

Key2Business® Omni Card Program Economic Incentive



KeyBank will pay quarterly rebate incentives to Omni based on Omni Members' aggregate spend, by spend category, for each respective program quarter

Net General Charge Volume Rebate Payment Example



KeyBank will pay Omni

2.00%

on all Omni Member Key2Business®
Net General Charge Volume generated
in each respective program quarter



Omni will distribute rebate incentives to its Members



Omni Members

2.00%

on each Omni Member's Net
General Charge Volume during
each respective program quarter

For all transactions which qualify as a Large Ticket transaction, **KeyBank will provide a rebate rate of 0.50% to Omni on all Omni Member Key2Business® Net Large Ticket Spend Volume during each respective program quarter** -- Omni will pay Members 0.50% of rebate based on each Member's Net Large Ticket Spend Volume generated during each respective quarter (regardless of Omni Membership Tier)

For all transactions which qualify as a Special Negotiated Rate transaction, **KeyBank will provide no rebate to Omni for all Net Special Negotiated Rate Spend Volume during each respective program quarter** -- Omni will not pay rebates to Members on Specially Negotiated Rate Spend Volume

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Categories of Spend Detail

Large Ticket Transactions

Each transaction must meet all of the following criteria:

Greater than or equal to \$7,255



Pass Level 3 Data (see below for what data must be passed for it to be Level 3)



MCC code is not a standard T&E (lodging MCC codes are the only exception)

Transaction Examples:

- 1) ABC Company pays XYZ Company \$10,000 for widgets, XYZ Company passes back to ABC Company Level 3 Data on the merchant transaction = **✓ Large Ticket Transaction**
- 2) ABC Company pays XYZ Company \$10,000 for widgets, XYZ Company passes back to ABC Company Level 2 Data on the merchant transaction = **✗ Standard Transaction** (assuming XYZ Company does not have a special negotiated interchange rate with the network described below)

Special Negotiated Rate (SNR) Transactions

These are negotiated interchange rates that are significantly lower than the standard interchange rates. These specific merchants negotiate their interchange rate directly with the payment networks (i.e., Visa and MasterCard).

Typical MasterCard SNR merchants include:

- Wal-Mart
- JetBlue
- BJ's Wholesale Club
- Apple
- McDonalds
- Sam's Club

Merchant Level of Data Passes

Level 1 Transaction Data	<ul style="list-style-type: none"> • Transaction Date • Transaction Amount • Card Acceptor Business Code (MCC) 	<ul style="list-style-type: none"> • Card Acceptor ID • Card Acceptor Tax ID • Card Acceptor DBA Name & Address
Level 2 Transaction Data	<p>Majority of Omni vendor transactions pass Level 2 Data</p>	<ul style="list-style-type: none"> • All Level 1 Transaction Data + • Total Tax Amount
Level 3 Transaction Data	<p>Typically requires significant technology investment by the supplier in order to supply Level 3 data</p>	<ul style="list-style-type: none"> • All Level 1 & 2 Transaction Data + • Product Code • Item Description • Item Quantity • Item unit of measure • Extended item amount • Debit or Credit indicator

Produced by the Omni Corporate Services Ltd., Inc.

Omni Corporate Services Ltd., Inc. is solely responsible for the distribution of the rebate to Members
KeyBank NA is the creditor for Key2Business Omni Cards and all credit products are subject to credit approval.

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