

Dear Greenphire Client,

It is our priority to ensure an easy and high quality customer experience for all cardholders. We want to provide you with three important updates impacting the ClinCard.

1. ClinCard tokenization
2. MasterCard card carrier verbiage changes
3. ClinCard cardholder fee updates

ClinCard Tokenization

We are excited to announce the completion of the ClinCard tokenization process. This is a change that we have implemented across our platform to ensure a higher level of security. The sixteen- digit card numbers that are used to assign a card are not stored in the ClinCard system and have been replaced with an eight-digit token number.

MasterCard Card Carrier Verbiage

MasterCard association changes have been made to the card carrier (which is the 8.5" x 11" page that the card is affixed to). These changes by MasterCard are nominal in nature and mainly appear in the terms and conditions of the card carrier. Greenphire must make these changes in order to stay in compliance.

ClinCard Cardholder Fees

The ClinCard solution offers many quick and easy ways cardholders can access their funds without incurring a fee. These methods include:

- Face to face cash disbursement at any major bank
- Online purchase
- In-Store purchase

Effective **June 8th**, the ClinCard card package and bill of materials will reflect a revised fee schedule.

This will be the first fee adjustment for Greenphire's cardholders since 2008. Please note that cardholders can completely avoid incurring these fees. Greenphire will continue to assist cardholders to avoid incurring fees by proactively communicating to them six weeks before a Monthly Maintenance Fee would apply.



The fee changes are as follows:

FEE	2008	2015
Domestic ATM Fee	\$2.00	\$3.00
International ATM Fee	\$3.00	\$4.00
Monthly Maintenance Fee	\$3.00 applied after six (6) months of inactivity	\$4.50 applied after three (3) months of inactivity

Greenphire has attached supporting documentation to help guide your communication to subjects. Please find the following materials attached:

- Greenphire Card Carrier effective June 8th, 2015
- Greenphire Card Carrier with track changes
- Greenphire Cardholder FAQs (updated)
- ClinCard tokenization FAQs

If you have any questions or need assistance with adjusting any communication materials due to this change, please let us know and we'll be happy to help. Please contact us at support@greenphire.com if you have questions.

Sincerely,

The Greenphire Team