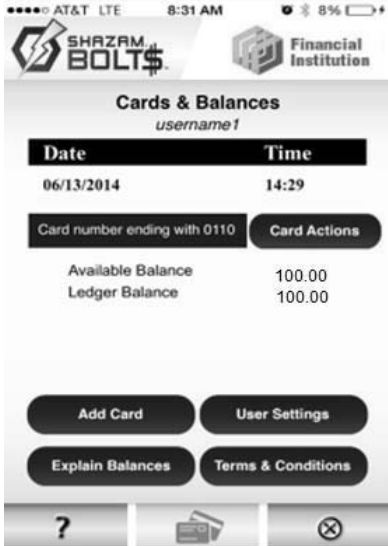


Features

After enrolling in SHAZAM BOLT\$, there are a number of different features your cardholders can use.

Change Alerts & Settings

A cardholder can access his or her card settings as described below:

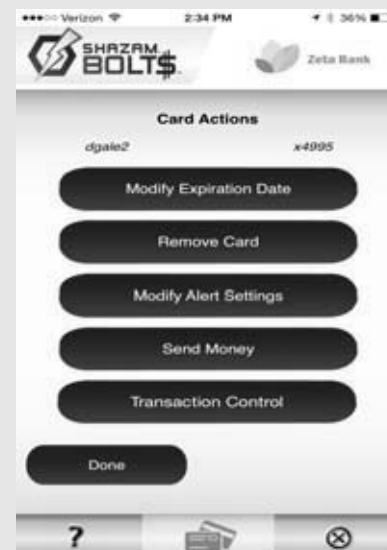
Step	Screen
<p>On the SHAZAM BOLT\$ home screen, the user has access to several options, including:</p> <ul style="list-style-type: none"> • Card Actions • Add Card • Explain Balances • User Settings • Terms & Conditions 	

Card Actions

After tapping on the **Card Actions** tab, cardholders can:

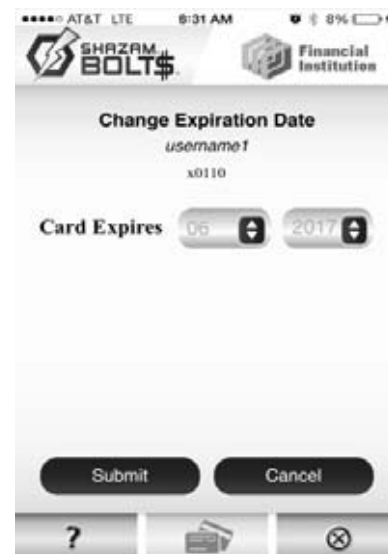
- Update a card's expiration date
- Remove a card from SHAZAM BOLT\$
- Modify card alert settings
- Send money to other cardholders
- Add or remove a TCB (cardholders can't remove a TCB placed by your financial institution)

Note: Each one of these options is identified in the steps below. If you don't subscribe to SHAZAM BOLT\$ P2P or Transaction Control, the Send Money and/or the Transaction Control buttons won't display or will be grayed out.



Step**Screen**

The image to the right indicates what cardholders will see upon tapping the **Modify Expiration Date** tab. This should be used when a cardholder is reissued a card with a new expiration date.

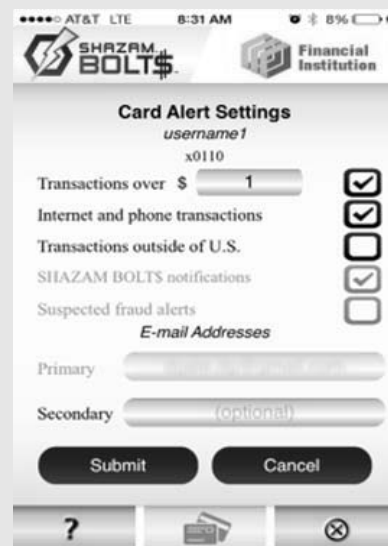


The image to the right indicates what cardholders will see upon tapping the **Modify Alert Settings** tab. From here, cardholders may update the following settings:

- Transaction amount alerts (configurable)
- International transaction alerts
- Internet and phone (card-not-present) transaction alerts
- Enter a secondary email address to be used for transaction-level alerts

Note: The “Suspected Fraud Alerts” option isn’t configurable by the cardholder and will be checked only if your financial institution is also enrolled in Falcon.

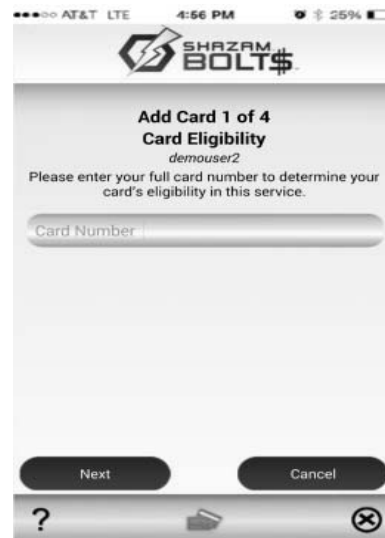
“SHAZAM BOLT\$ Notifications” isn’t optional for the cardholder and indicates that SHAZAM BOLT\$ will send email notifications to the cardholder whenever his or her user profile is edited.



Step**Screen****Add Card**

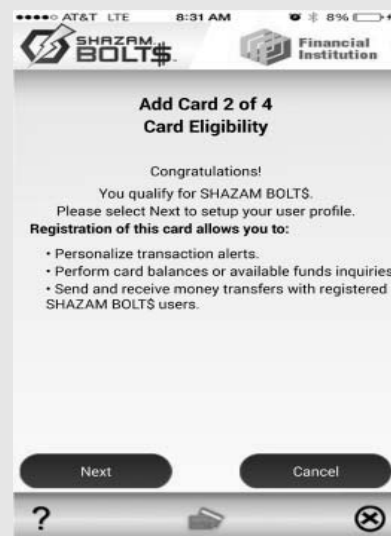
A cardholder can add a card to SHAZAM BOLT\$ after tapping on the **Add Card** tab on the SHAZAM BOLT\$ home screen. Once the cardholder has done this, he or she will be guided through the steps to add a card.

1. Enter his or her full card number to determine SHAZAM BOLT\$ eligibility.



2. Learn whether his or her card qualifies for SHAZAM BOLT\$.

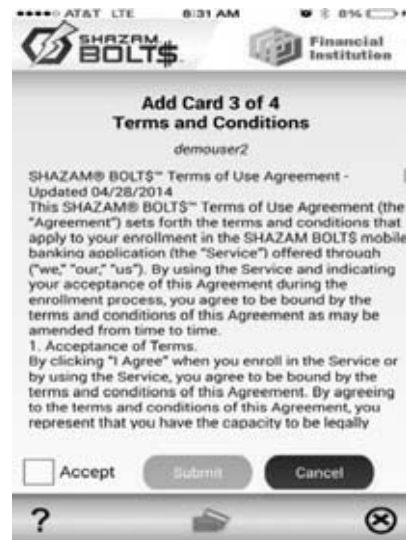
Note: The screen verbiage may vary slightly depending on the services to which your institution subscribes. If your institution doesn't subscribe to SHAZAM BOLT\$ P2P, the last bullet won't appear.





Step

Screen

3. Accept the product terms and conditions.



Step	Screen
<p>4. Depending on your financial institution's BIN settings, the cardholder completes the following steps:</p> <p>Plastics-Based Authentication</p> <ol style="list-style-type: none"> 1. Verify the last four digits of his or her card number (PAN). 2. Enter the last four digits of his or her SSN. 3. Enters the card's expiration month and year. <p>Note: If a cardholder attempts to register a PAN twice with a PIN, expiration date or SSN that doesn't match what's on file with SHAZAM, the PAN is blocked from access until midnight (regardless of which user attempts to register this PAN).</p>	
<p>OR</p>	
<p>PIN-Based Authentication</p> <ol style="list-style-type: none"> 1. Verify the last four digits of his or her card number (PAN). 2. Enter the card's expiration month and year. 3. Enter a telephone number for an immediate call back. The cardholder will receive an immediate automated call requesting that he or she enter the card's four-digit PIN. <p>Note: A cardholder is not required to re-authenticate enrollment in SHAZAM BOLTS\$ if his or her card is reissued. However, the cardholder is required to update the card's expiration date in SHAZAM BOLTS\$.</p>	

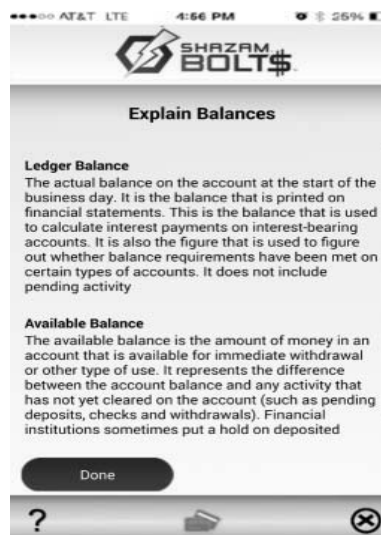
Step**Screen****Explain Balances**

A cardholder can use SHAZAM BOLT\$ to view his or her balance for an account attached to a card, by tapping the **Explain Balances** tab on the SHAZAM BOLT\$ home screen. Depending on the settings selected by your financial institution, the cardholder may receive one or more of the following balance types:

- **Ledger Balance** — The actual balance on the account at the start of the business day. It's the balance that's printed on financial statements. This is the balance that's used to calculate interest payments on interest-bearing accounts. It's also the figure that's used to figure out whether balance requirements have been met on certain types of accounts. It doesn't include pending activity.
- **Available Balance** — The available balance is the amount of money in an account that's available for immediate withdrawal or other type of use. It represents the difference between the account balance and any activity that hasn't yet cleared on the account (such as pending deposits, checks and withdrawals). Financial institutions sometimes put a hold on deposited checks to ensure their legitimacy, and the holds can last for as much as a week on larger deposits.
- **Available Funds** — The funds available to an account holder for withdrawal or other use. This may include funds from an overdraft facility or line of credit, as well as funds classified as the available balance, such as from cleared and existing deposits.

Note: Please refer to your financial institution's balance-type definitions when discussing this information with your cardholders.

Additionally, if you choose to display available funds, make sure you don't send overdraft funds in with the available balance.



Step

Screen

Terms & Conditions

If your cardholder taps on the Terms & Conditions tab on the SHAZAM BOLT\$ home screen, he or she will be provided with the terms & conditions you've provided to SHAZAM.

