**APPENDIX B - Frequently Asked Questions**

**Q: Why Should We Move Forward with Contactless EMV Right Now?**
A: FIS strongly believes that the evolution of cards will quickly move to Contactless EMV, and that our clients stand to gain the most value in moving forward in the market early to take advantage of increased wallet share and transaction lift, amongst other benefits. *According to Visa*, 95% of new POS terminals support Contactless and more than 40% are currently enabled to accept Contactless payments. *It has also been proven* in many markets that Contactless adoption has driven significant transaction lift due to the convenience of the process, especially in areas rich with convenience stores, fast food, grocers, mass transit and more.

Additionally, if your bank does not have a plan to roll out Contactless EMV plastics but you intend to do so in 2019 it is highly recommended to take advantage of the reduced fee that FIS and ICBA Bancard are offering for a limited time. Also, Visa and Mastercard have confirmed no additional fees for implementation at this time but that is subject to change, thus an added incentive to complete Readiness early.

**Q: What Does My Bank Need to Do?**
A: Enabling your bank to issue Contactless EMV will ensure you can take advantage of the US migration to Contactless in a manner that fits your business. For this program, we are asking that you review the information we share about Contactless EMV, discuss any questions or concerns, then make the choice to opt-in to Contactless Enablement. While we strongly suggest considering when you want to begin issuance, this program does not require immediate issuance or reissuance. To benefit from this program, we are simply asking you to partner with us to take the steps necessary to enable your ability to issue when you are ready.

**Q: What Do Readiness and Enablement Mean?**
A: FIS has put significant resources in place to ensure we are ready to support your migration to Contactless and streamline the processes. This allows us to keep costs for Readiness and Enablement as low as possible.

- Readiness is specific to the tasks and resources FIS has put in place to prepare our ability to support our clients as they move forward and notably the preparation work to help you move forward in your efforts. This includes beginning network paperwork around BINs, Customer Names, Profiles, Keys and System Parameters, along with Card Production Certifications and Key creation for our Card Production clients. We have completed these steps for participating ICBA Bancard banks.

- Enablement is the work which includes submitting the network paperwork, driving any additional configuration changes, key loading (as needed), delegation letters and test cards.

**Q: Are We Required to Issue Contactless Cards Right Away?**
A: No, you are not required to issue right away. We feel there is a significant benefit to adopting Contactless EMV early and have taken the steps to ensure your bank can issue now, but you can decide how and when you wish to reissue and take the additional steps. Please visit the following sites for more information about the Contactless market opportunity:

- FIS Link: [http://empower1.fisglobal.com/CCards.html](http://empower1.fisglobal.com/CCards.html)
- ICBA Bancard Link: [https://www.icba.org/bancard/resources/educational-resources/contactless](https://www.icba.org/bancard/resources/educational-resources/contactless)

**Q: How Long Do We Have to Consider Our Options?**
A: We very much want you to consider the strategic value of migrating to Contactless EMV and welcome you to reach out to your respective FIS client support team to discuss your options. You will have until **April 5, 2019** to opt-in for the Enablement steps. If you opt-in for Enablement, you will have until **Sept. 30, 2019** to complete the Enablement steps. There is then no mandated timeframe for issuing Contactless cards.
Q: When Will FIS Bill Participants for Contactless?
A: Banks that sign up for Enablement will not be billed until they have completed Enablement steps with our implementation team. Upon completion, Enablement billing will occur on the next month’s invoice.

Q: What are the Costs Associated with Contactless?
A: FIS has taken great effort to drive scale and efficiency around the implementation steps to ready and enable the migration to Contactless EMV. As such, are offering a highly discounted price for all qualifying ICBA Bancard banks. Enablement pricing is per bank and per platform, and there are no additional costs per BIN from FIS. You may need to talk to your 3rd party hardware provider if you do not leverage FIS for card production.

Q: What Other Fees Are Associated?
A: While there are no additional costs from FIS to participate in Enablement, there may be additional fees from 3rd party card vendors or PIN networks. Those would not be fees from FIS. FIS and ICBA Bancard have been able to get VISA to waive fees associated to Contactless Enablement. Additionally, if you do not currently issue EMV cards, there may be additional chip certification fees.

Q: Do We Pay a Per-BIN Cost?
A: From an FIS standpoint, you do not have to pay per BIN for Readiness or Enablement of Contactless EMV. The pricing set forth is for all BINs. You do have to pay an Enablement fee per platform (debit and credit), but not per BIN. Once this promotion period has ended, there will be per BIN costs to Enable Contactless EMV.

Q: What If My Bank Does Not Participate?
A: FIS has provided both scale and efficiency to offer this mass-enablement opportunity to ICBA Bancard banks. If your bank does not opt-in to the program, you are declining the priority pricing, and if you decide to enable Contactless at a later date, you will pay full list price and be queued as a standard project request with your respective FIS client support team.

Q: If We Leverage FIS for Credit and Debit Processing, Do We Have to Go Forward with Both?
A: While we certainly hope you see the value in moving forward with Contactless EMV for your whole card portfolio, you do have the choice to specify if you wish to opt-in one or both of your programs. We strongly suggest you discuss your options with your respective FIS client support team before deciding.

Q: What are the Benefits of Moving Forward with Enablement, Even If We Don’t Reissue?
A: We understand that you may need time to plan your migration to Contactless EMV. Our goal is to ensure you are at a point where you can take advantage when you are ready, and we would like to offer you our best pricing for an efficient Enablement. Even if you are not yet able or ready to move forward with reissuance, if you do not opt-in to Enablement, your bank is further away from moving forward when you are eventually ready and does not receive the value pricing of this Enablement program.

Q: What are the Implications of Not Moving Forward with Contactless?
A: FIS feels very strongly that the market is ready for Contactless EMV to explode on the scene, and studies have shown potential for great wallet share gain and transactional lift for early adopters. Choosing not to move forward with Contactless may cause a competitive disadvantage compared to your peers. We also know that many larger banks are moving forward with Contactless, further separating themselves from those who do not move forward. Finally, if you do not move forward with this Enablement, you lose the scale and efficiency we have been able to create to deliver these services at a significantly-reduced cost.

Q: What Are the Time Commitments Expected of the Bank?
A: There are no time or work requirements for Readiness. For Enablement, there will be a questionnaire to confirm the platform, BIN and network information that you are choosing to Enable. There may be Visa and/or Mastercard network documents that require bank sign off, but we believe that effort will be minimal.
Q: May We Enroll After the Deadline?
A: This program deadline is built around mass Enablement of our clients. If you do not choose to participate, you will not be taking advantage of that scale or expedited Enablement timeframes. While we will certainly work with you to address your Contactless needs at a later date, we will not be able to provide the same project scale and efficiencies that allow us to greatly discount the Enablement costs.

Q: Do Our BINs Need to be Certified?
A: You will need to work with the FIS team to ensure that your BINs are enabled for Contactless. However, this will not require additional certification costs.

Q: We Want to Open a New BIN Soon. Can it Be Contactless?
A: Building this migration around scale does not allow us to offer new BIN creation. However, you are always welcome to reach out to your respective FIS client support team to discuss your card program's needs.

Q: If We Recently Reissued EMV Chip Cards, Should We Take Part in Contactless?
A: FIS would encourage you to move forward with Contactless Enablement, even if you recently reissued EMV chip cards. We understand you may not yet be ready to reissue Contactless immediately, and the Enablement program is designed so you can reissue on your bank’s schedule. This allows you to exhaust current stock, manage renewals and expirations, etc. When you are ready to move to Contactless issuance, you can contact your respective FIS client support team to map out a plan that makes the most sense for your bank. Our course, we would suggest that the value of doing so sooner than later will allow your bank to realize benefits of being an early adopter of the US Contactless migration.

Q: How Can I Learn More about Contactless EMV Cards and Payments?
A: Please refer to APPENDIX C for an array of content and supporting materials to learn more about Contactless EMV. You can also attend one of the complimentary webinars listed in this Bulletin.

Q: We Currently Use Instant Issuance. Can We Instant Issue for Contactless?
A: If your bank is already instant issuing EMV cards in branch, you can work with your instant issue hardware vendor to enable contactless software. This software upgrade is not part of the FIS Contactless EMV Enablement program.

Q: Will My Card Program Parameters or Table Settings Carry Over to Contactless Cards?
A: Yes! Our approach to driving Enablement for you at scale includes mapping your current program parameters. If you have needs for additional customization, that will need to be addressed in a unique project with your respective FIS client support.

Q: When Can I Make Changes to My Current Configuration?
A: Current configuration and settings don’t need to be impacted. If you require customization or changes, that will need to be managed as a separate unique project. We would recommend reaching out to your respective FIS client support team to discuss.

Q: If We Use the Same BIN to Issue Contactless, Will Our Existing EMV chip or Magnetic Stripe Cards Continue to Function?
A: Yes! The BINs will continue to operate as they always have, even as you migrate to contactless EMV issuance moving forward.

Q: Can We Use the Same BIN to issue Contactless and EMV/Magnetic Stripe Cards?
A: Yes! Contactless is dual interface, and our mapping procedures allow for support of simultaneous issue.

Q: If I Enable my BIN, can I Still Selectively Issue Within that BIN?
A: Yes! While issuing is not part of this program, as you move forward with Contactless issuance you will not be required to do any mass reissue. Likewise, you do not have to make that decision at the time of Enablement.
Q: How Secure are Contactless Cards?
A: Contactless cards are designed to be faster and more secure than other cards. EMV Contactless card data is encrypted and the mobile wallet data is tokenized. The data is not as clear as it once was with a magnetic stripe only contactless card, so EMV cards and dual interface cards are less vulnerable to counterfeit fraud than magnetic stripe cards. Transactions are also cryptographically secure and generate a unique code for each transaction, so the card number is not included in the transaction data.

Q: Are Contactless Cards Vulnerable to Skimming?
A: The risk for skimming is very low for two primary reasons. First, someone would need a genuine acquirer-approved POS device to read the card. Second, they would need to be within a few inches of the card. Long-range skimmers will not work as you need to be within one to two inches of the device and card to connect the NFC communication field.

Q: How Will Contactless EMV Cards Reduce Fraud?
A: EMV Contactless Cards provide the same level of encryption and security as EMV chip cards. EMV cards, both contact only and Contactless, secures the cardholder's credentials and performs cryptographic computation to protect the communication with the POS terminal and the processing network. It is based on public-key cryptography, typically RSA cryptography. Each card contains a unique public and private key pair that is used during authentication. When prompted by the terminal, the card uses one key to generate a valid cryptographic code that is sent back to the terminal. This code is unique to that transaction and proves that the card is genuine. The terminal uses the second key to validate the code returned by the card. Counterfeit fraud has been reduced by up to 70% for merchants that accept EMV cards.

Q: If I Have a Question Around Billing, Who Should I Contact?
A: If you have a designated FIS CardPro Relationship representative, we would suggest reaching out to them. However, we generally recommend you reach out to your respective FIS client support representative that you would normally work with, and we have built a network team to help ensure we are ready to help answer your questions or quickly connect you with folks on our end who are able to do so.

Q: Is There a Mandate for Contactless EMV in the US?
A: While there have been some international mandates, we do not anticipate any Visa or Mastercard mandates in the U.S. This assumption is based on direct conversations with them both.
APPENDIX C - ADDITIONAL RESOURCES

To learn more about the U.S. shift to contactless EMV cards, click on the links below:

1. **It's Time to Cash in on Contactless Cards** – A.T. Kearney, July 2018


3. **FIS Success Guide: Making the Case for Contactless Payments**
