



FCA Mastercard® Dealer Operating Guidelines

v. 11/30/2021

Receipt and acknowledgment of the Dealer Operating Guidelines is required of all FCA Dealership Associates that solicit credit cards under the FCA Mastercard program.

Purpose:

The objective of the FCA Mastercard Dealer Operating Guidelines is to provide dealership employees written documentation of FCA Mastercard program governance. All enrolled dealerships and each participating employee within those dealerships (tracked by SID) are required to receive and acknowledge the Operating Guidelines and to act in accordance with the guidelines at all times. Failure to follow the Dealer Operating Guidelines may result in dealership and/or employee suspension and/or termination from the FCA Mastercard program and related incentive payouts.

Joint Marketing Agreement

Each dealership that enrolls in the FCA Mastercard program is subject to the terms of the Joint Marketing Agreement (JMA). Dealership personnel should fully understand their roles and responsibilities in order to operate under the terms set by the JMA and Operating Guidelines.

Dealership Employee Training Requirements

All employees that solicit FCA Mastercard applications at a participating FCA Dealership are required to complete a web based training curriculum available within Credit Card Central on DealerCONNECT annually. Program training completion is tracked centrally by FNBO and periodic evaluations are conducted to ensure all active SIDs have successfully completed required baseline and periodic refresher training. Failure to complete all required FCA Mastercard training will prohibit the SIDs ability to submit applications and earn program incentives.

Dealership Credit Card Application Processing

All customers who are invited to apply for an FCA Mastercard in dealership must have the ability to review the Summary of Credit Terms (SOCT) prior to applying for the card and the Cardmember Agreement (CMA) and Terms Schedule Indicator (TSI) prior to transacting with the account.

When a customer agrees to apply for an FCA Mastercard, the dealership employee enters customer information into FNBO applications through Credit Card Central (available within DealerCONNECT) and/or RouteOne. Upon completion of all required fields, a systematic confirmation is presented to verify Summary of Credit Terms have been offered and accepted. Applications cannot proceed without customer's acknowledgment and consent, and processing applications without a customer's consent is against the law. All applications submitted in-dealer are tracked by SID number.

If and when a credit card account is approved with instant credit, the cardmember CMA, TSI, and Temporary Shopping Pass print and must be provided to the customer.

Applications for an FCA Mastercard may not be taken over the phone.



Pended Applications

A pended application means more time is needed to process the customer's application and review their credit line. From time to time, applicants for an FCA Mastercard cannot be provided with an instant approval, credit line, or temporary shopping pass. Dealership employees may reduce the number of pended applications by ensuring data entry is accurate and customer information is up-to-date. This includes full legal name, current physical address, annual income and monthly housing payment information. Applicants should always be allowed to confirm their personal information prior to submitting the application. RouteOne and Credit Card Central both allow for this confirmation.

It is possible to escalate a pended application to FNBO for more immediate processing. Escalations should be directed to the Dealer Assistance Group at (866) 348-3735. Dealership associates should have their dealer code available when calling for most efficient service.

Dealer Assistance Group hours are 6:00 am – 9:00 pm Central time Monday through Saturday. Please note, representatives are not allowed to discuss credit decisions with dealership employees.

Incentives

The FCA Mastercard program is supported with an Incentive Program for dealership employees that solicit FCA Mastercard applications. This program is administered by FCA through the Rewarding Excellence program. Incentive payout amounts and program structure vary from time to time and official rules are published monthly on Credit Card Central and in emailed program communications. All payouts are subject to the official rules in effect during the then-current promotional period.

Accepting Temporary Shopping Passes

FCA Mastercard applications may be instantly approved at the time of application. When this occurs, dealership employees are notified of the cardmember credit limit immediately. The credit line assignment is communicated within the Temporary Shopping Pass that prints as part of the new account credentials. Dealerships may process a transaction within their dealership within 10 days by using the temporary account information printed on the Temporary Shopping Pass. Temporary Shopping Passes are not valid for use at other merchants and signatures should be collected on the shopping pass and the sales receipt for any transactions charged to the account.

Permanent Mastercard Plastics

Upon account approval, New Account Packages with permanent card plastics are produced and mailed by FNBO. Customers should expect to receive them within 7-10 business days from the time of approval.

Customer Disclosures

Dealership employees that submit applications for the FCA Mastercard **MUST** provide applicants the opportunity to review the Summary of Credit Terms (SOCT) **PRIOR TO** submitting an application. Upon account approval, a printed Cardmember Agreement (CMA) and Term Schedule Indicator (TSI) are provided. Failure to provide these disclosures to the customer is against the law and may result in termination of the program and all employee incentive payouts for your dealership.



Credit Card Do's and Don'ts

DO:

- Equally promote and encourage consumers to apply for the credit card without discrimination highlighting key benefits and boundaries, as detailed in all FNBO materials while keeping in mind what is right for the customer.
- Validate all applicants' identity with a government issued picture ID, such as a driver's license or US passport.
- Be aware of and report any red flags or suspicious activity during the application process, such as the ID appears to be altered, picture does not match applicant or applicant is reluctant to provide information.
- Consistently provide applicants with the appropriate and up to date FNBO disclosures and materials which describe the terms and conditions necessary for consumers to make an informed financial decision.
- Be aware of who you do business with, as we are not allowed to do business with any person(s) on a "sanctions list" established by Office of Foreign Assets Control.
- Upon receipt of a complaint, direct the individual to contact FNBO directly by calling the phone number on the back of their card or (800) 688-7070.
- Encourage new cardmembers to use their temporary shopping pass towards in-dealer transactions before they leave the dealership.
- Have general discussions with customers to acquire a card or ask them to make use of existing cards so long as such conversations are not leveraging individual customer program reporting.

DON'T:

- Discourage anyone from applying or pressure anyone to apply.
- Interfere with any suspicious activity during the application process, including elderly financial abuse, but report it through the appropriate channels after the applicant has left.
- Amend or change the FNBO promotional terms or conditions or provide any gifts or introduce special promotions for the card that have not been approved by FNBO .
- Produce or make use of marketing materials that have not been approved by FNBO.
- Promise applicants they will be approved for the card.
- Link the application or approval of the card to the purchase of another product or service.
- Take an application over the phone, instead direct applicant to an approved application channel, such as a dealership office or company website.
- Leverage program reporting to determine whether an applicant was approved or declined.
- Contact new cardmembers over the phone to encourage activation of their credit card account.

In-Dealer Marketing Collateral

FNBO provides, at no cost to participating dealers, marketing and promotional materials for display within your dealership. These items may be automatically shipped to your dealership or are available upon request through DealerCONNECT or your FNBO Regional Sales Manager. Upon notification, your dealership must comply with any requests to remove out of date materials promptly. Dealerships and dealership employees may not use marketing materials that promote the FCA Mastercard that have not been approved by FNBO.

In-Dealer Rewards Points Redemption

All FCA US dealerships may process cardmember rewards redemptions. To process an in-dealer rewards redemption, dealership associates should call the Rewards Redemption phone number provided in Credit Card Central. Upon cardmember validation and confirmation of desired redemption amount, a virtual credit card number will be provided to the dealership to process payment.



Customer Complaints

FNBO has a strict complaint tracking policy, in accordance with credit card industry regulations and guidelines. All cardholder complaints, written or verbal, should be reported to FNBO. If you receive a complaint about our product or service, encourage the customer to report that complaint directly to the number on the back of their card. If the cardmember is unwilling to report their complaint directly, please collect as much specific information about the complaint as possible and send it to FCAMastercard@fni.com or your FNBO Regional Sales Manager.

Customer Complaints Regarding Dealership Application Process

In accordance with the FNBO complaint tracking policy, FNBO is required to track and resolve any complaints relating to the in-dealer application process. If any dealership and/or dealership employee is reported as applying on behalf of a customer without the customer's consent or improperly disclosing or failing to disclose terms of the credit card account, FNBO will take corrective action. Validated complaints will result in additional and required employee training. Repeat complaints against a dealership or dealership employee will result in the immediate suspension of dealership employee incentive payments and/or termination of the dealership's participation in the FCA Mastercard program. In all cases, the terms of the Joint Marketing Agreement will apply.

Dealer Assistance Help Line

FNBO staffs a dealer assistance line to assist with any escalated issues and/or operational requests. The Dealer Assistance Group can be reached from Monday – Saturday between 6:00 am and 9:00 pm Central time at (866) 348-3735.

Field Sales Support

FNBO staffs a team of field sales professionals that are dedicated to the FCA partnership. You may reach out to your dealership's Regional Sales Manager or to FCAMastercard@fni.com at any time for any request.

Cardmember Customer Care

Cardmembers and applicants can speak to a live FNBO Customer Care Representative 24 hours a day, 7 days a week by calling (888) 295-5540 or the number on the back of their card. Small Business cardmembers and applicants can call (800) 819-4249.

Bank Information

The FCA Mastercard program is offered by FNBO. Address is as follows:

First National Bank
c/o FCA Partnership Marketing
1620 Dodge St, Stop Code 3197
Omaha, NE 68197