



Cobranding with Highnote

Things to think about before your start:

What is the Purpose of a Cobrand?

Understand what you hope to achieve with the cobrand and define your ideal timeline for launching the partnership.

Identify Your Fulfillment Options

Determine which type of cards can be offered. The Highnote Platform can issue physical, digital and virtual cards.

Check for Reputational Risk

Verify that your cobranding partnership does not involve any reputational risks. Examples of high risk programs include crypto and cannabis.

Collecting Documents

Document

Completed By

Highnote Cobrand Card Program Questionnaire

Subscriber

Beneficial Ownership Certification Form (exempt for publicly traded companies)

Cobrander

Card Art, Carrier & Marketing Materials

Subscriber

Tracking of Cobrands

- Contact **cobrands@highnote.com** to notify Highnote of a new co-brand.
- You will submit all documents and collateral through Themis

Get Your Material Approved

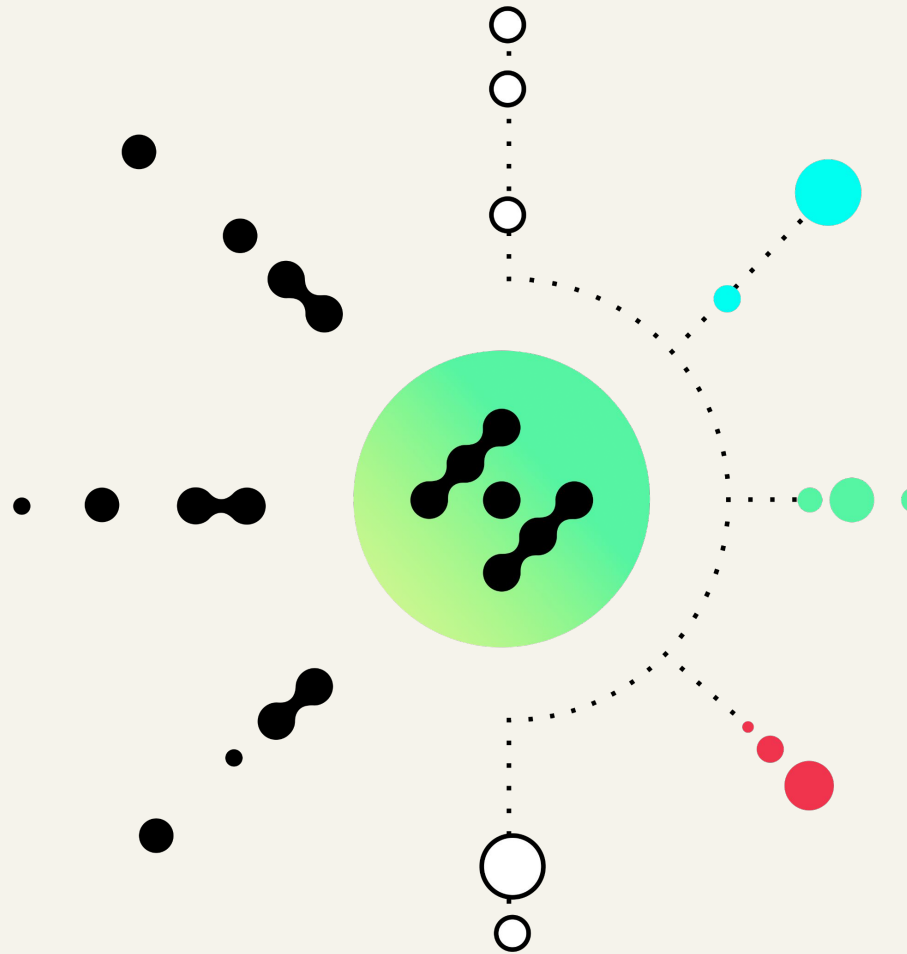
Documents

1. Highnote Cobrand Card Program Questionnaire
2. Bank Vendor Ownership form

Card Art, Collateral & Marketing Materials

1. Physical Card Art Files
 - FOC and BOC artwork in Adobe Illustrator format with 16 digit PAN
 - Mastercard: must end in x3456
 - Visa: must end in x9010
 - High resolution PDF card carrier
2. Digital Card Art Files
 - Card image PNG file (1536 px * 969 px) - with last 4 digits of PAN
 - Card image PNG file (1536 px * 969 px) - with no PAN
 - Icon PNG file (100px * 100 px)
 - Digital Wallet Terms and Conditions
3. Virtual Art Files Card image
 - Card Image PNG file with 16 digit PAN
4. Marketing Materials
 - Landing pages, User flows

Timeline



Approval Sequence

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Highnote Compliance (5 business days)	Bank Approval - Cobrand Entity (5 business days)	Bank Approval - Collateral (10 business days)	Network Approval - PIF/RPP (5-10 business days)	Network Approval - BMAS (5-10 business days)	Tokenization (up to 8 weeks)
Highnote Compliance will analyze the potential cobrand with basic KYB to ensure that the entity is registered according to the submitted documents and that there are no reputational risks.	The bank partner will review the cobrand entity, conduct a KYB scan, and ensure that there are no reputational risk with the partnership.	All Collateral items such as card art and marketing material are reviewed separately by the bank for approval.	The program is submitted for approval at the respective network. If Visa, a PIF is submitted. If Mastercard, an RPP will be submitted.	The bank partner will submit the card art in digital format for Visa approval. This step is only required if issuing through Visa.	Tokenized cards are provisioned to digital wallets such as Apple Pay or Google Wallet. The Program must go through approvals and set-up.

Production Sequence

This section will explain the steps necessary to set up your cobrand in production, ensuring everything runs smoothly when you are ready to launch. Highnote Implementation is responsible for all setup items listed below.

Step 1

Card Profile Creation (3 business days)

Once bank approval is received, Highnote Implementation creates a unique card profile set ID that will be used by you to ensure that all cobrand cards are issued with the correct card art.

Step 2

Create Digital Wallet Profile (2 business days)

If Applicable

This requires approval of the digital card artwork collateral by the bank and the network (Visa-specific) before it can be created.

Step 3

Create Physical Card Fulfillment Profile (5-10 business days)

If Applicable

The physical card artwork collateral must first be approved by the bank and the network for this profile to be created.