUAPOOLVPC

Purchase Card: Visa Payables Automation

Payment Advice Notification from Visa

Your Bank

This is an automated email payment reminder notification generated by ServisFirst Bank for SERVISFIRST BANK PAYABLES. The authorization for this payment will expire in 5 day(s). If you have not already collected payment, please refer to the instructions below.

Buyer Information
Phone: 2055784603
Contact Name: SERVISFIRST BANK PAYABLES
Email: dspokes@servisfirstbank.com
Address: 2500 Woodcrest Place
Birmingham, AL
35209

Supplier Information
Contact Name: AlphaGraphics

Supplier Education Demo

The following URL will demonstrate how the Visa Payables Automation application (or VPA) functions from your perspective as a supplier or recipient payee.

http://visa.adobeconnect.com/p7fohmqiepq/

The following payment has been authorized by SERVISFIRST BANK PAYABLES to be paid using the Visa credit card account established with your company.

The last four digits of the card account number are shown below. The remaining card account digits can be obtained by accessing the URL within 30 day(s), by entering the last four digits of the card account and providing the validation information requested at the Website. Once the information has been validated, the remaining card account digits will be provided.

URL: https://vpa.commercialservices.visaonline.com/CommercialLogin/SupplierNotificationWeb/access?snvalue=ec63d37c8099b1574eadd1a082662449106e33080cbed47d998650bbcf97bdf8e578d6234861214124feae7769ce0ae4a2e6a2865f4a72c1

Note: Please do not click on the link for the URL. Instead, copy the URL text and paste it into your browsers address field. Some browser security settings may prevent you from accessing the URL directly if you click on it.

Card Account: XXXX-XXXX-XXXX-5205
Expiration Date: 04/04/2019
Gross Amount: 230.24 USD
Number of Transactions: 1

The authorization for this card account number is for the gross amount shown and will expire in 5 day(s)

PLEASE NOTE: Auth Controls are enabled for this card account and therefore only the exact Gross Amount can be charged. Any other amount will be declined.

Invoice No	Invoice Date	Purchase Order	Amount
88594	02/26/2019		230.24

The attached CSV file includes the above invoice information to assist you with reconciling your payments.

Email Notes:

REMINDER: Never provide your credit or check card number in an email. Neither Visa nor your card issuer will ever require you to send your personal information such as account numbers, passwords or PINs within an email message. If you receive suspicious email claiming to be from Visa or your Visa card issuer, please forward to phishing@visa.com.

Your Bottom Line

- **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")			$

Your Bottom Line – 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		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.**

Product Support Contact Information

General Support

888.831.4351
CDepartment@ServisFirstBank.com
P.O. Box 1508
Birmingham, AL 35282

Credit Card Operations Manager

Laurie Major
205.578.4512
LMajor@ServisFirstBank.com

Purchase Card (P-Card) Operations Manager

David Spokes
205.578.4603
Dspokes@ServisFirstBank.com

ServisFirst Hours

7am – 5pm CST

After Hours Customer Support

866.598.1769

Customer will need to identify themselves and typically know some business information, i.e. tax ID number.

ServisFirst Bank Contact Sheet

Karen Grahn
Credit Card Division Manager
205.949.0330 or 205.533.0486
kgrahn@servisfirstbank.com

PCard Team

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Christy Stegall
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