



Clear Card Issuer

Issuer Marketing Development Funds Agreement

This agreement sets out the proposed business relationship between 3M Optical Systems Division, manufacturer of the 3M Vikuiti™ Clear Card filter (“3M”) and Clear Card Issuer (“Customer”) related to Issuer’s use of 3M Vikuiti™ Clear Card filter for its clear credit or debit cards.

3M Vikuiti™ Market Development Funds

Market development funds will be calculated based on your use of 3M Vikuiti™ Clear Card filter material per clear card that issue during the current calendar year, with reconciliation on a monthly basis. These funds will accrue up to a maximum of six million dollars (\$6,000,000.00) for the entire program. See chart below.

Clear Card Volume	MD Fund
10,000 - 99,999 cards	\$ 0.15
100,000 - 20,000,000 cards	\$ 0.10

Accelerating Consumer Adoption of Clear Cards

In a competitive marketplace, consumers are bombarded with new card products. As a differentiated supplier to the card market, 3M is committed to promoting the benefits of clear card technology to consumers, and committed to bringing differentiated products to the card market.

Boost Issuer Marketing Development Funds Program-Your Activation Rate

The program is about promoting your brand and your card design and card programs to consumers, increasing transaction volume, and moving your card to top of wallet.

Increase Your Business Value

Through this program, 3M will work with you to promote your clear card design to consumers.

The program support is in the form of eligible market development funds that can be applied toward marketing activities supporting your card program using Vikuiti Clear Card filter material. 3M will establish an account for each program participant. You’ll know how many program funds you have allowing you to plan how to use them most effectively.

Participation Criteria

To qualify for 3M Vikuiti™ Market Development Funds, you agree to do the following:

- Use Vikuiti™ Clear Card filter in your clear credit and debit cards.
- Identify the card manufacturer providing your cards.
- Identify the card brand or network.
- Comply with 3M’s Vikuiti™ Brand Identity Guidelines.
- Provide 3M with shipment data for cards using Vikuiti™ Clear Card filter technology to calculate MD funds.
- Allow 3M to audit, upon reasonable notice, your shipment data.
- At your discretion, use the Vikuiti™ logo in your customer marketing materials.
- Seek prior 3M approval for all activities planned using 3M trademarks.

3M will:

- Calculate your Market Development Funds based on above chart
- Agree to feature issuer’s name on 3M’s Vikuiti Clear Card filter website
- 3M will audit cards to confirm Vikuiti Clear Card filter usage



Vikuiti Co-operative

Marketing Development Funds Program Sign-up Form

Customer Accepts and is bound by the Market Development Funds Agreement upon signature by an authorized representative of "Customer" and 3M. Sign and return both of the originals. One will be returned for your files.

ACCEPTED AND AGREED TO: 3M Company Optical Systems Division

By: _____ By: _____

Printed Name: _____ Printed Name: _____

Title: _____ Title: _____

Date: _____ Date: _____

Card Brand:

Visa: _____ MasterCard: _____ GNS Partner: _____

Discover: _____ Independent/Non-bank Financial Services: _____

Card Manufacturer:

How to

Submit a Claim



Questions?

If you have any questions or need further information, call Mobium at (800) 498-6738 or contact 3M.

Claim Submission:

Submit claims to:

Mobium

**ATT: 3M Clear Card
400 First Avenue North
Suite 600**

Minneapolis, MN 55401

Phone: (800) 498-6738

Fax: (866) 220-7543

Reimbursement

All claims must be submitted by April 30 of the year following the promotional activity or sooner. Proof of performance **must** accompany each claim

And include:

1. Dated invoices for card quantity orders
2. Card manufacturer who produced cards
3. Brand used on card
4. Copy of marketing materials.

All claims should be sent directly to Mobium at the address above. Please allow approximately 2-4 weeks for processing of claim and reimbursement. The submission of a claim constitutes an affirmative representation by the manufacturer to 3M that the amount has been expended in full and solely for the purpose described and is consistent with program guidelines. 3M reserves the right to independently audit manufacturers and request additional documentation to verify the actual costs incurred and to reject any claims that do not meet published 3M guidelines.

Disclaimers

1. Vikuiti™ Market Development Funds Program Sign-up form must be completed and submitted to 3M by the end of the month, of the order month.

2. Claims must be submitted by April 30 of the year following promotional activity or they will be forfeited.

3. Program Caps – Prior to being eligible to accrue funds the Market Development Funds will be capped at a specified program value for each year of the program.

Program Discontinuance

3M reserves the right to discontinue or revise the Issuer Marketing Development Funds Agreement at any time. Promotional programs accepted prior to revision or termination will be reimbursed under the terms of the program.