

Review Steps for you to Take

Bulletin ID: 434781

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 participating in the **June 15** migration are receiving this communication.

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Previously, you received a **Bulletin ID 033748** titled *BULLETIN 3: TBS to P1C Migration Timelines and Client Responsibilities*. Attached to the *Bulletin* were two job aids: *Timelines & Client Responsibilities* and *TBS to P1C Cardholder FAQ*.

FIS® is excited to announce that financial institutions participating in the June 15 migration are supported by a Migration Lead through the post-migration support period. In addition to the support offered through the tbstop1c2026@fisglobal.com mailbox, your individual Migration Lead offers guidance, support and coordinates your migration readiness activities.

REMINDER: If you have not already done so, please provide your financial institution's contact information via the [Client Contact Survey](#) to ensure that your assigned Migration Lead is able to reach you for important migration related updates.

Your Migration Lead serves as your single point of contact for the TBS to P1C migration. They partner with you during each phase of the migration, from intake to readiness and from migration to post-migration support.

Migration Leads support you by:

- Partnering with you to ensure a smooth transition.
- Keeping your internal teams well-informed about project health and preparing you for the migration.
- Ensuring you understand and have the support you need to complete all the steps required for a successful migration.
- Responding in a timely and efficient manner to any inquiries, tickets, or issues that may arise and attending to their resolution.
- Continuing to support you through the post-migration warranty period until you return to BAU (Business as Usual).

Steps FIS is taking

The attached documents, detailed below, are designed to help your transition to P1C.

- ***What's New and Changing Migrating from TBS to P1C:*** P1C is a different platform than TBS, and while you can complete all necessary card management activities on P1C using the ServiceView+ application, the way these activities are completed could be different from using ClientLink (on TBS). The attached *What's New and Changing Migrating from TBS to P1C* outlines those differences and directs you how to make the best use of the platform.
- ***TBS to P1C Migration FAQ June 2026:*** Created to provide details about migration activities with frequently asked questions centered around the migration process.

Steps for you to take

- Be on the lookout for communication from your Migration Lead.
- Familiarize yourself with the *What's New and Changing Migrating from TBS to P1C* and the *TBS to P1C Migration FAQ June 2026* job aids attached to this *Bulletin*.

- For clients who send and receive files and have provided their contact information, you should have already received an SFTQ Form (aka *Secured File Transfer Questionnaire*).
- **Parameter Freeze Reminder:** The parameter freeze began on **Oct. 27, 2025**. During the freeze, you will **not** be able to modify any parameters, make process adjustments or introduce new products. This is to ensure a smooth and accurate migration.
- **IMPORTANT:** If you have files set up on TBS, your Migration Lead should have shared the SFTQ form with the designated contact. The *SFTQ Form* must be completed **by Feb. 1, 2026**. Also, we require core readiness for P1C files **by March 1, 2026**. For help or any concerns accessing or filling out the *SFTQ Form*, please contact your Migration Lead.

Questions? We can help!

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



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What's New and Changing Migrating from TBS to P1C

TBS to P1C Migration 2026

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Overview

P1C is a different platform than TBS, and while clients can complete all necessary card management activities on P1C using ServiceView+ application, how these activities are completed could be different than using ClientLink (on TBS).

This document is intended to provide an overview of what is new and changing moving from TBS to P1C.

ServiceView+ and Parameters

New Sub-Corp Structure on P1C

Payments One Credit introduces a new Setup Hierarchy of Sub-Corp.

- Clients will migrate either in their own Corp or in a Corp/Sub-Corp Structure
- The factors that determine the setup structure include number of accounts on file, daily issuer settlement process, and products enabled with FIS.
- Moving to a Sub-Corp structure does not limit a Client's Credit Product Offering to cardholders.
- All clients will receive reporting and have access to fully manage their card program.
- Prior to migration clients will receive notification of their new P1C Corp ID and Sub-Corp ID if moving to a Sub-Corp Hierarchy.
- Established TBS Product/Sub-Products and Bill Codes will migrate to P1C, if the naming convention of your product/sub-product or bill codes are impacted you will receive a mapping document of the old and new names.

ClientLink will be Replaced with ServiceView+

Post-migration all card management will be done in ServiceView+ (P1C)

- ✓ Open New Accounts
- ✓ Complete Cardholder Maintenance
- ✓ View Authorization & Transactions
- ✓ Add New Company IDs
- ✓ Perform Monetary Adjustments
- ✓ And more!

Clients need to prepare by completing ServiceView+ training prior to migration to ensure successful migration.

On demand training is available through FIS Academy, and live instructor led classes will begin approximately 4 – 6 weeks before your migration go live date.

The Personal Banker information on ClientLink will be stored in the Corp Rep field on ServiceView Plus.

Note: Once the information is added for new account, the Corp Rep field cannot be edited in ServiceView Plus. To update this field, please submit a Client Portal Ticket.

On ClientLink clients have the ability to “verify” the CVV2/CVC2 ; and this option is not available on ServiceView Plus.

Service View P1C Release 1.24.1 Date: 30/11/2021 10:45:50 AM Help
Completed: 18/01/2022 ASF:

Customer View Acct Inquiry Acct Maintenance Acct Actions Workflow Window Other Updates Exit

CORP ACCT NO Locate Search Cons Stk Unlink

Name 1 **GENERAL ACCOUNT DETAILS** N1 NID Product Type Proc
Name 2 N2 NID
Address Bk/Reclass/Dt Consol Acct Type
Institution ID Primary Account **CATEGORISED ACCOUNTS**
Company Card Language Consol Bk/Rct
Curr Code Balance
Foreign Addr Country CIS Available
Postal DPID Date Opened Credit Limit
Own BSB
Verify

MENU OPTION ACCESS BUTTON

Stmts	CTDBal	Credit	Terms	Transfer	LostStolen	Delinquency	Plastics	Pay Info	CH Info	Misc	Delivery	History	Collections	User Data
Last Purch Date								Pymt Due Date				Stm Requir...	Send Letter...	
Last Pymt Date								Overlimit Amt				Previous Stm...	Add Memo...	
Last Pymt Amt								Past Due Amt				Current Actv...	Fin Charge Inq...	
Last Bill Date								Last Min Pymt Amt				Authorisations...	Bill Chg...	
Disputed Amt								Total Now Due				Auth Log	Plan Bel Inq...	
Bill Day								Reach Us Date				Stm Group Chg	Plan Payoff Inq	
Bill Day Chg								Number Payments Held				Pymt Held Chg	Acct Payoff	
Last Payoff Inquiry Date								Amount Payments Held						Tran History Search
Projected Payoff Amount								Stm Group						
Annual Statement Ind								Hold Payments Exempt	<input type="checkbox"/>					
Annual Statement Start Dt														

New User ID Security Levels

The security levels for ServiceView+ (P1C) are not an exact replica of security levels for ClientLink (TBS).

Therefore, the following will occur to provide access at appropriate security levels for P1C:

- Eight (8) weeks prior to migration an FIS Access Analyst will contact each Client's Migration Contact (indicated on Contact's Survey) to start the Security ID process.
- Seven (7) weeks prior to migration the assigned FIS Access Analyst will share the User Access Template with the Client's Migration Contact.
- The Migration Contact for the FI must update the 'P1C User Access Template' with appropriate access requests for each user from the FI depending on their roles and responsibilities.

It is important for the users to have the appropriate access to complete the various functions.

For example, a user who performs transaction overrides, close batches, or deletes batches should have "ONLINE MONETARY SUPERVISOR" access. Missing this access means the user will not be able to complete this function. There should be at least one user from the FI who should have this access.

The following table details the available Limit Classes. Please use this information to determine which Limit Class is appropriate for the user and enter the selected limit class in the Limit Class field on page one. Note: If a custom limit class has previously been established, you may use the custom limit class in lieu of one of the limit classes listed below. Custom limit classes may include additional currencies. If your institution needs to create a custom limit class, please reach out to FIS Client Care. Custom requests may extend the completion timeframe.

Limit Class	Max Credit Limit US	Max Fee Amount US	Max Adj. Amt US	Max Credit Limit CAN	Max Fee Amount CAN	Max Adj. Amt CAN
LTC00007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LTC00013	\$999,999.00	\$99,999.00	\$99,999.00	\$999,999.00	\$99,999.00	\$99,999.00
LTC00014	\$100,000.00	\$500.00	\$10,000.00	\$100,000.00	\$500.00	\$10,000.00
LTC00021	\$10,000.00	\$50.00	\$50.00	\$10,000.00	\$50.00	\$50.00
LTC00038	\$200,000.00	\$99,999.00	\$99,999.00	\$200,000.00	\$99,999.00	\$99,999.00
LTC00076	\$500,000.00	\$1,000.00	\$1,000.00	\$500,000.00	\$1,000.00	\$1,000.00

SSL Certificates

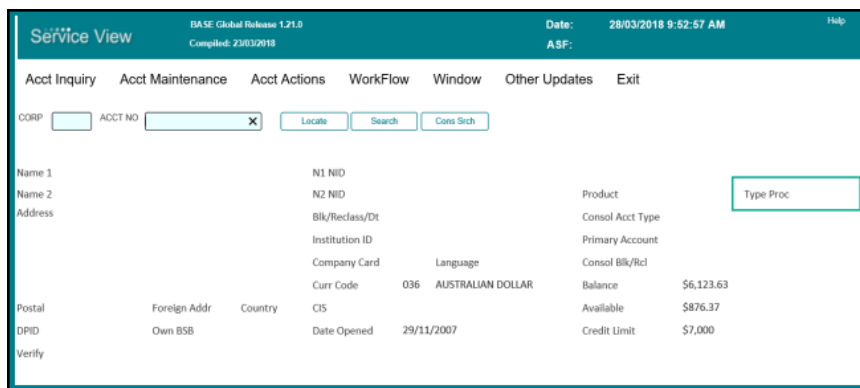
ServiceView+ and DRC requires SSL Certificates downloaded on PCs, just like ClientLink.

- SSL Certificate is required to be installed and attached to the browser by each individual user so that they can access ServiceView+ and DRC applications.
- The Access team collects details of users who would need the SSL certificate along with the various access details.
- Users who have requested for SSL certificate will receive 2 emails from ClientCertificates@FISGlobal.com a few weeks before the migration date.
 - The first email will provide the information on how to install the SSL Certificate.
 - The second email will contain a Pass Phrase specific to the user to use during the install.
 - Do not email this box directly with questions regarding the certificates, it is an unmonitored email box.
- Existing certificates will continue to work through their expiration date.
 - Installing a new cert will extend the expiry date by two years.
 - FIS recommends downloading the new one as it will extend the expiry date - but if no action is taken user can continue with existing one.
 - SSL Certificate expiration notification emails are sent out 60 days and 30 days prior to expiration.

Secured Cards on P1C

Secured Card Programs on P1C require their own dedicated product/sub-product.

- On TBS, credit bureau reporting for secured cards is driven by Type Processing Indicator 15. Accounts will migrate with a type processing indicator of 15.
- On P1C, Product/Sub-Product drives reporting as is industry best practice.
- If an issuer does not have a secured Product/Sub-Product to migrate these accounts, one will be built for them in the migration process. All product/subproduct mapping will be provided to clients prior to migration.
- These accounts will be set up in a dedicated Product/Sub-Product on P1C for secured programs, using the standard naming conventions of either VSC/VSE (Visa) or MSC/MSE (Mastercard), and their current Bill Code structure and configurations.
- When opening a new secured account after migration, be sure to use a secured product/ sub-product.



Cash Limits Threshold Differences

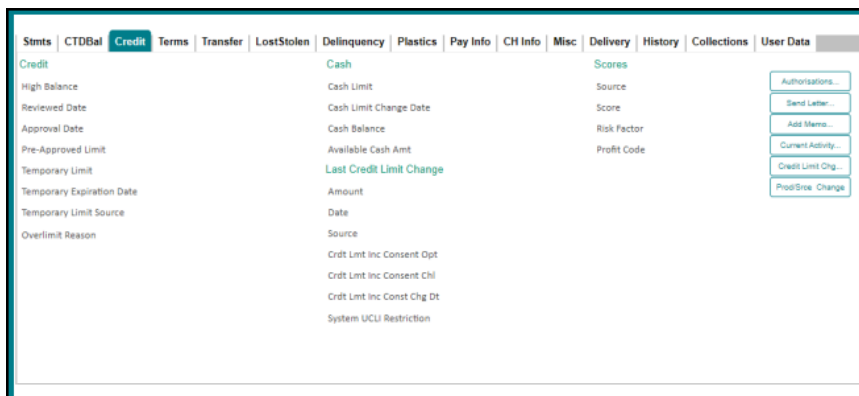
Minimum & maximum cash threshold functions differently between TBS & P1C.

- On TBS, the minimum & maximum are defined at the product level and further defined on the cardholder level, regardless of dollar or percentage values.
- On P1C, the minimum & maximum are defined at the product level and can only be adjusted at the cardholder if the thresholds are dollar amounts (not percentage values)
- Dollar Maximum threshold can be set to all 9s (highest value) vs 100% for a product/subproduct, the most the cardholder could obtain would be based upon the actual limit of their account.
- To maximize the flexibility of cash access & for account-level cash values to map to P1C, FIS will be converting any account with a “100%” cash access value to all 9s.
- Any account that had a specific dollar amount set for Cash Access on TBS will migrate that value.
- On P1C, if the amount is a percentage of the credit limit, the system automatically calculates a new cash limit each time there is a change to the credit limit.
- This applies to all Product/Sub-Products for consumer and business accounts.

Additional Threshold Options for Business Cards

- Business clients can use Velocity Rules in ServiceView+ to further restrict cash access.
- There are Corp Level settings that indicate if company cash limits should restrict account level cash limits and if the authorization system should check company cash availability.

Note: If the Maximum Threshold is set at 100%, then the cardholders in that Product/Sub-Product can obtain up to 100% of their credit limit in cash for both consumer and small business cards. Users can see card-level values on the Credit tab of the account.



Delayed Blocks on P1C

Payments One Credit supports delayed blocks are fully supported, attend P1C ServiceView+ training to learn more about blocks including delayed blocks.

- Account transfers can be performed for any reason including but not limited to account upgrades and/or reissues due to compromised card notification.
- To enable the card in hand to continue to work for purchases, issuers can select 'VN – Cancelled Delay Block' in the Block/Reclass Code when performing a transfer account.
- The card will automatically be closed after 14 days or upon first usage of the new card whichever comes first based on system parameters.
- 30-days post migration clients can open a request to customize the parameter setting, standard billing may apply.

The screenshot shows the 'TRANSFER ACCOUNT' screen in ServiceView+. The 'Block / Reclass Code' dropdown menu is highlighted with a red box and contains the selection 'VN - CANCELLED-DELAY BLOCK'. Other visible fields include 'Transfer from Account' (4), 'Transfer Option' (N - Post Subsequent Transactions to New Account), 'TOB Indicator' (1 - Full), 'Date Transferred' (11/10/2023), 'New Account' section with 'Select Product' (V), 'Acct BIN / Seq #' (4), 'Block/Reclass Code' (-- No Selection --), 'Notify Bill Code/Date' (-- No Selection --), 'Bill Code' (E), 'Plastic Suffix' (X0001 - VISA EMV), 'Verify' field, 'Card 1 Type' (V - Visa), 'Card 2 Type' (- None), 'PIN Request Code' (- No Request), and 'Create Plastics' (Y - Create Plastics). Buttons for 'Update', 'TOB', and 'Cancel' are at the bottom.

Figure 1 - ServiceView+ Transfer Account Screen

Auto-Pay in ServiceView+

Following the Migration, auto-payments will be drafted on the payment due date. This is to ensure that the payment is initiated on the same payment due date each month.

- Financial Institutions cannot change the value to anything other than the payment due date. However, the consumer cardholders still have the flexibility of establishing an auto-pay payment using eZCardInfo.
- Issuers can refer to BC462-10 (CP255009) Auto Payment Activity Report in the TBS eReport bundle to review which accounts are set up on autopay.

Note: This change does not apply to business cards. When the 'days' are converted from ClientLink to ServiceView+, these accounts will map using the value in the 'TBS day field' to the P1C day field.

Attend ServiceView+ training to learn more about setting up auto-pay for cardholders and other cardholder maintenance functions.

Additionally, autopay draft criteria is defined differently for P1C compared to TBS.

- TBS will not draft autopay if a payment has posted prior to the draft if the payment satisfies the minimum due.
- P1C will draft the autopay regardless of if a payment has already posted. However, the amount that is drafted if another payment has posted will not allow a credit balance.

Abbreviations and Truncating

On some fields in TBS, there are more characters available than on P1C. On P1C, if needed, FIS will truncate long institution names using the following rule:

- Federal Credit Union will be FCU
- Credit Union will be CU
- Employee Federal Credit Union will be EFCU
- Employee Credit Union will be ECU

Purge Process –

Account Purge allows the removal of inactive accounts from records/data on file in P1C.

TBS Account Purges:

- Are scheduled for the 3rd Saturday of the last month of every quarter.
- Depending upon migration scheduling, the last TBS purge for your FI will be in March, June, September, or December
- It is a hard coded setting that all issuers are enrolled in automatically when on TBS.

On P1C, Account Purges are driven by a parameter setting that offers options to issuers post-migration. There are also system-wide purges with pre-purge reporting provided to clients on a periodic basis.

Note: If clients need to exclude secured card accounts from a purge because of pending IRS interest reporting, use ServiceView+. Navigate to the Misc Tab in ServiceView+ and set the Prevent Purge Indicator field to 'Y'.

Digital Issuance Coming to P1C

Digital adoption in the US Card Market has grown year over year since 2020.

- Digital Instant Issuance allows cardholders to receive their new or replacement card immediately in their phone's wallet while their physical plastic is in the mail.
- Issuers can maintain top-of-wallet status so that a cardholder does not have to switch cards while waiting for a replacement plastic, thereby protecting revenue and spend volume.
- Cardholders can use digital cards at the point of sale wherever digital wallets and tap and pay capabilities are enabled.
- To add this capability, issuers will need to:
 - Have a "container" to provision the card to (i.e., Card Suite or another provider)
 - Once the container is set up, the issuer needs to set up an API call to enable digital issuance
 - Reach out to the Migration Lead post-migration warranty period

Note: In-branch card issuance of physical plastics is not supported on P1C. We recommend exploring digital issuance as an alternative solution. If this poses an issue for your institution, please contact your Migration Lead to find work around solutions.

Reporting, Settlement, and Billing

NEW P1C Reports eBundle

Client's eReports will be switched to P1C eReports effective your go-live date on Payments One Credit:

- The last TBS Platform eReports Bundle will be delivered on **Friday** before the migration weekend.
- The first set of P1C eReports will be generated on **Monday** after migration weekend.
- P1C reports will vary from TBS, clients will still have access to data points to audit and reconcile their credit card program using the P1C reports.
- P1C does not produce a month end bundle (TME), monthly reports are included in the standard P1C eReport bundle.
- Depending upon how the Financial Institution is set up with Corp or Sub-Corp hierarchy, the reports in your P1C eReports bundle may vary.
- Regardless of the setup hierarchy, clients will receive reports to enable them to settle, balance and audit their credit portfolios.
- Transaction activity from Friday through the Sunday of the migration weekend will be included as residual activity reports, attend Full-Service Balance and Reconciliation training to learn more about the P1C Settlement process.

Migration Month End Reports

- TBS **will not** produce month end reports.
- P1C will only have partial data for the month of migration.
- Use MTD totals from the last day of TBS reports PLUS Month End P1C Reports to determine true Month End Totals (MTD).

Year End Totals

- TBS **will not** produce year end reports.
- P1C will only have partial data for year of migration.
- Use YTD totals from last day of TBS reports PLUS Year End P1C Reports to determine true Year End Totals (YTD).

P1C Executive Report

The P1C Executive Report is a BIN, Product and Sub Product level Report provided by month end.

Reports Include:

- PCBB88-01 Monthly Executive Report – Corp ID, BIN, and Summary Plan
- PCBB88-02 Monthly Executive Report – Corp ID and Product/Sub Product
- PCBB88-11 Monthly Executive Report – Corp ID, Sub Corp ID, BIN, and Summary Plan
- PCBB88-12 Monthly Executive Report – Corp ID, Sub Corp ID, and Product/Sub Product

Clients can use the Executive Report to assist with Network Quarterly Reporting as backup for the BC485VS-10 and BC485MC-01 Visa and MasterCard Quarterly Reports.

Please note that the P1C Executive Report is at the BIN level and shows GROSS interchange, not net. This means that the P1C Executive Report interchange includes some network activity that is deducted by FIS prior to settlement ACH. This is different than the TBS report.

Clients who have their own 2-Digit Corp can also use the BC450 Series, and Sub Corps can use the PC450 Series to assist further in the breakdown to the Product/Sub-Product level.

Please remember to attend P1C Reports training prior to go-live to learn more about P1C Reports.

DPR PC [redacted] CORP XX SUB-CORP: 000000		EXECUTIVE REPORT				AS OF	DD/MM/YY	PAGE	1
CORP XX SUB-CORP 000000 BIN 000000		THE FINANCE BANK				RUN DATE	DD/MM/YY		
-----		-----		-----		-----		-----	
ACCOUNT INFORMATION	NUMBER	ACCOUNT INFORMATION	NUMBER (MTD)	AMOUNT (MTD)	AVG	NUMBER (YTD)	AMOUNT (YTD)		
ACCOUNTS ON FILE	000	OUTSTANDING BALANCE (ALL)	000	0.00	000	000	0.00		
NEW ACCOUNTS	000	OUTSTANDING BALANCE (NON-STAT)	000	0.00	000	000	0.00		
NET ACCTS. ADDED	000								
ACCOUNTS CANCELED	000	TOTAL CREDIT LINE	0.00%	0.00	000				
STATUSSED ACCOUNTS	000								
ACCOUNTS BILLED	000	OPEN TO BUY (ALL ACCTS)		0.00					
ACCOUNTS WITH CARDS	000	OPEN TO BUY (NON-STAT/CHG OFF)		0.00					
CARDS OUTSTANDING	000								
INACTIVE ACCOUNTS	000	FRAUD CHARGE OFF	000	0.00		000	0.00		
ACCTS WITH FIN. CHRGS.	000	LOAN LOSSES	000	0.00					
-----		-----		-----		-----		-----	
TRANSACTION INFORMATION (MTD)	AMOUNT	PERIODIC QUALITY	NUMBER (MTD)	AMOUNT (MTD)	AVG BAL	PERCENTAGE			
FINANCE CHARGE INCOME	0.00	05 - 29 DAYS	000	0.00	000	0.00%			
ANNUAL FEE INCOME	0.00	30 - 59 DAYS	000	0.00	000	0.00%			
LATE FEE INCOME	0.00	60 - 89 DAYS	000	0.00	000	0.00%			
OVERLIMIT FEE INCOME	0.00	90 - 119 DAYS	000	0.00	000	0.00%			
MISC INCOME/FEES	0.00	120 - 149 DAYS	000	0.00	000	0.00%			
		150 - 179 DAYS	000	0.00	000	0.00%			
TOTAL REVENUE	0.00	180 DAYS AND OVER	000	0.00	000	0.00%			
TOTAL REVENUE PERCENTAGE	0.00%	TOTAL PAST DUE	000	0.00	000	0.00%			
		TOTAL CURRENT	000	0.00	000	0.00%			
-----		-----		-----		-----		-----	
TRANSACTION INFORMATION (YTD)	AMOUNT	TRANSACTION INFO	NUMBER (MTD)	AMOUNT (MTD)	AVG (MTD)	NUMBER (YTD)	AMOUNT (YTD)	AVG (YTD)	
FINANCE CHARGE INCOME	0.00	SALES VOLUME	000	0.00	000	000	0.00	000	
ANNUAL FEE INCOME	0.00	CASH ADV. VOLUME	000	0.00	000	000	0.00	000	
LATE FEE INCOME	0.00	USAGE	000						
OVERLIMIT FEE INCOME	0.00	RETURN VOLUME	000	0.00	000	000	0.00	000	
MISC INCOME/FEES	0.00	LOCKBOX PYMT VOL	000	0.00	000	000	0.00	000	
		ACH PYMNT VOLUME	000	0.00	000	000	0.00	000	
TOTAL REVENUE	0.00	INST. PYMT VOL	000	0.00	000	000	0.00	000	
TOTAL REVENUE PERCENTAGE	0.00%	TOTAL VOLUME	000			000			

Figure 2 - Sample P1C Executive Report

NEW P1C Settlement Reports and Reconciliation Process

Clients moving to P1C will balance and reconcile using P1C Reports, effective migration date.

- An eLearning training on 'Full-Service Balance and Reconciliation' is mandated and is pre-requisite to the instructor-led-training on the subject.
- Clients who do not use Full-Service Balance and Reconciliation will receive applicable training.
- Completing the eLearning and attending the instructor-led training will ensure success with settlement process on Payments One Credit.
- If FIS needs to contact clients regarding the Settlement Training, we will outreach to who was indicated as the Training Contact in the Contact Survey Form completed by each client.
- Residual activity reports will be provided to clients through the P1C eReports Bundle.
- It is best practice to establish new internal procedures for Settlement once migrated as reporting is different on P1C.

3rd Party ACH Systems

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.

P1C Billing Changes

FIS is standardizing the billing process for clients migrating from TBS to P1C. Clients will see the following changes:

- Statement Preparation will be centralized and billed under **Statement Preparation ZCP99-05001S**.
- All clients will receive 12 months history and will be billed under **Statement – Extended History 12 Months ZCP99-05201S**.
- For Visa clients only, Centralizing all interchange income under **Interchange – Net Credit ZCP99-25000S**.
- The billing line item for PROCESSING CHARGES DUE CERTEGY will no longer be assessed within your Daily Settlement post-migration to P1C.
 - The Cardholder Transaction fees for Sales, Credits, Cash Advances and Payments that was displayed on the TBS CPSETTLE report will migrate to the monthly P1C Invoice process under the billing codes below.
 - During your migration month the fees will come from Daily Settlement up to the Thursday of migration and the remaining days of the months will appear on your P1C Monthly Invoice.

Line#	Description
ZCP99-03020S	Transaction Processing - P1C
ZCP99-03101S	Payment Receipt - Remote Entry
ZCP99-03200S	Payment Receipt - ACH/Autopay
ZCP99-03302S	Payments / Lockbox

Note: Clients can expect a consolidated invoice for the month of their migration, it will have both TBS and P1C billing items for that month.

Minimum Payment and Fixed Payments

Minimum Payment

TBS behaves differently in the situation where a client's minimum payment in one cycle was less than the default minimum payment (e.g. \$25) and the customer made a smaller payment than the minimum requested. TBS only requests a calculated minimum payment for the newly assessed balance, while P1C requests the entire balance as the minimum payment. Therefore, TBS will cycle the unpaid balance to a 5-day delinquency. P1C does not; it keeps the entire balance in the minimum payment field, and the account remains current.

Fixed Payments

TBS has a function for fixed payments. If the balance is \$0, these accounts report to the bureaus as closed. Should clients wish these accounts to remain closed, they should officially close the accounts rather than relying on the account to remain at \$0 balance. Clients can check their Cardholder Journal for this condition. If no action is taken, then the account will migrate as open with a \$0 balance. Your migration lead will contact you if you have accounts that meet this condition.

Additionally, TBS allows you to set a Fixed Payment Amount on an account. Although it is recommended to block these types of accounts as F/X, it is not required on TBS. This will override the calculated minimum payment amount on TBS. P1C allows accounts to have a Fixed Payment Amount set but requires the account be blocked F/X-Fixed Payment Account. Accounts on TBS that have a value in the Fixed Payment Amount field but are not blocked F/X at migration will migrate to P1C with a F/X block/reclass. Your migration lead will contact you if you have accounts that meet this condition.

Pay Ahead Capability and Payment In Full

Pay Ahead Capability

For clients who allow pay ahead (allowing customers to apply payments higher than the balance to the next minimum payment), TBS has a counter that only allows customers to pay ahead as many times as the counter setting (e.g. 1-5). P1C counts differently. Customers can continue to maintain a pay ahead if they continue to pay more than the balance each month.

Note: Pay Ahead is less common than it was on historic programs.

Payment In Full (during grace)

On TBS, when a customer has a returned payment and has paid in full during the grace period, TBS assesses interest. P1C does not. This is only in the case of a returned payment during grace. Grace is set at the product level.

Late Fee Compliance

Late fees in P1C may be calculated lower than in TBS in some cases. P1C has capabilities built it to ensure compliance.

When a late fee is calculated in P1C, the amount of the fee that is assessed to the cardholder cannot exceed:

- The maximum fee amount that a financial institution has set in its parameters
- The Safe Harbor Amount
- The payment due amount that is causing the late fee to be assessed.

Account Level vs Plan Level

- In TBS, balances for some finance charges were evaluated and assessed at the account level. This means that all of the balances, regardless of type cash, purchase, etc. are aggregated for the purposes of grace periods. Grace periods are the time during which some balances are not assessed finance charges.
- P1C is more flexible and allows balances to be evaluated by plan. Each plan can have its own terms.
- An example would be if an account had a \$100 balance and a \$60 payment did not pay off the entire balance during grace period, then finance charges were assessed. In P1C, two \$50 transactions each were in their own plan, and each plan had grace. A \$60 payment would completely pay one \$50 plan (so no finance charges would be assessed) and leave \$40 of the second plan remaining to accrue finance charges. This may create scenarios where issuers receive slightly lower interest income.
- TBSBAL will be converted to fixed-rate plans on P1C. Cardholders will have an additional grace period for new promotional transactions processed in P1C, where:
 - ✓ The promotion has plan-level grace
 - ✓ The account had a converted promotional balance from TBS
 - ✓ The opening balance of the converted promotional plan hasn't been paid in full

Custom Files for Visible Equity (VE)/CECL and AIRES

If clients receive a VE/CECL/AIRES file via email on TBS, this process is standardized on P1C and will come through email unless otherwise specified with batch files analyst. There will be no customization of files going forward.

If further assistance is needed, please contact the client's Migration Lead or email sft.p1c.migrations@fisglobal.com to reach the Secure File Transfer Team.

Fraud and Dispute Product Changes

Fraud Exceptions

Prior to the migration to P1C, any travel notifications by a cardholder are entered in ClientView.

- ✓ Clients will enter fraud exceptions directly into P1C through ServiceView+.
- ✓ Travel exclusions are known as Fraud Exceptions in P1C.
- ✓ Clients will have ability to do a State, Country, or MCC exclusion.

Figure 3 - Fraud Exception Add Screen

To learn more about how to add fraud exceptions in ServiceView+ please refer to the P1C ServiceView+ Job Aid: Adding Fraud Exceptions in ServiceView+ job aid.

- Contact Attempt Process for Fraud Alerts: FIS prioritizes text-enabled devices for initial contact. If a mobile number is text-enabled, it will be the first point of attempted contact. If no text-enabled devices are available, calls will occur in this order: Mobile, Home, Work/Other. Only one call attempt is made to the first available number.

New DRC Login

For Dispute Resolution Center (DRC) application, P1C has a separate connection that requires a new Login ID.

- A week prior to migration date, new DRC Login IDs will be issued to client users.
- The new Login IDs will start with R#
- Please note that only the Login ID is changing, and all other access will remain the same.
- All FI employees who receive the new Login ID will need to login within 10 days of the ID being sent, otherwise the system will automatically revoke the access.
- Once the access is revoked, it can take up-to 3 business days to re-establish the access.

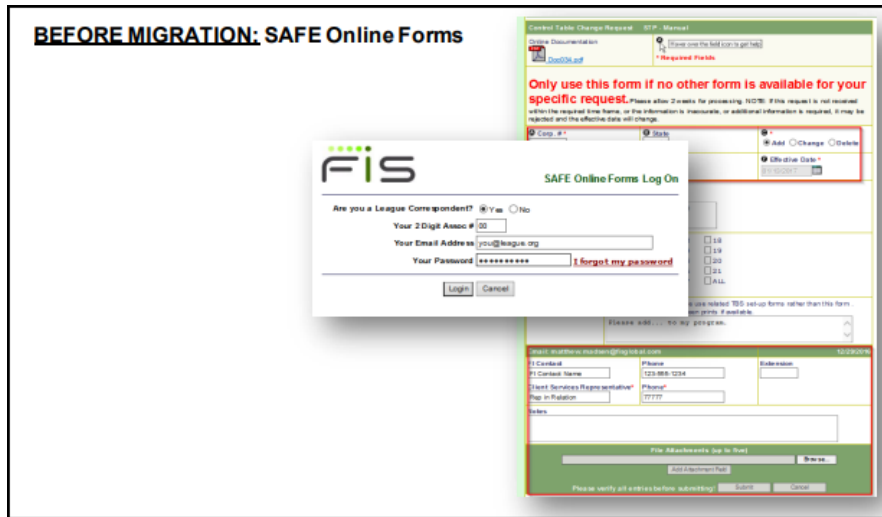
Forms and Client Portal Updates

Safe to FIS Client Portal Ticket

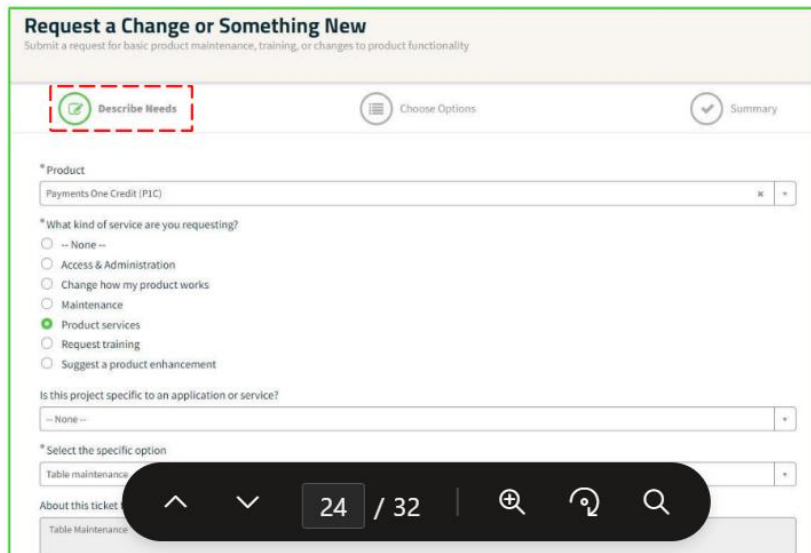
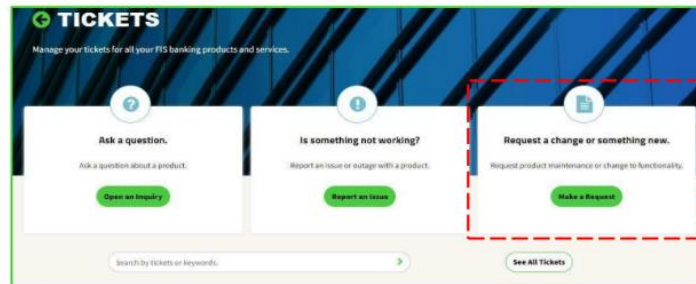
Program changes for Payments One Credit (P1C) are managed as service requests via the FIS Client ticketing process. Submit a Client Project Request to change or to request something new for the following product services:

- Corporation Master
- Statement Messaging
- Table Maintenance

The Project Request (CREQ) will generate an estimate that will require funding approval prior to commencing the work.



After Migration: Client Portal Ticket



Post-Migration Bulletin Contact Code Changes

During migration, FIS will manage Bulletin Contact Code Changes on your behalf. We will provide new instructions for Bulletin Codes after migration.

Business Accounts on P1C

Company Hierarchy on P1C and Master Accounts

TBS has a type processing 89, which are known as Master Accounts. Type processing 89 does not exist on P1C.

- P1C does not use master accounts, divisions, or departments. These will no longer be part of the company hierarchy after migration.
- P1C will migrate any billing master account on file for a company, and that master account will be migrated to a central billing account on P1C; exception if the master account has no subordinate accounts and a zero balance it will not migrate.
- P1C does have a robust company hierarchy that will allow clients to strengthen their Business Card Program.
- If there is one master account for a Company, then its attributes convert to Sublevel 1. No Sublevel 2 is created.
- If there are multiple master accounts for a Company, then the attributes of each master account convert to a unique Sublevel 2 on P1C. To avoid unnecessary accounts on file, any non-billing master account numbers will not be migrated to P1C.

Attend the P1C Commercial Card training to learn more about the Company Accounts in P1C.

NOTE: Commercial Card training includes Small Business Cards.

Notification of Change in Company IDs – Sub-Corps Only

Clients that have a Business Card Program need to be aware that Company IDs may not be the same on P1C.

- Post-migration, clients will receive a cross-reference document that will provide the old and new Company ID from their Migration Lead.
- It is standard industry practice that each company has a unique ID in the processor's system of record

Business Accounts on Consumer BINs

Networks offer several different BIN types for Consumer & Business Purposes. It is standard industry practice that only consumer accounts use a Consumer BIN product.

- On TBS, Issuers were able to modify a consumer account to act as a business by using Processing Type of 50 to generate Company Name on Statements & Cards.
- P1C reserves Processing Type 50 Business/Commercial BINs utilizing a corresponding Business/Commercial Product/Sub-Product.

If clients are using Consumer Account with a Processing Type 50, those accounts will migrate as Type 11 resulting in the following:

- Post-migration the company name will no longer display on Statements.
- When a card is reissued the company name will no longer be embossed on card.
- Type 11 accounts will report to credit bureaus, recommended to audit these accounts and review to ensure they report to the credit bureaus accordingly.
- Additionally, being flagged a consumer account all UDAP rules will apply.
- 30 Days Post Migration clients can initiate a BIN Add Project to add a Business BIN. FIS can help obtain 8-digit BIN with the project.

Due Dates on Business Cards

Business accounts do not have the same consumer regulations that standardize payment due dates.

- On accounts in a Business Product/Sub-Product the Bill Day will remain the same, however the due date will vary month over month a few days.
- The variance is due to the number of days in each month (28 – 31).
- Please advise companies that post-migration they will see a variance in their payment due date.
- Companies will need to review their statement each month to confirm their payment due date.

Additional Names on Business Cards

It is standard industry practice that Business Cards are solely issued cards, no authorized/additional users.

- FIS provides Data Hygiene Reports in the standard TBS eReports Bundle approximately 3 – 4 months before migration to assist with identifying and updating business cards with additional names on the card.
- CP8009-0A | TBS Business Card Report is the report name that provides a listing of any business card that has additional names on the cards.
- For cards with additional names, cardholders should be notified that post-migration, their cards will continue to work through expiration but will not be reissued.
- Identify if cards under the company should be opened for those individuals, and/or update company contacts.
- Names 2, 3, and 4 will not migrate to P1C.
- Clients using the FIS Call Center, individuals previously listed as Names 2, 3, and 4 will likely not be able to service the cardholder since their card is not on file in P1C.
- Please check the Company EmbossName field for special symbols (%\$&). Remove any symbols prior to migration, as these will be rejected post-migration. For new enrollments, do not use special symbols on P1C.

NEW MCC/Spend Restrictions

P1C offers the ability to add/manage MCC/Spend Restrictions, also referred to as Velocity Limits, in ServiceView+.

This enables a company to reduce risk by restricting how often and where a card is used:

- Restrictions are created at the company level and then assigned to the card level.
- Examples of restrictions include limiting spend to a particular MCC, limiting the number of times per day that the card can be used, and limiting daily spend.

Post-Migration clients can request more information regarding Adding Restrictions to their Small Business and Commercial Card Program.

eZDisclosure

(For Clients Using this Service)

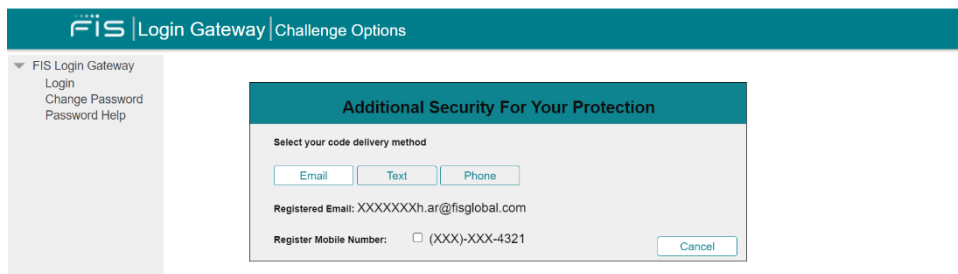
To support the Sub-Corp hierarchy, on the Terms ID List in eZDisclosure, the Sub-Corp field is added to its application. This enables Issuers with eZDisclosure that are moving to Sub-Corp to seamlessly use the application for their credit card program.

- It is extremely important that the Terms IDs created in eZDisclosure have the correct Bill Code naming convention to ensure proper assignment.
- P1C functionality will automatically assign the account Terms ID to new accounts based on the default entered on the Bill Code.
- Log into eZDisclosure and keep your User ID active.

IMPORTANT: FIS recommends clients take the following actions by Thursday, March 19, 2026 (*subject to change*) for migration readiness:

Step 1: Ensure accounts are associated with the correct active Terms ID and Bill Code; utilize eZDisclosure Terms ID Listing Report (ID CP8009-OH) provided on February 3, 2026, in the data cleanup bundle.

- Multifactor authentication is being implemented in the eZDisclosure application, hence users should be assigned valid email addresses or Phone numbers to receive an OTP for successful login



Step 2: Audit and take appropriate actions on Term IDs in eZDisclosure, ensure each Terms ID is associated to a valid bill code. Check for the following items:

- The bill code field and description must display a valid TBS bill code for each Term ID.
- A Term ID can only be used for one bill code.
- Ensure that the value entered in the Billcode field in eZDisclosure Terms ID matches the billcode in ClientLink/TBS.
- Any bill code inconsistency will prevent the Term ID from being moved to P1C. If bill codes do not match; the associated Terms ID will not migrate to P1C.
- When a Terms ID does not migrate, cards will produce without the associated disclosure. If this occurs, clients must determine if proper disclosures need to be sent under separate cover.
- Appropriate action is to copy and create a new Terms ID with updated information and update the affected accounts.

Step 3: Recommend de-activating any Term IDs that are no longer needed by your Institution.

- For record retention, if any Term IDs are deleted, issuers should download a PDF of the Terms ID before deleting.
- FIS is only migrating active Term IDs to P1C.
- FIS will no longer have record once the Terms ID is deleted.

Step 4: Only active Term IDs will migrate to P1C, we recommend downloading, and securely storing a copy of all Term IDs for your records.

Insurance Premiums on P1C

Insurance Premium Compliance

- On TBS, credit disability and life insurance are billed in one transaction. On P1C, as is standard industry practice, credit disability and life are billed in two transactions.
- On TBS, when a late fee is assessed during the statement cycle (not on bill day), the late fee is included in the credit insurance premium. When a late fee is assessed on bill day, it is excluded from the credit insurance premium. All late fees are included in the credit insurance premium calculation, regardless of when they post.
- On P1C, if there is more than one insurance/debt protection offering, P1C will include the premium from the previously assessed offers in the calculation.
 - P1C will include non-penalty fees and assess a premium in cases where the only balance is a fee. For example, P1C charges a premium if the only transaction is an annual fee or membership fee.
 - When cancelling coverage for delinquency, P1C assesses the premium before advancing the delinquency stage when the account cycles. This means that a premium WILL be assessed on accounts that will roll to 90 days for the next cycle. Example: an account that is currently in the 60-day past-due period of delinquency on the September statement will receive one more premium and month of coverage and will cancel during the cycling of the October statement.

Over-the-Counter Cash Transactions

Terminal Use Required per Networks

On TBS, some issuers still use a legacy procedure to post OTC cash advances. The industry and modern best practice is to use a terminal. P1C does not support this legacy procedure. Please educate frontline staff to use terminals for cash advances. Not using a terminal to post OTC cash advances will prevent proper settlement.



TBS to Payments One Credit Migration Frequently Asked Questions

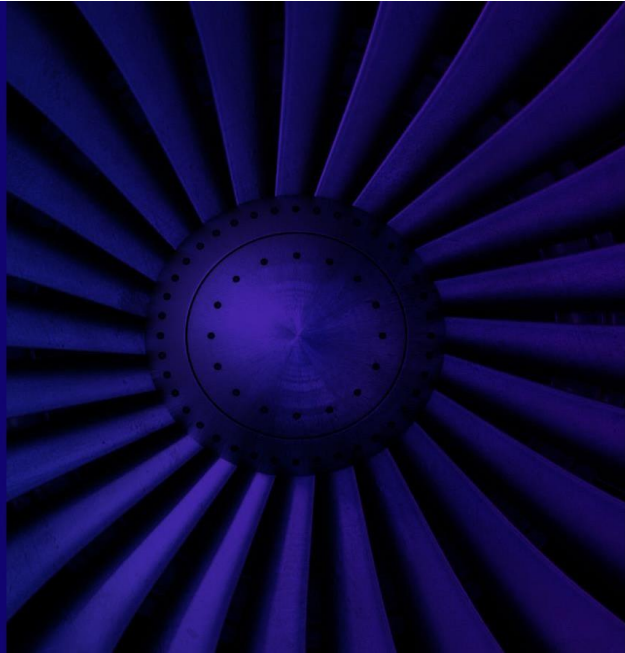


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Q: Why are we being migrated to Payments One Credit Platform (P1C)?

A: Payments One Credit (P1C) processing platform enables your organization to improve its credit card offering by using a modern processing infrastructure.

Q: What are the benefits of P1C?

A: In addition to the features, you have available on TBS Payments One Credit (P1C) platform provides the following additional benefits for your organization:

- Support multiple brands including Visa®, Mastercard®, and private label cards
- Enhanced parameter management/change requests, like ability to randomize allocation of card numbers and expiration dates
- Support of Qualification Sets that allow you the issuer to easily set rules to auto-manage your program on autopilot.
- Advanced cardholder experience including:
 - ApplePay™, GooglePay™, and SamsungPay™ token wallets
 - Post and pre-purchase lending
 - Consumer consolidated card structure
- Customer-configurable account purge criteria

Q: How will FIS communicate the migration information to the clients?

A: FIS will send out regular Client Bulletins providing key information such as advanced notification of migration date, migration timeline, important dates, and list of client responsibilities, etc. Please ensure that the Client Portal Administrator of your organization has set up appropriate users on Client Portal to receive these TBS to P1C Migration bulletins.

Q: Who is my point of contact during the migration?

A: FIS has a team of migration experts to help answer any questions related to your migration. Please reach out to the migration team by contacting TBSstoP1C2026@fisglobal.com.

Q: How long is the migration process and will it interfere with our daily workflow? What kind of time commitment or resources are expected from me during this migration?

A: The migration process will last approximately six months. While your programs are on TBS you should see no disruption. FIS is working behind the scenes to move your program from TBS to P1C.

FIS recommends the following:

- Please ensure that your organization's contact information is up to date on Client Portal.
- Complete the pre-migration checklist sent within the November 2025 client bulletin.
- Ensure you are ready to receive and review the job-aid guide for Data Clean-up reports to be provided via client bulletin in January 2026.
- Contact any internal teams and/or 3rd Parties that have integration with your card program, such as files, SSO, and/or API connections.
- Clients who are currently setup to send/receive files (e.g. PIH/CDS) on TBS Platform will need to complete an SFTQ Form to update your files to P1C versions. (Projects maybe required to be opened with 3rd Parties (e.g. Core Processor/Rewards Vendor).

Q: Will my payment due date remain the same?

A: For your consumer portfolio, there will be no change to your payment due date. If you have a small business or commercial card program, your due date will vary by a couple of days depending on the number of days in the month.

Q: Will I have any restrictions with using my card during the migrations or after it has been completed?

A: No.

Q: Will I have to reissue cards?

A: No, you will not have any cardholder plastic impact.

Q: How will this migration affect what information I am able to access?

A: Once accounts are migrated to Payments One Credit (P1C) platform, you will use ServiceView+ to manage your accounts instead of ClientLink. You will receive training on ServiceView+ and will have access to the same card details as you did previously to manage your portfolio.

Q: Will the reports be the same?

A: No, there will be changes to your reports. FIS recommends that you attend the Reports Training to learn about your new P1C Reports Bundle and especially the Settlement training to learn how to reconcile your program post migration with P1C Settlement and Recon reports.

Q: What changes can our cardholders expect to experience because of this migration?

A: There will be no cardholder impact.

Q: Can you give me any helpful tips to make this migration easier?

A: FIS recommends the following client actions to help with successful migration:

- Please ensure your key contacts are up to date on Client Portal and those that need to receive Client Bulletins are receiving them. FIS will send regular and frequent client bulletins to share important information for migration.
- Perform any data cleanup to ensure accurate and compliant information on file for your cardholders.
- Attend and participate in all Payments One Credit Training.
- Complete the pre-migration checklist provided in the November 2025 bulletin.
- Communicate with any third party providers well in advance of migration.

Q: Are there additional FIS processing fees that are associated with your migration?

A: No, FIS will not be assessing any migration related fees to your financial institution.

Q: Can I opt-out from moving to P1C?

A: No.

Q: Will there be training to learn P1C?

A: All training courses and helpful resources will be available on FIS Academy. Please contact your financial institution's Training Admin. If you are unsure of who that is, reach out to TBSToP1C2026@fisglobal.com.

Q: Will we receive training (and job-aids) on the P1C System? How soon will it be available?

A: FIS recommends that clients should log into FIS Academy and enroll in required classes 45 days before go-live and complete all training 2-3 weeks before your go-live date.

Q: Can we add new products or services during migration?

A: No, this can complicate the migration process since your parameters and programs are in the process to be moved to P1C during this time. New features and services can be adopted after your Payments One migration is complete.

Q: Is there a parameter freeze during migration?

A: Yes, a parameter freeze began on October 27th, 2025. Any changes received after that date will be reviewed for impact.

Q: Will I need to complete any forms during the migration process?

A: Yes, clients will need to complete:

- Migration Contact – all clients received a link to a [Client Contact Survey](#) to provide the key contact information for your financial institution. If you have not yet provided this information, please do so [here](#).
- SFTQ Form – if your institution receives batch files from FIS, form is required to setup new P1C Files.
- User Access Forms – P1C access to ServiceView+ does not mirror TBS, with that new security forms will be required. Please refer to the Pre-Migration Client Checklist (System Access Readiness column) within the Migration Timeline and Client Responsibilities document.

Commented [PL1]: Bullet #1 for Migration Contact-- needs reword and can we add the link? Something like "all clients received a link to a Contact Survey to provide the key contact information for your financial institution. If you have not provided that please click on the following link"

Commented [PL2]: @Boydston, Marla can we add when the clients should expect to see this or refer them to the timeline for that info?

Q: What if I don't get files and only pick up my eReport bundle, will I still need to complete an SFTQ form?

A: Clients that are keeping their same Corp ID moving to P1C will not have to complete an SFTQ, however if your Corp ID changes you will receive an SFTQ form to complete.

FIS will notify you if you receive a new Corp ID and will be impacted.

Q: What is the payment cutoff times for Payments One Credit?

A: Once live on Payments One Credit, the following payment cutoff times will apply:

Incoming Payment Files: 6:00 PM CST / 7:00 PM EST

Payments Initiated via Service View Plus: 7:00 PM CST / 8:00 PM EST

Payments Initiated via eZCard: 4:00 PM CST / 5:00 PM EST

Q: What is the cutoff time for non-payment files (example: non-monetary)?

A: All incoming files have the same cutoff time of 6:00 PM CST / 7:00 PM EST.