

### Review Steps for you to Take

**Bulletin ID:** 033748

**Topic Type:** System Migration

**Ticket:** N/A

**Solutions:** TBS - Credit

### What you need to know

**Note:** This *Bulletin* applies to all clients in the **June 15, 2026**, TBS to P1C migration. Only clients that are in the **June 15** migration are receiving this communication.

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Previously, you received a *Bulletin* reminding you of the importance of providing a contact for your institution and a link for submitting their contact information. **Please make sure you have provided the necessary contact information by November 30, 2025.**

As an issuer, it is important for you to be aware of the timelines, as well as any client responsibilities and actions needed to be fully prepared for a successful migration. This *Bulletin* provides you with an overall migration timeline and a list of recommended actions for each milestone **before** and **after** migration.

### Steps FIS is taking

To keep you informed about the TBS to Payments One Credit (P1C) migration, the attached documents were developed to advise clients regarding FIS activities, timelines, and client responsibilities:

- *TBS to P1C Migration Timeline and Client Responsibilities* – Includes a high-level and detailed timeline, along with checklists our clients can use to ensure migration readiness.
- *TBS to P1C FAQ* – Includes commonly asked migration-related questions and answers.

FIS will continue to share migration related information with your financial institution via client *Bulletins*. The next communication is planned for the week of **December 8, 2025**.

Now until June 15, 2026, FIS will work diligently to ensure this transition is as smooth as possible. We understand there may be challenges during this time, but we are confident in our ability to provide you the best in-class service. Over the next 7 months, we are here to help you in any way we can to ensure the success of this migration.

### **Steps for you to take**

- Please review the attached *TBS to P1C Migration Timeline and Client Responsibilities* document which outlines the following:
  - **Migration timeline and steps for clients to complete each milestone**
  - **Pre-migration Checklist**
  - **Post-migration Checklist**
  - **Note:** The checklists are intended to guide you in taking appropriate actions prior to migration, as well as post-migration. These will enable you to successfully manage your card program on the P1C processing platform.
- Please review the *TBS to P1C FAQ* for frequently asked questions and answers regarding the migration.
- If you have not already, please submit your contact details here: [Client Contact Survey](#).
  - For clients receiving an *SFTQ Form*, your designated contact will receive an *SFTQ Form* via email after we have received your contact updates.

- The *SFTQ Form* must be completed **by Feb 1, 2026**.

**Questions? We can help!**

If you have any questions during your migration, please contact FIS at [tbstop1c2026@fisglobal.com](mailto:tbstop1c2026@fisglobal.com). FIS migration partners are available to answer your questions to help ensure successful migration planning and execution.



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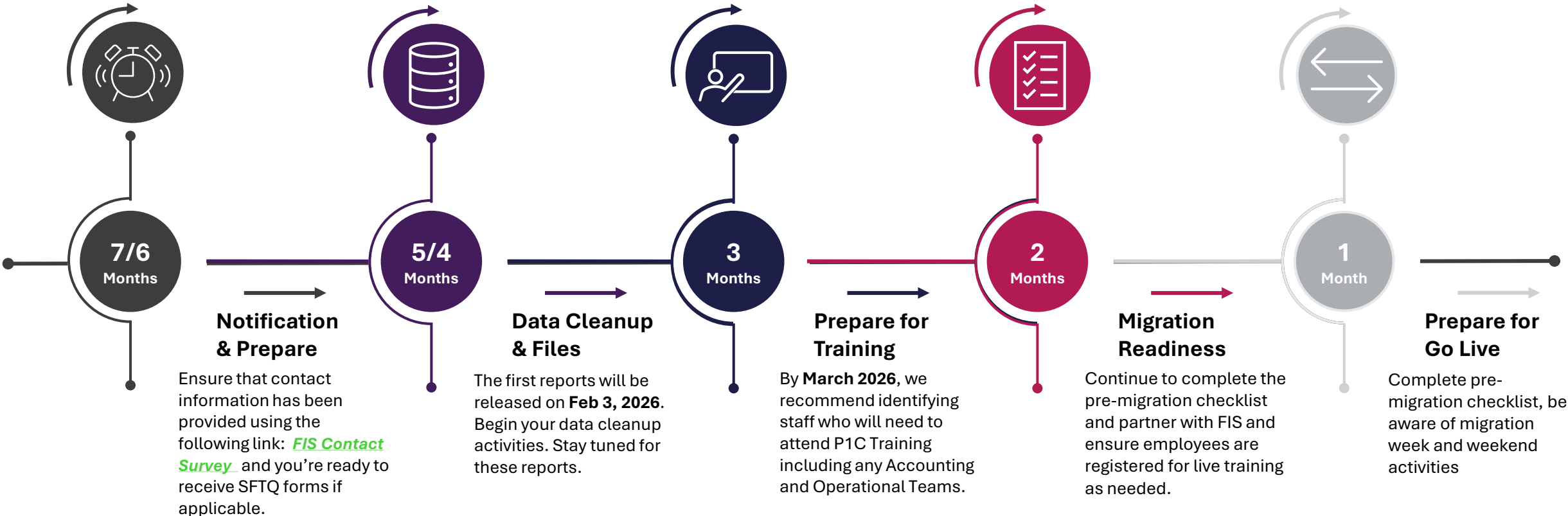
# Timelines and Client Responsibilities

TBS to P1C Migration

June 15, 2026



# High-Level Migration Timeline



# Detailed Migration Plan



FIS™ What's Happening

Our Ask Of You

December 2025 / January 2026	February 2026	March 2026	April 2026	May 2026
6/5 Months Before Migration	4 Months Before Migration	3 Months Before Migration	2 Months Before Migration	1 Month Before Migration
Data mapping and parameter analysis begins	Update Contacts, Portfolio clean-up begins	Mock migration run & validation	Data mapping and coding completed, P1C parameters setup	Complete final Migration Readiness
<ul style="list-style-type: none"> <li><input type="checkbox"/> Parameter freeze effective <b>October 27, 2025</b></li> <li><input type="checkbox"/> Exceptions submitted after this date will be reviewed on an individual case by case basis. <b>Check Card inventory for full parameter freeze period.</b></li> <li><input type="checkbox"/> Update key contacts for FIS – W7 <b>Client Contact Survey</b></li> <li><input type="checkbox"/> Issuers who send/receive files, Technical Contact will be sent SFTQ to complete P1C Files</li> <li><input type="checkbox"/> Notify internal teams of Migration Date.</li> <li><input type="checkbox"/> Notify any 3<sup>rd</sup> parties of migration &amp; open projects if needed (e.g. Core Processor, Rewards, or other)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Ensure staff have received the Data Cleanup Reports included in your TBS eReport Bundle. The first bundle will be delivered <b>Feb 3, 2026.</b></li> <li><input type="checkbox"/> Review TBS reports for initial data clean-up activities (BC460-04 Credit Balance &amp; BC460-18 Temporary Lost/Stolen Report)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Download and review the Migration Training Plan</li> <li><input type="checkbox"/> Make a list of who needs to attend training</li> <li><input type="checkbox"/> Identify your FIS Academy training administrator</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Identify any additional employees who may need to take training (e.g., Accounting, Collectors, Underwriting)</li> <li><input type="checkbox"/> Enroll users in training</li> <li><input type="checkbox"/> Access the training in FIS Academy. Focus on core curriculum. <b>Please ensure that card production training has been taken.</b></li> <li><input type="checkbox"/> Ensure users take the CardPro training entitled “CardPro Connect”</li> <li><input type="checkbox"/> FIS™ User Security team will outreach to start process of establishing security levels for P1C</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Complete any outstanding training</li> <li><input type="checkbox"/> Ensure daily settlement is occurring &amp; books are balanced</li> <li><input type="checkbox"/> Continue to perform account maintenance and data clean-up</li> <li><input type="checkbox"/> FIS CardPro will send logins to Admins indicated in Contact form.</li> </ul>

# Pre-Migration Client Checklist

Recommended to be completed by Thursday of Migration Week



Our Ask Of You

Recommended to be completed Thursday of Migration Week	Training	Contacts, Data Cleanup & Billing	Settlement and Reconciliation	System Access Readiness
<ul style="list-style-type: none"> <li><input type="checkbox"/> Notify any 3<sup>rd</sup> party relationships of migration (Online Banking/Collections) – potential need to open projects. This includes Cores, Online Banking, etc.</li> <li><input type="checkbox"/> Identify if any files are being received/sent to FIS for your credit cards – need to notify internal IT teams. Return the SFTQ form by <b>Feb 1, 2026</b>.</li> <li><input type="checkbox"/> Notify any additional staff at your Financial Institution of migration date and activities. Especially note that any open projects with 3<sup>rd</sup> parties will go live after migration.</li> <li><input type="checkbox"/> Please check that your settlement DDA provider expects settlement to come from the unique company ID 170000000 with the descriptor "P1C Settle" and doesn't have any block for this company ID and ACH descriptor.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Identify FIS Academy Training Administrator (Employee at Issuer)</li> <li><input type="checkbox"/> Download and review Migration Training Plan</li> <li><input type="checkbox"/> Identify staff to attend training (Tellers, Operations, Accounting, Collections, and Underwriting etc.)</li> <li><input type="checkbox"/> Access FIS Academy and enroll staff for training</li> <li><input type="checkbox"/> Training should be completed by staff prior to your migration date.</li> <li><input type="checkbox"/> Identify any additional staff required for training if needed for core integrations and for card inventory management.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Update key contacts for your Financial Institution <a href="#">Client Contact Survey</a></li> <li><input type="checkbox"/> Review reports for additional data clean-up activities: BC460-04 Credit Balance &amp; BC460-18 Temporary Lost/Stolen Report</li> <li><input type="checkbox"/> Maintenance accounts identified in Data Cleanup Report Bundle.</li> <li><input type="checkbox"/> Financial Institution should complete all maintenance by <b>June 11, 2026</b>.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Balance and reconcile leading up to migration (daily/monthly)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Between <b>6/8/2026 &amp; 6/15/2026</b> Log into ServiceView+ &amp; DRC* to verify access</li> <li><input type="checkbox"/> Complete SFTQ form and work with FIS experts on changes needed for P1C File layouts.</li> <li><input type="checkbox"/> Submit Security Levels for P1C ServiceView+ users.</li> <li><input type="checkbox"/> Submit CardPro* Connect Admin information (via contacts survey).</li> </ul>

**Note:** System access may be revoked if users do not log in by **June 15th**. It may take up to 3 business days to re-establish the access.

\*Only applicable if your financial institution participates.



# Migration Week & Weekend Need to Know



## FIS™ What's Happening

## Our Ask Of You

June 10 <sup>th</sup> , 2026	June 11 <sup>th</sup> , 2026	June 12 <sup>th</sup> & June 13 <sup>th</sup> , 2026	June 14 <sup>th</sup> , 2026	June 15 <sup>th</sup> , 2026
Wednesday before Migration Weekend	Thursday before Migration Weekend	Friday & Saturday of Migration Weekend	Sunday of Migration Weekend	Monday – P1C Go Live
Last day for key account activities	Final cardholder data files extracted from TBS	6/12: Residual activity and account transfers 6/13: Cardholder data migrated to P1C	Visa Issuers will see accounts on file	Mastercard Issuers see accounts on file
<ul style="list-style-type: none"> <li><input type="checkbox"/> Effective <b>6/10/2026</b> No new accounts should be onboarded in ClientLink/TBS.</li> <li><input type="checkbox"/> Final day for clients to request physical cards with TBS.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Ensure users can sign into ServiceView+, DRC*, CardPro Connect (Able to verify access once users receive IDs Migration Week.)</li> <li><input type="checkbox"/> Notify cardholders that 'pay-by phone' is not available Thursday (end of business day) until Sunday</li> <li><input type="checkbox"/> Last day for monetary &amp; non-monetary changes on ClientLink (TBS)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> No action needed</li> </ul> <div style="background-color: #666699; color: white; padding: 5px; text-align: center; margin-top: 10px;"> <p><b>Because of migration, authorizations will validate against account balances as of Thursday (6/11/2026) night's end of day processing.</b></p> </div>	<ul style="list-style-type: none"> <li><input type="checkbox"/> First day to accept payment* &amp; non-monetary* files</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Work through the Post Migration Checklist (complete by <b>6/16/2026</b>)</li> <li><input type="checkbox"/> Resume new account set-up, enter any held applications in P1C/ServiceView+.</li> <li><input type="checkbox"/> First day to receive any files from FIS (such as P1C eReport Bundle)</li> <li><input type="checkbox"/> Complete any held lost/stolen transfers.</li> <li><input type="checkbox"/> Update Client Portal Contact Change Code to "Direct – Payments One Credit"</li> <li><input type="checkbox"/> First day to perform any held monetary and/or non-monetary</li> </ul>

# Post Migration Checklist

Recommended to be completed within 30-days of Migration Go Live Date



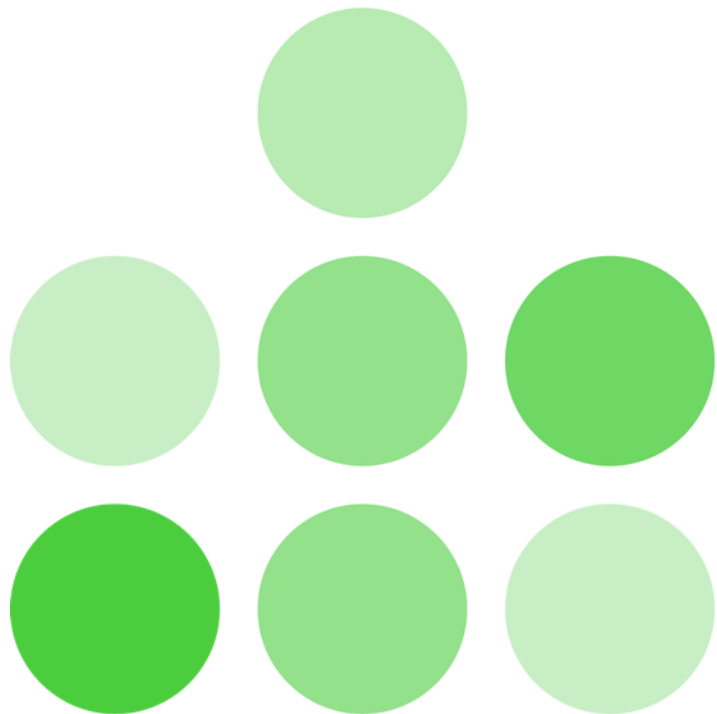
Our Ask Of You

<input type="checkbox"/> Authorizations and Transactions	<input type="checkbox"/> System Access	<input type="checkbox"/> Reports and Files	<input type="checkbox"/> Settlement and Reconciliation	<input type="checkbox"/> Viewing and Maintenance
<ul style="list-style-type: none"> <li><input type="checkbox"/> Authorized PIN Transaction*</li> <li><input type="checkbox"/> Authorized Signature Transactions</li> <li><input type="checkbox"/> Transactions posted to Accounts</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> ServiceView+</li> <li><input type="checkbox"/> eZCard/mycardstatement* (including SSO*)</li> <li><input type="checkbox"/> eZDisclosure*</li> <li><input type="checkbox"/> Disputes Resolution Center* (DRC)</li> <li><input type="checkbox"/> Scorecard*</li> <li><input type="checkbox"/> CardPro Connect*</li> <li><input type="checkbox"/> Balance Transfer*</li> <li><input type="checkbox"/> Verify access to any 3<sup>rd</sup> Party Integrations*</li> <li><input type="checkbox"/> Verify access and validate Collections queues if your institution self-services collections</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Able to access P1C eReport Bundle</li> <li><input type="checkbox"/> Reports and files are populated</li> <li><input type="checkbox"/> Verify access to any 3<sup>rd</sup> Party Integrations</li> <li><input type="checkbox"/> Be on the lookout for any validation requests from credit bureaus regarding the migration</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Able to balance &amp; reconcile</li> <li><input type="checkbox"/> Accounts in Balance</li> <li><input type="checkbox"/> Please check that your settlement DDA provider expects settlement to come from the unique company ID 170000000 with the descriptor "P1C Settle" and doesn't have any block for this company ID and ACH descriptor.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Cardholders able to use IVR</li> <li><input type="checkbox"/> Able to Open New Account</li> <li><input type="checkbox"/> Able to perform Maintenance on Accounts</li> <li><input type="checkbox"/> Able to view open disputes</li> <li><input type="checkbox"/> Accuracy of Statements (logos, images, account data)</li> <li><input type="checkbox"/> Any held maintenance from migration week is entered in ServiceView+</li> </ul>

**Note:** System access may be revoked if users do not log in by **June 15th**. It may take up to 3 business days to re-establish the access.

\*Only applicable if your financial institution participates.

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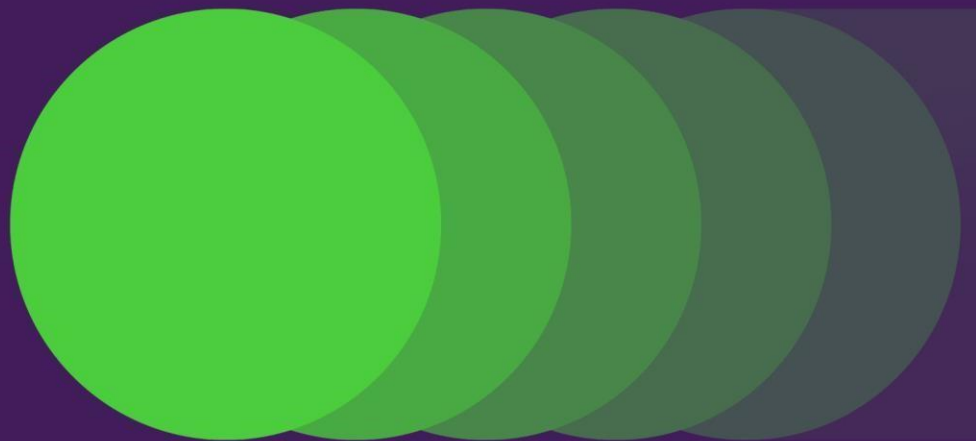




# TBS to P1C Cardholder FAQs

June 15, 2026 Migration Date

Version 1.3



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## Purpose and Outline

This document is an overview of any changes affecting cardholders and cardholder servicing. The impact to cardholders is minimum moving accounts from TBS to P1C. Cardholders will see a new standard P1C Statement. An example of the statement is included for your reference at the end of this document.

This table outlines the cardholder impacts over migration weekend:

Thursday	Friday	Saturday	Sunday	Monday
<ul style="list-style-type: none"> <li>• Business as usual, last day for processing on TBS platform.</li> <li>• Last day for any balancing data.</li> <li>• <b>Statements scheduled to drop Friday, will be dropped EARLY on Thursday.</b></li> </ul>	<p>'Pay by Phone' (IVR or Live Agent) is not available. Authorizations will validate against account balances as of Thursday night's end of day processing.</p>		<p>Cardholders are now able to make 'Pay by Phone' Payments.</p>	<p>Cardholders will now be on P1C for balances and transactions; they will see residual activity as it posts to their account.</p>

## FAQs

### Q. We use FIS Lockbox, is the lockbox payment address changing?

A. You may see that the P.O. Box number for payments is updated. FIS sets this parameter during migration, and no action is required.

### Q. Will customer service phone numbers change?

A. No, if you are using FIS Customer Service the phone numbers will not change.

### Q. Will lost/stolen or card activation phone numbers change?

A. No, the lost/stolen or card activation numbers will not change.

**Q. Will clients need to re-register for eZCard?**

A. No, they can continue to use their existing login information.

**Can cardholders log into eZCard over migration weekend?**

A. Yes. However, because of migration activities, balance and activity will not reflect real-time.

**Q. Can cardholders still make payments in eZCard over migration weekend?**

A. Yes, payments can still be made in eZCard over migration weekend. However, any payment entered with the payment date of that Friday or Saturday will be held and processed with the residual activity. The posting date will be dated effective when it was made.

**Q. Will cardholders' autopayment move over to P1C? Or do they have to set it up again?**

A. Autopayment information will be moved over to P1C from TBS, cardholders will not need to setup it up again. The draft date will occur on the due date. Autopayment refers to automatic payments set up in ClientLink on TBS and ServiceView+ on P1C. eZCard payments operate independently.

**Q. When the autopayment is set up in ServiceView+ can issuers still select the payment date?**

A. No, autopayments set-up within ServiceView+ are established to have the payment date be the same as the due date. That cannot be changed.

If cardholders need flexibility in payment date it is recommended for them to setup a new payment in eZCard, there are multiple options available to them when setting up ezCard autopayments. Since the two operate independently, if cardholders only want the eZCard payment, the additional recurring payment should be cancelled in ServiceView+. Ideally, this should occur more than 48 hours prior to a scheduled draft.

**Q. What happens if there are active travel exclusions?**

A. Any active travel exclusions will be moved over from TBS to P1C as Fraud Exclusions; however, clients will not be able to view the Fraud Exclusions in ServiceView+.

- Refer to the Falcon Ex Report in your TBS eReport bundle received on Friday of migration weekend for that Thursday (last day of processing on TBS).
- This report will list all accounts with any type of exclusion it had on TBS.

**Q. What happens if an account statement drops on Friday of migration weekend?**

A. Statement drops will be processed a day early on Thursday of migration weekend.

**Q. I use FIS VIP Customer Service, what happens if a cardholder calls to change their address/phone number/etc. Is FIS empowered to change over migration weekend?**

A. FIS Call Center will hold the change request until Monday and process it then on P1C.

**Q. What happens if a cardholder reports their card as lost/stolen or activates it over migration weekend?**

A. Sunday morning FIS® Implementation Team members and Customer Service (if applicable) will make status updates accordingly. Your Financial Institution will receive a report of the activity completed by FIS®.

**Q. Are annual statements impacted?**

A. No, FIS® is migrating the year-to-date (YTD) history from TBS to P1C to produce annual statements as expected if your Financial Institution is enrolled in annual statements on TBS.

**Q. What happens if my cardholder has an active/open dispute on TBS?**

A. FIS® will be moving open disputes that were initiated on TBS/ClientLink, and you will see them on ServiceView+.

**Q. When will P1C start reporting to the credit bureaus?**

A. Just like TBS, P1C will send the standard METRO 2 files to the Consumer Credit Bureaus when the account cycles.

**Q. How does FIS® Notify the Credit Bureaus of the migration?**

A. 45 – 60 days prior to migration FIS® sends a notification of migration to the credit bureaus your financial institution is enrolled in. On Sunday of migration weekend, FIS® sends an L1 Segment to the same bureaus that were notified previously. Your financial institution may be required to validate this change with the credit bureau. Please do so if required.

**Q. How long will the TBS reports be available after the migration to P1C?**

A. You will continue receiving the TBS reports up to 6 months after the migration.