Definitions

April 16th 2020

"Basic" product

- This product targets Fintech and Betting projects needing an eWallet solution which is compliant and regulated.
- Solely provides virtual Prepaid Cards
- Only pre-approved co-branding templates can be used for card design
- Access Solely via an API
- Management of the program and pre-funding take place via a "Management Console"
- card numbers (PAN) are transmitted directly to consumers via a secure (SSL) link
- Tokenization of the card PAN is available for debit- and credit transactions by the partner
- A limit of 100,000 Prepaid cards issued per license
- No PCI certification needed for the partner

"Classic" product

- This product is targeted at MicroFinance Banks and other co-branded Prepaid card projects
- the Classic product provides Access to both virtual- and Physical Prepaid Cards
- Only pre-approved co-branding templates can be used for card design
- Access is provided via an API or a range of standard templates for Web, App, USSD and WhatsApp
- Management of the program and pre-funding take place via a "Management Console"
- card numbers (PAN) are directly to consumers via a secure (SSL) link
- Tokenization of the card PAN is available for debit- and credit transactions by the partner
- A limit of 250,000 Prepaid Cards issued per license
- No PCI certification needed for the partner

"Standard" product

- This product targets "System Aggregators" or partners who need free branding options
- provides Access to both virtual- and Physical Prepaid Cards
- Freedom of card design, subject to VISA/Mastercard approval
- Access is provided via an API or a range of standard templates for Web, App, USSD and WhatsApp
- Management of the program and pre-funding take place via a "Management Console"
- card numbers (PAN) are transmitted directly to consumers via a secure (SSL) link
- Tokenization of the card PAN is available for debit- and credit transactions by the partner
- Unlimited Prepaid Cards issued per license
- No PCI certification needed for the partner

"Enterprise" product

- This product is targeted at Banks and other financial institutions with their own issuing license with VISA or Mastercard

- provides Access to both virtual- and Physical Prepaid Cards
- Freedom of card design, subject to VISA/Mastercard approval
- Access via an API or a range of standard templates for Web, App, USSD and WhatsApp
- Management of the program and pre-funding take place via a "Management Console"
- card numbers (PAN) are transmitted directly to consumers via a secure (SSL) link
- Tokenization of the card PAN is available for debit- and credit transactions by the partner
- Unlimited Prepaid Cards issued per license
- PCI certification required for the partner

BANCORE PLATFORMS PRICELIST - APRIL 2020

	D	cl	Characterial	F		
Virtual prepaid cards	Basic X	Classic X	Standard X	Enterprise X		
Plastic prepaid cards		х	х	х		
Pre-defined co-branding prepaid card templates (have to include Monny.me logo)	x	х			ī	
Free Prepaid card branding subject to VISA/Mastercard approval	^	^	х	х	{	Subject to approval by VISA or Mastercard
Shared BIN w/Monny.me	х	х	v			
Sub-BIN assigned Own independent BIN			х	х		
Secure Prepaid Card number presentation for consumers (PAN)	х	х	х	x		
Card PAN tokenization for credit- and debit transactions	х	х	х	х		
Admin Console for managing preloading of funds and reporting	х	х	х	х		
Templates for USSD, WEB and Mobile WEB	х	х	х	х	l	
Mobile App		x	x	x	Ì	Co-branding options identical to prepaid card options
API for integration into partner solution	х	х	х	х		
PCI certification needed by partner				х		
rei certification needed by partier				A		
Maximum number of prepaid cards issued	100,000	250,000	Unlimited	Unlimited		
						For standard & automation it is patients to use Departure
Shared NIBSS integration (via Bancore)	х	х	х	х		For standard & enterprise it is optional to use Bancore's shared NIBSS integration or having Bancore assisting
Own NIBSS integration	A	~	x	x		implementing the partners own NIBSS license
-						
Service level agreement	Optional	Optional	Optional	Optional		
International spending	х	х	х	х		
NGN prepaid card support	x	x	x	x		
USD prepaid card support	х	х	х	х		
Revenue generating services shared - Interchange	х	х	х	х		
- OIF	x	x	x	x		
- Card related services	х	х	х	х		
- Marketplace value added services	х	х	х	х		
MarketPlace						
- Prepaid airtime (global)	х	х	х	х		
- Utility bill payment	х	х	х	х		eBillspay
- Health insurance (Hygia HMO)	Х	х	х	х		
 General insurance products (Allianz) Mobile phones on installments 	х	х	х	х		Subject to consumer approval by service provider
- VISA Direct	X	x	x	x		
- Mastercard Send	х	х	х	х		
- Global money sending	X X	x x	x x	x x		
 Cash-out via global agent network Cardless ATM 	x	x	x	x		
						All such as here to 10 ANI
- Transfer to bank accounts globally	х	х	х	х		All major banks via IBAN
- Transfer to bank accounts globally - Transfer to eWallets	x x	x x	x x	x x		All major banks via IBAN MTN Money, Paga, Orange wallet, mPesa
- Transfer to eWallets						
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours	X 1,000 250	X 5,000 500	X 25,000 1,000	X 35,000 1,000		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee	x 1,000 250 250	X 5,000 500 500	X 25,000 1,000 1,000	X 35,000 1,000 1,000		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee	X 1,000 250 250 Included	X 5,000 500 500 Included	X 25,000 1,000 1,000 Included	X 35,000 1,000 1,000 10,000		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee	X 1,000 250 250 Included 500	X 5,000 500 500 Included 2,500	X 25,000 1,000 1,000	X 35,000 1,000 1,000 10,000 17,500		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested)	X 1,000 250 250 Included 500	X 5,000 500 500 Included 2,500	X 25,000 1,000 1,000 Included 12,500	X 35,000 1,000 1,000 10,000 17,500		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SIA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD)	X 1,000 250 250 Included 500	X 5,000 500 500 Included 2,500	X 25,000 1,000 1,000 Included 12,500	X 35,000 1,000 1,000 10,000 17,500		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested)	X 1,000 250 250 Included 500	X 5,000 500 500 Included 2,500	X 25,000 1,000 1,000 Included 12,500	X 35,000 1,000 1,000 10,000 17,500		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards	X 1,000 250 250 Included 500 Per request 0.02 N/A	X 5,000 500 500 Included 2,500 Per request 0.02 0.015	X 25,000 1,000 1,000 Included 12,500 Per request 0.02 0.015	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 251,000 - 500,000 cards - 251,000 - 500,000 cards - S00,000 car	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A	X 5,000 500 500 Included 2,500 Per request 0.02 0.015 N/A	X 25,000 1,000 1,000 Included 12,500 Per request 0.02 0.015 0.012	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards 2 S1,000 - 500,000 cards 500,001 to 1,000,000 cards	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A	X 5,000 500 Included 2,500 Per request 0.02 0.015 N/A N/A	X 25,000 1,000 1,000 Included 12,500 Per request 0.02 0.015 0.012 0.010	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.012		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (DTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 251,000 - 500,000 cards	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A	X 5,000 500 500 Included 2,500 Per request 0.02 0.015 N/A	X 25,000 1,000 1,000 Included 12,500 Per request 0.02 0.015 0.012	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,000 cards - S00,000 to 1,000,000 cards -> 1,000,000 cards One-time Account Setup Fee per Card for Plastic NGN cards	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A	X 5,000 500 Included 2,500 Per request 0.02 0.015 N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.015 0.010 0.008	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 250,000 to 1,000,000 cards - 30,000 to 1,000,000 cards - 30,000 to 2500,000 cards - 30,000 to 2500,000 cards - 50,000 to 1,000,000 cards - 50,000 to 1,000,000 cards - First 100,000 cards - 50,000 to 1,000,000 cards - 50,000 to 1,000,000 cards - 50,000 to 1,000,000 cards - First 100,000 cards - 50,000 to 1,000,000 cards - First 100,000 card	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A 0.08	X 5,000 500 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08	X 25,000 1,000 1ncluded 12,500 Per request 0.012 0.015 0.012 0.012 0.008	X 35,000 1,000 10,000 17,500 Per request 0.012 0.012 0.010 0.008		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 500,000 cards -> 1,000,000 cards -	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07	X 25,000 1,000 1ncluded 12,500 Per request 0.015 0.012 0.010 0.008 0.07	X 35,000 1,000 10,000 17,500 Per request 0.015 0.012 0.010 0.008 0.08 0.07		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 250,000 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,000 to 250,000 cards - First 100,000 cards - First 100,000 cards - Soluce of Secure Card for Plastic NGN cards - First 100,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - Soluce of Secure Card for Plastic NGN cards - 500,001 to 1,000,000 cards - Soluce of Secure Card Secure	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A 0.08	X 5,000 500 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08	X 25,000 1,000 1ncluded 12,500 Per request 0.012 0.015 0.012 0.012 0.008	X 35,000 1,000 10,000 17,500 Per request 0.012 0.012 0.010 0.008		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards One-time Account Setup Fee per Card for Plastic NGN cards - First 100,000 cards One-time Account Setup Fee per Card for Plastic NGN cards - First 100,000 cards - First 100,000 cards - S50,000	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08 0.07 N/A	X 25,000 1,000 Included 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.008 0.07 0.06	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 500,001 to 1,000,000 cards - Sint 00,000 cards - First 100,000 cards - First 100,000 cards - First 100,000 cards - Sint 00,000 cards - Sint 00 card	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A	X 5,000 500 500 900 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A	X 25,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.012 0.008 0.08 0.07 0.06 0.05	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.012 0.012 0.008 0.08 0.07 0.06 0.05		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 251,000 - 500,000 cards - 500,001 to 1,000,000 cards - First 100,000 cards - First 100,000 cards - First 100,000 cards - Singuist Setup Fee per Card for Plastic NGN cards - First 100,000 cards - Sol,000 to 250,000 cards - 500,001 to 1,000,000 car	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A	X 5,000 500 500 900 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A	X 25,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.012 0.008 0.08 0.07 0.06 0.05	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.012 0.012 0.012 0.008 0.08 0.07 0.06 0.05 0.03		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation
Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 500,000 to 1,000,000 cards - 51,000,000 cards - First 100,000 cards - First 100,000 cards - First 100,000 cards - 51,000,000 cards - S1,000,000 cards - S1,000,000 cards - S0,000 cards - S00,001 to 1,000,000 cards - S00,001 to 1,000,000 cards - S00,001 to 1,000,000 cards - S00,001 cards - S00,001 cards - S00,000 cards	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.05 0.03	X 35,000 1,000 1,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.05 0.4		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - S00,000 to 250,000 cards - S00,001 to 1,000,000 cards - S1,000,000 cards - S1,000,000 cards - S1,000,000 cards - J,000,000 cards One-time Account Setup Fee per Card - Virtual/Plastic USD cards - First 100,000 cards - S00,001 cards - S00,000 cards - S00,000 cards - S1,000,000 cards - S1,000,	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.5 0.	X 35,000 1,000 1,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0,5 0,4 0.30		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 cards - 500,000 cards - 500,000 cards - 51,000,000 cards - 51,000,000 cards - First 100,000 cards - 500,000	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08 0.07 N/A N/A N/A 0.50 0.40 N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.008 0.08 0.07 0.008 0.05 0.03 0.50 0.40 0.30 0.20	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.015 0.012 0.008 0.08 0.07 0.008 0.08 0.07 0.008 0.05 0.03 0.5 0.4 0.300 0.20		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - S00,000 to 250,000 cards - S00,001 to 1,000,000 cards - S1,000,000 cards - S1,000,000 cards - S1,000,000 cards - J,000,000 cards One-time Account Setup Fee per Card - Virtual/Plastic USD cards - First 100,000 cards - S00,001 cards - S00,000 cards - S00,000 cards - S1,000,000 cards - S1,000,	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0.040 0.03 0.05 0	X 35,000 1,000 1,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0,5 0,4 0.30		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 250,000 tards - 500,001 to 1,000,000 cards - 500,000 to 250,000 cards - 500,001 to 1,000,000 cards - 500,000 to 250,000 cards - 500,001 to 1,000,000 cards - 500,000 to 250,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 51,000,000	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.50 0.40 0.20 0.10	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.008 0.08 0.07 0.008 0.03 0.05 0.03 0.5 0.4 0.30 0.20 0.10		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,000 cards - > 1,000,000 cards - > 1,000,000 cards - S00,000 cards - > 1,000,000 car	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A N/A N/A 2.50	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.015 0.012 0.015 0.012 0.010 0.008 0.07 0.06 0.03 0.03 0.05 0.03 0.50 0.40 0.20 0.10 0.20 0.10 0.03 0.20 0.03 0.20 0.20 0.01 0.02 0.015 0.012 0.010 0.008 0.02 0.015 0.012 0.010 0.008 0.02 0.015 0.02 0.015 0.012 0.010 0.008 0.02 0.015 0.02 0.015 0.012 0.010 0.008 0.02 0.05 0.02 0.015 0.02 0.015 0.012 0.008 0.05 0.05 0.05 0.05 0.05 0.05 0.012 0.05 0.5 0.	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.05 0.03 0.03 0.5 0,4 0.20 0.10 0.20 0.10 0.20 0.10 0.20 0.21 0.22 0.25 0.22 0.25 0.22 0.25 0.55		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - S00,000 to rads - S00,000 cards - S1,000-S00,000 cards - S1,000-S00,000 cards - S1,000-S00,000 cards - S1,000-S00,000 cards - S00,001 to 1,000,000 cards - S1,000-S00,000 cards - S1,000-	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.05 0.03 0.20 0.100 0.20 0.101 0.02 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.02 0.012 0.012 0.012 0.02 0.012 0.012 0.012 0.012 0.012 0.012 0.02 0.012 0.012 0.02 0.012 0.012 0.02 0.012 0.03 0.05 0.02 0.05 0.02 0.012 0.05 0.02 0.05 0.02 0.012 0.05 0.02 0.05 0.02 0.05 0.02 0.012 0.05 0.02 0.03 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.03 0.05 0.02 0.03 0.05 0.02 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.02 0.05 0.02 0.05 0.25 0	X 35,000 1,000 1,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.08 0.08 0.08 0.08 0.03 0.05 0.03 0.05 0.03 0.20 0.10 0.05 0.03 0.20 0.10 0.05 0.03 0.20 0.10 0.05 0.03 0.22 0.10 0.05 0.03 0.05 0.22 0.10 0.05 0.02 0.012 0.012 0.005 0.02 0.012 0.005 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.02 0.03 0.05 0.03 0.05 0.02 0.03 0.05 0.03 0.05 0.22 0.100 0.05 0.03 0.05 0.02 0.03 0.05 0.22 0.100 0.05 0.22 0.100 0.05 0.22 0.22 0.25 0.22 0.25 0.25 0.22 0.25 0		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 250,000 tards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,000 to 250,000 cards - 500,000 to 250,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,000 to 10 to 1,000,000 cards - 51,000 Stol, Support Card - Virtual/Plastic USD cards - First 100,000 cards - 51,000 Stol, Support Cards - 51,000 Cards - 50,000 to 1,000,000 cards - 51,000 Cards - 51,000 Cards - 51,000 Cards - 51,000 Stol, Support Cards - 51,000 Stol, Support Cards - 51,000 Stol, Support Cards - 51,000 Cards - 51,000 Stol, Support Cards - 51,000 Cards - 51,000 Cards - 51,000 Stol, Support Cards - 5,000 Stol, Support Cards -	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A N/A N/A 2.50	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.015 0.012 0.015 0.012 0.010 0.008 0.07 0.06 0.03 0.03 0.05 0.03 0.50 0.40 0.20 0.10 0.20 0.10 0.03 0.20 0.03 0.20 0.20 0.01 0.02 0.015 0.012 0.010 0.008 0.02 0.015 0.012 0.010 0.008 0.02 0.015 0.02 0.015 0.012 0.010 0.008 0.02 0.015 0.02 0.015 0.012 0.010 0.008 0.02 0.05 0.02 0.015 0.02 0.015 0.012 0.008 0.05 0.05 0.05 0.05 0.05 0.05 0.02 0.015 0.012 0.010 0.008 0.05 0.05 0.02 0.015 0.02 0.010 0.008 0.05 0.02 0.05 0.02 0.015 0.02 0.010 0.05 0.02 0.010 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.02 0.05 0.05 0.02 0.05 0.5 0.	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.05 0.03 0.03 0.5 0,4 0.20 0.10 0.20 0.10 0.20 0.10 0.20 0.21 0.22 0.25 0.22 0.25 0.22 0.25 0.55		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - S00,000 to rads - S00,000 cards - S1,000-S00,000 cards - S1,000-S00,000 cards - S1,000-S00,000 cards - S1,000-S00,000 cards - S00,001 to 1,000,000 cards - S1,000-S00,000 cards - S1,000-	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.012 0.010 0.008 0.08 0.07 0.06 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.02 0.015 0.012 0.012 0.015 0.012 0.015 0.012 0.015 0.012 0.015 0.012 0.015 0.02 0.015 0.012 0.015 0.02 0.015 0.012 0.005 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.012 0.05 0.05 0.05 0.05 0.010 0.05 0.05 0.010 0.05 0.05 0.05 0.05 0.010 0.05 0	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.012 0.010 0.008 0.08 0.07 0.06 0.08 0.07 0.005 0.03 0.03 0.05 0.04 0.30 0.20 0.10 0.20 0.10 0.00 0.05 0.03 0.22 0.01 0.03 0.05 0.03 0.22 0.03 0.22 0.03 0.05 0.03 0.22 0.03 0.05 0.10 0.05 0.10 0.05 0.20 0.10 0.05 0.20 0.10 0.20 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 to 250,000 cards - 51,000,000 cards - 251,000 - 500,000 cards - 250,000 to 1,000,000 cards - 500,001 to 1,000,000 cards - 51,000,000 cards - 50,001 to 1,000,000 cards - 51,000,000	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.20 0.010 0.05 0.05 0.02 0.010 0.020 0.010 0.010 0.020 0.010 0.010 0.020 0.010 0.020 0.010 0.020 0.010 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.020 0.03 0.020 0.03 0.020 0.03 0.200 0.2	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.08 0.07 0.06 0.03 0.03 0.5 0.4 0.20 0.10 0.20 0.10 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.22 0.22 0.03 0.22 0.22 0.03 0.22 0.22 0.03 0.22 0.03 0.22 0.22 0.03 0.22 0.22 0.03 0.22 0.03 0.22 0.22 0.22 0.25 0.25		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 cards - 500,000 cards - 51,000,000 cards - 51,	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08 0.07 N/A N/A N/A 0.50 0.40 N/A N/A N/A N/A N/A 2.50 2.250 2.200 1.75 1.50	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.05 0.03 0.05 0.03 0.50 0.40 0.05 0.03 0.50 0.40 0.22 0.10 0.100 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.012 0.010 0.020 0.010 0.010 0.010 0.020 0.010 0.020 0.010 0.020 0.010 0.020 0.010 0.020 0.03 0.05 0.020 0.03 0.200 0.05 0.020 0.03 0.200 0.200 0.100 0.200 0.05 0.200 0.200 0.200 0.200 0.200 0.100 0.200 0.200 0.100 0.200 0.200 0.200 0.100 0.200 0.100 0.200 0.100 0.200 0.100 0.200 0.100 0.200 0.100 0.200 0.100 0.200 0.100 0.200 0.100 0.5000 0.5000 0.5000 0.5000 0.5000 0.5000 0.5000 0.500	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.03 0.05 0.03 0.05 0.4 0.30 0.20 0.10 0.03 0.5 0.4 0.20 0.10 0.05 0.12 0.010 0.010 0.010 0.010 0.010 0.010 0.010 0.015 0.012 0.010 0.010 0.010 0.015 0.012 0.010 0.010 0.010 0.010 0.015 0.012 0.010 0.020 0.015 0.012 0.010 0.020 0.015 0.012 0.010 0.020 0.03 0.020 0.03 0.100 0.200 0.100 0.05 0.012 0.010 0.020 0.03 0.020 0.010 0.020 0.030 0.200 0.100 0.020 0.010 0.020 0.010 0.020 0.030 0.200 0.100 0.200 0.100 0.020 0.010 0.020 0.010 0.020 0.030 0.200 0.100 0.100 0.200 0.1000 0.1000 0.100 0.1000 0.1000 0.100		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (Additional country initial program implementation Fee Additional country initial program implementation Fee (Tandow Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 cards - 100,000 cards - 500,000 cards - 51,000,000 cards - 2151,000 - 500,000 cards - 51,000,000 cards - 5	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.20 0.010 0.05 0.05 0.02 0.010 0.020 0.010 0.010 0.020 0.010 0.010 0.020 0.010 0.020 0.010 0.020 0.010 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.03 0.020 0.020 0.03 0.020 0.03 0.020 0.03 0.200 0.2	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.07 0.06 0.08 0.07 0.06 0.03 0.03 0.5 0.4 0.20 0.10 0.20 0.10 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.03 0.22 0.22 0.22 0.03 0.22 0.22 0.03 0.22 0.22 0.03 0.22 0.03 0.22 0.22 0.03 0.22 0.22 0.03 0.22 0.03 0.22 0.22 0.22 0.25 0.25		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 cards - 000,000 cards - 000,000 cards - 5,1,000,000 cards - 5,1,000,000 cards - 5,1,000,000 cards - First 100,000 cards - 5,1,000,000 cards - 500,001 to 1,000,000 cards - 251,000 - 500,000 cards - 251,000 - 500,000 cards - 500,001 to 1,000,000 cards - 5,000 to 1,000,000 cards - 251,000 - 500,000 cards - 5,000,000 cards - 1,500 - 50,000 cards - 5,000,000 cards - 1,500 - 50,000 cards - 1,500 - 5,000 cards - 1,500 - 5,000 cards - 5,000,000 cards - 1,500 - 5,000 cards - 5,000,000 cards - 1,500 - 5,000 cards - 5,000 to 1,000,000 cards - 1,500 - 5,000 cards - 5,000,000 cards - 1,500 - 5,000 cards - 5,000,000 cards - 5,00,000 cards - 5,000 to 1,000,000 cards - 1,500 - 5,000 cards - 5,000 to 1,000,000 cards - 5,000 to 1,000,000 cards - 5,000 to 1,000,000 cards - 5,000,000 cards - 5,000,000 cards - 1,500 - 5,000 cards - 5,000 to 1,000,000 cards - 1,500 - 5,000 cards - 251,000 - 5,000 cards - 251,000 - 5,000 cards - 1,500 - 5,000 cards - 1,500 - 5,000 cards - 1,500 - 5,000 cards - 2,000,000 cards - 1,500 - 5,000 cards - 1,500 - 5,000 cards - 2,000,000 cards - 1,500 - 5,000 cards - 2,000 cards - 1,500 - 5,000 cards - 1,500 - 5,000 cards - 2,001 - 35,000 cards - 2,001 - 35,000 cards - 2,001 - 35,000 cards - 1,500 - 5,000 cards - 1,500 - 5,000 cards w/Chip, NFC, preso, packaging/printing and distribution	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 Included 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08 0.07 N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A 0.50 0.40 N/A N/A N/A 0.50 0.40 N/A N/A N/A 0.50 0.40 N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.50 0.40 0.30 0.20 0.10 0.50 0.40 0.20 0.10 0.05 0.01 0.05 0.02 0.05 0.05 0.02 0.05 0.05 0.05 0.05 0.02 0.05 0.50	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.10 2.50 2.50 2.50 2.50 2.50 2.50 1.50 0.00 0.50 0.50		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - S1,000 - S00,000 cards - S00,001 to 1,000,000 cards - S00,001 to 1,000,000 cards - S00,001 cards - S00,001 cards - S00,001 cards - S00,000 cards - S00,001 cards - S00,000 cards - S0,000 cards - S00,000 cards - S00,000 cards - S0,000 cards -	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.03 0.05 0.03 0.05 0.03 0.20 0.10 0.20 0.10 0.05 0.03 0.20 0.10 0.20 0.01 0.05 0.02 0.01 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.015 0.02 0.010 0.008 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.05 0.02 0.05 0.15 0.15 0.5	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.08 0.08 0.08 0.08 0.03 0.06 0.05 0.03 0.05 0.03 0.20 0.10 0.05 0.03 0.20 0.10 0.05 0.03 0.20 0.10 0.05 0.03 0.05 0.04 0.20 0.10 0.00 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.15 0.10 0.05 0.05 0.15 0.05 0.15 0.15 0.05 0.15 0.15 0.05 0.15 0.05 0.15 0.15 0.05 0.15 0.15 0.05 0.15 0.15 0.05 0.15 0.15 0.15 0.05 0.15 0.15 0.15 0.15 0.05 0.15 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,001 cards One-time Account Setup Fee per Card for Plastic NGN cards - First 100,000 cards - 500,000 cards - 51,000,000 cards - 51,000,000 cards - 51,000,000 cards - 51,000,000 cards - 50,000 to 1,000,000 cards - 51,000,000 cards - 50,001 to 1,000,000 cards - 5,001 - 1,000,000 cards - 5,001 - 1,000,000 cards - 5,001 - 1,000,000 cards - 5,001 - 1,000,000 cards - 1,000,000 car	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 Included 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08 0.07 N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A 0.50 0.40 N/A N/A N/A 0.50 0.40 N/A N/A N/A 0.50 0.40 N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.50 0.40 0.30 0.20 0.10 0.50 0.40 0.20 0.10 0.05 0.01 0.05 0.02 0.05 0.05 0.02 0.05 0.05 0.05 0.05 0.02 0.05 0.50	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.10 2.50 2.50 2.50 2.50 2.50 2.50 1.50 0.00 0.50 0.50		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 cards - 500,000 cards - 500,000 cards - 500,000 cards - 51,000,000 cards - 500,001 to 1,000,000 cards - 51,000,000 cards - 500,001 to 1,000,000 cards - 51,000,000 cards - 500,001 to 1,000,000 cards - 51,000,000 cards - 500,001 to 1,000,000 cards - 51,000,000 cards - 500,001 to 1,000,000 cards - 5,001 to 1,000,000 cards - 5,000 to 10,000,000 cards - 5,000 to 10,000,000 cards - 5,000 to 10,000,000 cards - 5,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 1,001 20,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 10,001 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 10,001 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 20,001 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 20,001 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 30,001 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 30,001 - 35,000 cards w	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 Included 2,500 Per request 0.02 0.015 N/A N/A N/A 0.08 0.07 N/A N/A N/A 0.08 0.07 N/A N/A N/A N/A N/A N/A 0.50 0.40 N/A N/A N/A 0.50 0.40 N/A N/A N/A 0.50 0.40 N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.50 0.40 0.30 0.20 0.10 0.50 0.40 0.20 0.10 0.05 0.01 0.05 0.02 0.05 0.05 0.02 0.05 0.05 0.05 0.05 0.02 0.05 0.50	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.10 2.50 2.50 2.50 2.50 2.50 2.50 1.50 0.00 0.50 0.50		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - S00,001 to 1,000,000 cards - S00,000 cards -	X 1,000 250 250 Included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 900 1ncluded 2,500 Per request 0.02 0.015 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1ncluded 12,500 Per request 0.02 0.015 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.50	X 35,000 1,000 1,000 17,500 Per request 0.02 0.015 0.012 0.012 0.012 0.02 0.015 0.012 0.02 0.015 0.012 0.02 0.015 0.008 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.010 0.05 0.05 0.010 0.05 0.05 0.010 0.05 0.05 0.010 0.05 0.00 0.05 0.00 0.05 0.05 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00 0.5 0.00		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Min. Quantity is 1500 cards per order, payable upfront Min. Quantity is 1500 cards per order, payable upfront No partner fees for transactions by their copnsumers Fee per SMS message - can be de-activated
- Transfer to eWallets INITIAL PROGRAM FEES (ALL IN USD) Initial Program Implementation Fee System Maintenance Fee - incl. 1st level support within normal work hours SLA - Enhanced 24/7 Support and Service Level Guarantee 3D Secure (OTP) Implementation Fee Additional country initial program implementation Fee (excl. 3D secure) Custom Development (if and when requested) ACCOUNT ACTIVATION FEES (ALL IN USD) One-time Account Setup Fee per Card for Virtual NGN cards - First 100,000 cards - 100,000 to 250,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 51,000 - 500,000 cards - 51,000 - 500,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 500,001 to 1,000,000 cards - 51,000 - 500,000 cards - 1,000,000 cards - 500,001 to 1,000,000 cards - 51,000 - 500,000 cards - 500,001 to 1,000,000 cards - 5,000 cards - Virtual - 1,000 to 25,000 cards - 5,000 cards - Virtual - 1,000 to 25,000 cards - 5,000 cards - Virtual - 1,000 to 25,000 cards - 5,000 cards - Virtual - 1,000 to 25,000 cards - 5,000 cards - Virtual - 1,000 to 25,000 cards - 5,000 cards - Virtual - 1,000 to 25,000 cards - 1,000,000 cards - 2,000 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 1,0001 2,000 cards w/Chip, NFC, preso, packaging/printing and distribution - 2,000 - 35,000 cards w/Chip, NFC, preso, packaging/printing and distribution - above 35,000 cards w/Chip, NFC, preso,	X 1,000 250 250 included 500 Per request 0.02 N/A N/A N/A N/A N/A N/A N/A N/A	X 5,000 500 500 Per request 0.02 0.015 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	X 25,000 1,000 1,000 1,010 1,020 1,020 0.012 0.015 0.012 0.010 0.008 0.08 0.07 0.06 0.05 0.03 0.05 0.03 0.05 0.03 0.05 0.03 0.20 0.10 0.20 0.10 0.05 0.03 0.20 0.10 0.25 0.00 0.05 0.05 0.05 0.02 0.05 0.50 0.5	X 35,000 1,000 10,000 17,500 Per request 0.02 0.015 0.012 0.010 0.008 0.08 0.08 0.08 0.08 0.08 0.08 0.03 0.06 0.05 0.03 0.05 0.03 0.20 0.100 0.05 0.04 0.30 0.20 0.100 0.05 0.04 0.30 0.20 0.100 0.05 0.05 0.02 0.05 0.00 0.00 0.05 0.00 0.50		MTN Money, Paga, Orange wallet, mPesa Payable upon execution of the Agreement - Per BIN/Country Per month per BIN/Country Per BIN/Country Per BIN/Country Payable one-time upon initial Card activation Payable one-time upon initial Card activation Payable one-time upon initial Card activation Min. Quantity is 1500 cards per order, payable upfront No partner fees for transactions by their copnsumers