

Administrator Conversion Guide

BUSINESS & COMMERCIAL MASTERCARDS

OLD
NATIONAL
BANK

Last Updated August 31, 2023

This fall, your cardholders will receive a new, Old National Bank Business or Commercial Mastercard, replacing your existing Old National or First Midwest Bank-branded Visa card. This guide will be updated periodically as your conversion date approaches.

When will this change take place?

We will communicate conversion dates to card program administrators in September via email. We anticipate issuing new cards to all cardholders in October 2023. We will send your conversion dates via email approximately 2 weeks prior to cards being created.

Where will my card be mailed?

Your new card will arrive in a plain, unmarked envelope to your cardholders' on-file mailing address. If your company uses a centralized address, you will need to distribute them to your cardholders upon receipt. You can update your cardholders' mailing address in eZBusiness (www.ezbusinesscardmanagement.com).

How long will cardholders have to activate my new Mastercard?

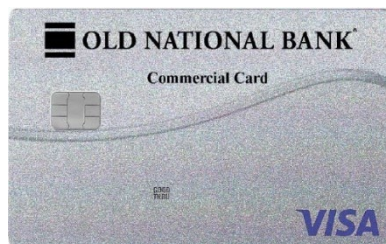
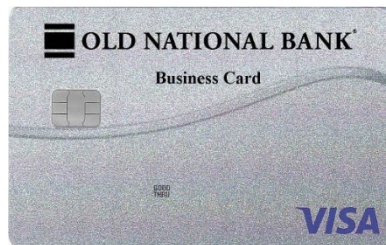
Cardholders will have 20 calendar days from the date the card was created to activate and begin using it. Their Visa cards will be deactivated for new transactions on that 20th day, so they will need to be sure to activate immediately upon receipt.

What if a cardholder doesn't receive their Mastercard on time?

Contact Old National Treasury Management Client Services at 800-844-1720 for assistance.

What will the new cards look like?

Your Current Card... ...Will Be Replaced with This Card



NOTE: Old National offers cards through First Bankcard that are not included in this transition. If the back of your card says "First Bankcard" on it, it will not change with this transition.

Will account numbers change?

Yes. All cardholders will be issued a new card number, expiration date and cardholder verification code (the 3-digit number on the signature panel on the back of your card).

Do I need to update my card information with businesses who have it on file?

Yes. You should contact those businesses once you've activated your Mastercard and provide them with your updated payment information. If you use virtual cards, your new card numbers will be available in eZBusiness to provide to businesses who use those cards.

Do the new cards support "tap to pay"?

Yes! We've added contactless payment capabilities to your new Mastercard. Look for the contactless symbol at the point of sale to pay using this feature.



NOTE: Like your current Visa card, tap-to-pay using mobile wallets (Apple Pay, Google Pay, Samsung Pay, etc.) is not supported with your new Mastercard.

Can I still access eZBusiness?

Yes. For most clients, you will use your existing login credentials for eZBusiness (www.ezbusinesscardmanagement.com). Some clients may need to establish a new login. We will contact you via email if your company needs to re-register for eZBusiness.

Can cardholders still access eZCardInfo?

Yes, though they will need to re-register with their new card number. They should visit www.ezcardinfo.com and click the Enroll Now button to get started.

What happens with my VCF file?

If you receive a VCF file to interface into your general ledger, we will contact you in October to assist you with connecting to Mastercard's counterpart offering.

Will limits change?

No. We will apply the same limits and rules that are configured for your Visa cards to your new Mastercards.

NOTE: During the transition period, cardholders will have access to their individual card limits on both their Visa and their Mastercard accounts. If you wish to limit their ability to spend on both cards, you can manage their limits in eZBusiness.

Will my statements or billing cycle change?

If you use both your Visa and your Mastercard during the same billing cycle, you will receive two statements and billing will occur separately for each card type. Once you've completed your switch to Mastercard and cease using your Visa card, you'll receive a single statement on the same schedule and with the same appearance as you do today.

Will my Scorecard Rewards change?

No. If your company is enrolled in this program, you'll continue to accrue points at the same rate as you did under the Visa program. We will migrate your accrued points to your new Mastercard for you.

Will my Rebate Program change?

No. If you are enrolled in our rebate program, you will accrue rebate spend at the same rate as you do today. Please read the next question regarding acceptance availability, as any current spend at Costco will be impacted by this change. Note that in-store Costco purchases are typically categorized as Negotiated interchange for rebate calculation purposes.

Is there anywhere that I can't use my new Mastercard?

Mastercard is a global brand that is accepted at most merchants – large and small. The largest business we have identified who accepts Visa but not Mastercard is Costco. If you use your current Visa card to make purchases at Costco, you will not be able to use your new Mastercard for in-store purchases. Here are a few alternatives for you:

- **Buy Online:** Costco's website accepts Mastercard.
- **Order for Delivery:** Costco partners with Instacart for delivery services, and Mastercard is accepted through Instacart.
- **Shop at Other Warehouse Stores:** Competitors of Costco accept Mastercard in their stores.
- **Obtain a New Visa Card:** You will need to seek out another Visa card to use in-store at Costco if the above options aren't feasible for your business.

Are cardholder benefits changing?

Yes. Cardholders will receive a new Guide to Benefits with your card, outlining the cardholder benefits provided by Mastercard. The benefits are similar to what you receive with your current Visa card but have subtle variations.

Can I keep my Visa card if I don't want to switch?

No. All cards will be changed exclusively to Mastercard as a part of this transition.

I have other cards through Old National – does this impact them?

No. Only the cards shown on the first page of this guide will change to Mastercard.

Who do I contact for support?

Your cardholders should continue to contact the phone number on the back of their card (800-221-5920).

For administrator support, please contact Treasury Management Client Services at 800-844-1720.

Where is this FAQ published?

This guide is published to the Treasury Management Information Center page on Old National's website. Visit www.oldnational.com/tmic to access the most current version.