



Card Name: Total Visa® Unsecured Credit Card
Tracking Link and Commission: In email
Commission Point: Per approved application
Reporting: Real-time via pixel (post back preferred)

Abuse Policy: Any violation(s) of the following conditions may cause iCommissions to remove the offending Publisher from these programs and withhold payments for outstanding approvals. Furthermore, abuse of this policy is grounds for immediate termination.

Approved Marketing Methods:

- Display**
 - Card Comparison
 - Banners
 - Thank You Pages
 - Articles/Reviews
 - Text
- Content
- Email**
 - Internal
 - Newsletter
- Pop**
 - Redirect
 - Path
 - Push Notification (with prior approval)
- Search**
 - Paid Search
- Network Distribution**
 - Site Listings
 - 3rd Party Email

General Campaign Terms & Conditions:

- Campaigns may only be marketed through approved methods specific to campaign. The following are forbidden face-to-face marketing, event marketing, incentivized traffic, and lead capture on publisher's site.
- Publisher must use campaign specific creative.
- Publishers desiring to create publisher specific creative, must submit and gain approval from iCommissions prior to driving traffic through it.
- Publisher sites must be approved prior to listing campaigns and source ID's must be passed through for compliance purposes.
- Potential sites should be high quality and not contain adult material, promote gambling or other illegal activity, internet abuse or Spyware. They must be U.S. targeted and written in English.
- Card comparison sites must include an advertiser disclaimer which states that they are compensated for campaigns listed on their site.
- Sites must contain a privacy policy.
- Keyword bidding is not allowed unless otherwise approved by iCommissions.
- If email is allowed, publisher must use compliant, approved creative and abide by the CAN-SPAM Act of 2003.
- Email publishers must remain in suppression compliance or risk termination from campaign.
- Email publishers must allow list seeding.
- Network distribution is prohibited unless specifically approved by iCommissions.
- If allowed to distribute through their network, Publisher agrees to provide a listing of placements for compliance purposes.
- Written consent is required before publishing any material or offline advertising that makes references to any programs or trademarks promoted by iCommissions. This restriction includes, but is not limited to, offline press releases, online press releases, print ads, radio ads, and any listing on websites that are not pre-approved.



Search Engine Marketing (Trademark or Brand Term bidding) Requirements:

Publishers are strictly prohibited from bidding on any of Total Visa® Card's brands, keywords, names, trademarks, terms, bank or program domain names, descriptions or URL display or link paths, including misspellings, on any search engine or other digital media (desktop and mobile), including Google, Yahoo!, MSN, etc. Publishers must include "Total Visa®" as a negative matched keyword in all paid search campaigns.

Additionally, Total Card prohibits bidding on their brand, keywords, and bank-owned or program domains, as well as using any of the brand, keywords and domain names in headlines, description or URL display or link paths in ads for a period of five (5) years after discontinuation of marketing their programs.

Publishers are also prohibited from displaying any Total Visa® domains as the destination URL in their SEM ad copy for any keyword or as content on any web page. Total Visa® domains include, but are not limited to: www.totalcreditsolution.com, www.totalcardnow.com, www.preapprovedtotal.com, www.totalcardvisa.com, www.mycppay.com, www.totalvisaapplication.com and www.bankofmissouri.com.

Publishers are also prohibited from including the proceeding terms in any advertisement that links directly to these offers: Building, Rebuilding, Establishing, Guaranteed, Easy Approval, Pre-Approval, Improving, Repair and Restore.

Restrictions:

- Total Visa may not be promoted on any domains or pages where there are claims of guaranteed, easy, or instant approval.
- If a Total Visa ad appears on a page or site where it discusses or promotes the ability to rebuild credit, this statement must appear in the bullet points of the ad for Total Visa.
 - Rebuilding credit depends on factors like making on-time payments, keeping balance below credit limit and paying at least the minimum monthly payment.
- Where a Total Visa ad appears on a page or site containing editorial content that may imply approval, this bullet point must appear in the bullet point list of the ad.
 - Offer not guaranteed; response provided in seconds.
- If rates are listed, they need to link directly to the terms and conditions, if possible. If the actual fee cannot be directly linked to the terms and conditions, an asterisk may follow the rate and then the fee statement must be placed in proximity to those listed fees: *See rates, fees, costs and limitations for additional details. If neither an asterisk can be displayed nor the term linked then the rates, fees, costs, and limitations link should appear in proximity to that section of the ad or on the same page as the ad.
- Cards not issued in the states of NY and WI
- All placements must have prior bank approval
- US Traffic Only
- Applicants must be over the age of 18 (19 in Alabama and Nebraska; 21 in Mississippi)
- No 3rd party/network distribution allowed on this campaign.
- If you state "On ... Secured Site", the listing must read "On Total's secure website"
- Keyword bidding is not allowed on bank owned terms, domains, and/or specific card names.
- No editing, changing, or adding characters is allowed on email content, including but not limited to subject lines suggesting a reply or forward (e.g. "Re:" or "Fw:") message is attached.

Positioning Requirements:



The following marketing language is approved for the promotion of the Total Visa® Unsecured Credit Card from The Bank of Missouri.

Category Suggestions:





Fair Credit, Poor Credit, Bad Credit, Unsecured Credit

Approved Bullet Points:

- Checking account required
- Fast and easy application process; response provided in seconds
- A genuine Visa® card accepted by merchants nationwide across the USA and online
- Manageable monthly payments
- \$300 credit limit (subject to available credit).
- Multiple card designs available
- Reports monthly to all three major credit bureaus

Total Visa® Unsecured Credit Card	
Purchases: Intro APR	N/A
Balance Transfers: Intro APR	N/A
Regular APR	See Terms
Cash Advance APR	See Terms
Annual Fee	See Terms
Credit Needed	Bad/Fair
Program Fee	See Terms
Monthly Servicing Fee	See Terms
Card Art: Original (Campaign 11)	



<p>Card Art: Brushed Metal (Campaign 13)</p>	
<p>Card Art: Flower Power (Campaign 14)</p>	
<p>Card Art: Patriotic (Campaign 15)</p>	
<p>Card Art: Sunset (Campaign 17)</p>	



Known Knockout Criteria:

- No residents of New York or Wisconsin
- Yes to checking account
- \$500.00 or less loan amount request
- No to military
- Yes to full time employment
- 2 or more payrolls per month - direct deposit
- >19 years old
- >1 year time at residence
- >20,000 annual income